

Generous God

Gregg Brenes

Financial Breathing Room is putting margin between your income and your spending.

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord. Leviticus 27:30

- **90% with the blessing of God is *better* than 100% without it.**

Standard of Living ≠ Quality of Life

“So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’³² For the pagans run after all these things, and your heavenly Father knows that you need them.³³ But seek first his kingdom and his righteousness, and all these things will be given to you as well.” Matthew 6:31-33

- **Creating breathing room financially may lower your *standard of living*, but it will raise your *quality of life*.**

Life with debt makes you a slave.

The rich rule over the poor, and the borrower is slave to the lender. Proverbs 22:7

Choose to serve Jesus as the Lord of your life, rather than money.

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.” Luke 16:13

What’s the wise thing to do? Honor God by creating financial margin...

- **Decide to do this.**
- **Create a breathing room goal.**
- **Track your spending.**
- **Cut your spending.**
- **Develop a debt retirement plan.**

Let’s Connect

Talk about one of the happiest times of your life. What were your finances like during that time?

Let’s Talk About It

We live in a culture that continually tells us to pursue a higher standard of living to improve our quality of life. But “standard of living” and “quality of life” are not the same thing. “Standard of living” has to do with the stuff we accumulate. “Quality of life” is about the peace we experience regardless of our circumstances. Could your pursuit of a standard of living be undermining your quality of life? Determine today to honor God with what He has given you by creating breathing room in your finances.

Leviticus 27:30; Matthew 6:30-33; Luke 16:13-15; Proverbs 22:7; 2 Corinthians 8:9

- Which part of the message made an impact, caught your attention or challenged you?
- How well do you document your expenses so you know where your money is going? What would you like to do differently regarding your spending? How can you implement your plan? How disciplined are you to live on your budget?
- Read Matt 6:30-31. “You can raise your standard of living with debt, but you can only raise your quality of life with discipline.” How have you experienced a better “quality of life” when your “standard of living” wasn’t high?
- Read Luke 16:13-15. What does this passage reveal about finances? Why do you suppose Jesus frequently taught about finances? How have you seen material things compete with Jesus for your heart?
- Do you truly believe that God owns it all and you are a steward of what He has given you? How does knowing and believing this influence the way you spend your money and give your money and resources?

Take a Step

- What is one thing that you can do this week to begin to create breathing room in your finances?

Here’s My Prayer

- Lord, give me wisdom to establish breathing room in my finances. You’ve blessed me with so much and I want to honor you with what I have.