

Welcome to The Loft

“Live @ The Loft”

Show #92, April 15, 2020 = **Series: The Focused Five = Fruitful Lives**

Scriptures & Strategies... TODAY: FINANCES / Resources

for living a fruitful life that is focused on the Father’s will.



Finances / Resources: Introduction

When you think of the resources you have in your life – how well do you take care of these resources God has given to you?

What is the definition/description of being financially fit – strong in life-fitness & fruitfulness in this area of life?

A person who is financially fit, is a person who has been wise with their resources in ways that they continue to multiply them.

PROACTIVE living with a plan/purpose which guides your decision making.... VS...

REACTIVE living without a plan/purpose and generally making decisions that make you happy now & might not later.

We live in a very “NOW” type society, which often results in life “LATER” being unhealthy and limited in its fruitfulness.

Q: Here's how much Americans have saved for retirement. As a group, Americans have shockingly little saved for retirement. Northwestern Mutual's 2018 Planning & Progress Study, which surveyed 2,003 adults, found that 21 percent of Americans have nothing saved at all for their golden years, and a third of Americans have **less than \$5,000**. (www.cnn.com/2018/05/15/how-much-americans-have-saved-for-retirement).

Q: “Make all you can, save all you can, give all you can.” John Wesley

Q: “You will either learn to manage money, or the lack of it will always manage you.” Dave Ramsey (www.daveramsey.com)

Finances / Resources: Scriptures...

Proverbs 21: 20-21

20: In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

21: He who pursues righteousness and love finds life, prosperity and honor.

Proverbs 3: 9-10

9: Honor the Lord with your wealth, with the first fruits of all your crops;

10: then your barns will be filled to overflowing, and your vats will brim over with new wine.

1 Timothy 5: 8

If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.

1 Timothy 6: 6-10

6: But godliness with contentment is great gain.

7: For we brought nothing into the world, and we can take nothing out of it.

8: But if we have food and clothing, we will be content with that.

9: People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.

10: For the love of money is a root of all kinds of evil.

Some people eager for money, have wandered from the faith and pierced themselves with many griefs.

Finances / Resources: Strategies...

1:

Life-Application Questions / Investments...

1: What is your maturity level with money? Are you mainly a spender? A saver? A good balance of both?

E/A/H: The “You are here” moment... that causes you to either “grow-up/maturity” or “give-up/immaturity.”

2: How much money do you have at your young age?

Do you have a giving envelope? A savings envelope? A spending envelope (possibly listing things you are saving up for)?

3: LA: Create order/organization in your paper \$ wallet & your digital wallet – which ever you choose to use or both.

T: Living with responsibility, leads to opportunities... (LA: Learning from books, websites, webinars, etc... learn & apply).

NOTES...

Luke 16: 10-15

10: “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.

11: So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

12: And if you have not been trustworthy with some else’s property, who will give you property of your own?”

13: “No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

14: The Pharisees, who loved money, heard all of this and were sneering at Jesus.

15: He said to them, “You are the ones who justify yourselves in the eyes of men, but God knows your hearts.

What is highly valued among men is detestable in God’s sight.”

NOTES...**2:****2 Corinthians 9: 6-15 (6-8)**

6: Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

7: Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

8: And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.

Resources can include...

... Financial/Money: Balanced living financially is Give 10%, Save 10% & Live on 80% in simplified terms.

... Books/Websites/Learning: Discovering what areas to learn and how it impacts your living, this is an important resource.

= Example: Spiritual Fitness – Organizing the resource of Loft Sunday morning notes from Gen. to Rev. (Binder/Bin)?

= Example: Financial Fitness – Organizing the resources of “telling money where to go, in different accounts” paper/digital.

= Example: Organizational Fitness – Inventory what resources you are blessed to enjoy in your room, home, etc.

How well do you take care of “your stuff”? Clothes on the floor often or in a closet? Computer? Phone? Instruments? Etc.

NOTES...**3:****Ephesians 5: 15-17**

15: Be very careful, then, how you live – not as unwise but as wise,

16: making the most of every opportunity, because the days are evil.

17: Therefore do not be foolish, but understand what the Lord’s will is.

LA: Life-Fitness Binder/Book...

... Put things in an organized resource, paper or digitally, so you can track how you are growing in maturity financially, etc..

... Write out the key goals you are pursuing in this season of your life and the why of the sacrifice... so you finish the goal.

Examples...

... I resolutely seek to pursue the goal of _____ financially / money resources by age _____.

... I resolutely seek to pursue the goal of _____ to learn/grow in _____ area of life by _____.

Matthew 6: 19-21

19: “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.

20: But store up for yourselves treasures in heaven,

where moth and rust do not destroy, and where thieves do not break in and steal.

21: For where your treasure is, there your heart will be also.”

NOTES...

Q: “He is no fool who gives what he cannot keep to gain what he cannot lose.” Jim Elliott

Heaven offers more than comfort; it offers compensation (p. 372, Alcorn – Heaven).

Budget... MONTH OF

INCOME – Per Month

Date or Week #	Income from...	Balance

EXPENSES – Per Month

Giving...

Focus...	Budgeted	Balance
Tithe..		
Charity...		
	Total	Total

Saving...

Focus...	Budgeted	Balance
Emergency Fund		
College		
Car & Repairs		
Computer		
	Total	Total

Food...

Focus...	Budgeted	Balance
Restaurants / Eating Out...		
School Lunch / Vending...		
	Total	Total

Clothing...

Focus...	Budgeted	Balance
Clothes...		
Sports Jerseys / Apparel...		
	Total	Total

Transportation...

Focus...	Budgeted	Balance
Gas...		
Car Insurance...		
Oil Change...		
License & Taxes...		
	Total	Total

Personal...

Focus...	Budgeted	Balance
Music / Technology...		
Pocket Money...		
Cell Phone...		
Gifts...		
Hair Cuts, Etc..		
	Total	Total

Recreation...

Focus...	Budgeted	Balance
Movie...		
Concerts...		
Sporting Events...		
		Total

TOTALS...

INCOME	OUTGO	ZERO
Add up total income... then (subtract)	(subtract) what you budgeted =	The goal is to get it to = zero

UPCOMING EXPENSES...

Savings...

Item	Need (Divided by)...	Months	= Budget
(Example)	How much \$ needed?	How many months to prepare?	Monthly amt for your budget?
A	B	C	D
Christmas...			
Birthdays...			

Upcoming Expenses...

Step 1: The item column (A) lists common big expenses that you might need to plan for. If something is missing, fill it in as Other.

Step 2: For the items that apply to you, write how much money you'll need for that expense in the Needed column (B). Then figure out how many months you have to save up for that item, and write that in the Months column (C). For example: Let's say it's June and you want to spend \$120 on Christmas presents for your friends this year. You'd need \$120 by December, and you have six months to save.

Step 3: Now, for each item, divide the Needed amount by the Months you have. Write that in the Budget column (D). So for Christmas, \$120 divided by six months is \$20 a month. That's how much you need to save each month to have \$120 in time for Christmas. Now you can just put that \$20 per month item on your monthly budget in the Savings category.