



Financial **STEWARDSHIP**

MANAGING OUR MASTER'S MONEY

APRIL 17, 2024

WEDNESDAY EVENING BIBLE STUDY

New Mercies Christian Church | 4000 Five Forks Trickum | Lilburn, GA 30047

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FINANCIAL STEWARDSHIP

Introduction

We are to be good stewards of the financial resources that God has blessed our family to have. We want the financial blessings of God! We want to see the God that we serve bless our families! The good news is that God desires to bless us!

Faithful Stewardship

- Stewardship means we are to manage the finances that God blesses us to have.
- God is the *Owner* of our financial resources.
- As stewards, we must manage our finances with faithfulness and integrity. This involves practicing honesty, diligence, and wise decision-making in our financial matters.
- Jesus illustrated in Matthew 25:14-30, the importance of faithful stewardship in the parable of the talents, emphasizing that faithful stewards are entrusted with even greater responsibilities.
- Faithfulness leads us to receive greater financial blessings.

Lay Up Treasures in Heaven

Matthew 6:19- 21

¹⁹ “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.

Where our heart is; there our treasure is also.

- If we review our bank account and credit card statements, we will see what areas are important to us.
- We spend money on what we want.

CHALLENGE!!

Track your expenses for one month, daily, and record them; use your bank statement and credit card statements to download online or track them manually, use whichever method works best for you.

How do we manage our finances as good stewards according to God’s biblical principles?

But those who seek the LORD shall not lack any good *thing*, *Psalms 34:10b*.

We are to seek God concerning our finances and He will provide for God's sons and daughters as we seek Him earnestly. God is Jehovah Jireh, God who provides. He will give *provision* for what He gives us *vision* to accomplish.

And you shall remember the LORD your God, for *it is* He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as *it is* this day (*Deuteronomy 8:18*).

God is the One who gives us the power to build wealth.

- Financial prosperity isn't God giving us money; He gives us an anointing that enables us to prosper as we work to produce income for our families.
- The real asset is not the money—not the house, not the car, not the physical tangible things—it is the anointing from God to produce wealth.
- Being prosperous is relying on God as our source.

*If we prosper God's way, according to Proverb 10:22,
The blessing of the LORD makes one rich, And He
adds no sorrow with it.*

- God has given us the ability to earn finances and we are to trust Him.
- God has a plan for our life.
- We are the stewards to manage our finances and we are to let GOD be the owner.
- We are blessed by God as we faithfully surrender our finances to HIM and seek Him in handling our daily finances.

When God is our source, He will supply all of our needs. And my God shall supply all your need according to His riches in glory by Christ Jesus, (*Philippians 4:19*).

It won't be according to this world's economy, with all its depressions and recessions; our needs will be supplied according to God's economy.

That's powerful! Good stewards see themselves as accountable for what God has provided to them.

Practical Financial Stewardship:

- **Set up a Budget**
 - A budget should be set up to plan how you spend your money.
 - A budget guides your family in your daily expenses
 - The plan should be to budget to allow for savings also.
- **Reduce and Eliminate Debt**
 - Eliminating debt will require spending adjustments.
 - It will be worth it to help you gain better financial results for your family.
 - Important to pay off debt by **Debt Stacking**.
 - Pay off the smallest balance debt 1st.
 - Then use those funds to pay off the next smallest debt balance and continue to pay off debt.
- **Establish an Emergency Fund**
 - An Emergency fund is important to avoid debts to pay for needs as they occur like home repairs and car repairs.
 - Your family will incur additional expenses outside of your recurring mortgage/rent and utilities.
 - Saving toward an emergency fund over time must be intentional to add funds automatically to set aside the savings.
 - Ensure the emergency fund is in a savings or money market account to access the funds if you need to pay for emergency expenses like car repairs and home repairs.
- **Plan for Major Purchases--- home, car, furniture, etc.**
 - Save towards major purchases as you plan your family's needs.
 - Establish automated savings with a planned time frame to save the amount that is needed.
- **Retirement Savings**
 - Please set up automated retirement savings as soon as you start working.
 - 401(k), IRA, and 403(b) charity plans, 457 Gov't plans
 - Growth of retirement investments over time creates wealth.
 - If your company has a 401(k) plan, or 403(b) plan, or 457 plan matching, please be sure to contribute to the level of the company match.
 - For example, if you contribute 4% of your salary each paycheck and the company match is 4%, then you receive 8% total in your retirement account each year.
 - Build up your retirement funding by adding 1% or 2% each year as you receive annual raises as this will build your retirement funds. (You won't miss the 1% or 2% increases since you set it up at the time of your annual raises.)

- **Giving!!!**
 - God blesses us financially so that we can manage our funds and give back to God our tithes and offerings (Malachi 3:10).
 - God's blessings allow us to give to others who are in need. HE desires for us to be a blessing to others.
 - Intentionally look for opportunities to practice generosity.
 - Remember, generosity is not limited to finances alone; it can also involve sharing our time, skills, and resources with others.

MONTHLY BUDGET EXAMPLE	TRACK ACTUAL EXPENSES vs BUDGET	
	BUDGET Amount	ACTUAL AMOUNT
Please use this to complete your budget		
Monthly income		
Salary or Wages Monthly (Paycheck Net pay- after taxes)		
(Assumed \$50,000 annual salary, 28% payroll tax rate)		
Any additional income (rental, financial aid, self-employment, child support, alimony, pension, etc.)		
Total Monthly Income	\$ -	\$ -
Monthly Expenses	BUDGET Amount	ACTUAL AMOUNT SPENT
Needs (monthly)		
Home Mortgage/ Rent		
Homeowners/ Renters insurance (if not included in mortgage already)		
Property tax (if not already included in the mortgage)		
Auto insurance premiums		
Health insurance premiums (If not deducted in paycheck already)		
Out-of-pocket medical & prescription costs		
Life insurance premiums (if not deducted in paycheck already)		
Electricity bill		
Natural gas bill		
Water bill		
Sanitation/garbage bill		
Groceries, and toiletries		
Car payment (s)		
Parking fees		
Car maintenance		
Gasoline		
Public transportation		
Phone bill		
Internet bill		
Student loan payments		
Other loan payments		
Child support or alimony payments		
TITHES & OFFERING (10%)		
Total for necessities	\$ -	\$ -
Wants (monthly)	Amount	
Clothing, jewelry, etc.		
Dining out		
Entertainment: Movies, concerts		
Gym or club memberships		
Cable or streaming packages		
Credit card payments		
Sports, Music lessons		
Birthday gifts, Hosting parties		
Travel expenses		
Other		
Total for wants	\$ -	\$ -
Savings/Investments (monthly)	Amount	Amount
Emergency fund contributions		
Savings account contributions		
401(k) contributions (If not already deducted in paycheck)		
Individual retirement account contributions		
Other investments		
Total Savings/ Investments	\$ -	\$ -
	BUDGET	ACTUAL
Total expenses	\$ -	\$ -
Income remaining (or Over Budget)	\$ -	\$ -
Your Budget Totals		
Expense - Needs	\$ -	\$ -
Expense - Wants	\$ -	\$ -
Savings/ Investments	\$ -	\$ -
	\$ -	\$ -