

FINANCIAL PEACE

A biblical step-by-step approach to success with money & personal finances.

Lesson #6



TODAY'S SUBJECTS

- I. The focus & intensity needed with your finances.
 - Some things are important, AND urgent.
 - Some things are important, but not urgent.

- II. The need to plan for your financial future.

FOCUS & INTENSITY

- For those that are in debt...getting out is the most important and urgent thing.
- It is really difficult to get out of debt once you're in it.
- The things we find difficult tend to be things that take discipline, constant focus, sacrifice, and take a long time to accomplish.
- Getting out of debt is one of those things.
- You need to prioritize the effort to get out of debt, focus on it & work hard on your plan, and sacrifice comfort to get it done.

“You can wander into debt,
but you CANNOT wander out.
You need to get mad at debt,
really intense, and really focused
to get out of debt.” – Dave Ramsey

FOCUS & INTENSITY

Proverbs 6:1-5

- “surety” - taking of responsibility for a debt (including co-signing)
- “striking hands” is making the deal where you accepted the debt
- “make sure thy friend” means pay off the debt that you accepted
- “roe” is a deer
 - How does a deer deliver itself from the hand of the hunter?



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FOCUS & INTENSITY

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- “roe” is a deer
 - How does a deer deliver itself from the hand of the hunter?
- Immediately, without delay, without hesitation, without second thoughts, considers nothing else at that moment but getting away, and it won't come back. The deer is **focused** and **intense** about escaping.
- **THAT** is the picture of how you are supposed to deliver yourself from debt – according to the bible.

FOCUS & INTENSITY

Not in Debt? – Great!

- Getting the rest of your financial life in order is just as important.
- You'll need to focus & plan, but once you have, it does not require nearly the same intensity. Be intentional, not intense.
- The way you treat money is an indicator of the closeness of your walk with God.
 - Why? Because God has given A LOT of instruction to follow with regard to money and financial things in the bible. Your financial life is part of your walk with God.

FOCUS & INTENSITY

- Larry Burkett (President of Christian Financial Concepts)
 - Read introduction from Feb 1999 Article on biblical financial stewardship, titled “Finances & Your Relationship with God”.
 - He goes on to say “Finances are a spiritual barometer.” How we treat money is a measure – an indicator - of how we treat the word of God in our every day lives. Therefore, it needs to have our focus.
 - After addressing debt, next most important is planning for the future – taught in scripture.

THE NEED TO PLAN FOR THE FUTURE

- Jesus is Coming Back! But we don't know when. (Be prepared spiritually!)

If He tarries (waits to come back), then the following things are true:

1. Life marches on...and costs lots of money.

- Being prepared financially – God's way – brings peace to you in this life.
- A lack of planning or poor stewardship results in stress, anxiety, and maybe an incorrect feeling that God is punishing you.
- The last 5 lessons were instruction on how (with practical steps) to correct this.

THE NEED TO PLAN FOR THE FUTURE

- Jesus is Coming Back! But we don't know when. (Be prepared spiritually!)
If He tarries (waits to come back), then the following things are true:
- 2. Old Age is Coming – You are NOT an exception (unless the Lord takes you home to Heaven early, and then future planning is over for you). So, here are some things to consider:
 - Did you know the cost of health care increases rapidly as you age?
 - Medicare Part A (hospitalization) has no cost, but Part B (doctors/equipment) & Part D (prescription drugs) are not free! (Premiums taken out of SS check).
 - Did you know that many people's interest in working & ability to work (and earn money) declines with age?

THE NEED TO PLAN FOR THE FUTURE

- Jesus is Coming Back! But we don't know when. (Be prepared spiritually!)

If He tarries (waits to come back), then the following things are true:

2. Old Age is Coming (Continued)

- Physical (and sometimes mental) deterioration that comes with age takes many people's ability to work away from them.
 - What is your plan if this happens to you? (Better save for those later years.)
- There is actually a book titled "72 Ways to Prepare ALPO and Love It". It is a parody written to open the eyes to the potential future life of people that don't plan financially for the future.

THE NEED TO PLAN FOR THE FUTURE

- Jesus is Coming Back! But we don't know when. (Be prepared spiritually!)
- If HE tarries (waits to come back), then the following things are true:
3. Death is coming – Yes, the Rapture could happen at any time! But if not now, you are going to die sooner or later (and you don't know which).
 - Did you know that the average cost of a funeral is \$8,000 - \$10,000?
 - Transportation of deceased, body prep, funeral home services, casket, flowers, etc.
 - You'll also need a burial plot, a vault & a grave stone.
 - Who would pay for all that if you or a loved one died today?
 - It's wise to address while you are still alive.
 - Plan ahead!

THE NEED TO PLAN FOR THE FUTURE

- Jesus is Coming Back! But we don't know when. (Be prepared spiritually!)
If HE tarries (waits to come back), then the following things are true:

3. Death is coming (cont'd)

- Married Ladies – If your husband passes away before you, will you have enough money to continue to live with dignity?
- Married Men – Does your financial plan include provision for your wife & children when you pass away? 1 Tim 5:8
- Plan for this possibility with no debt, life insurance, and savings/investments



THE NEED TO PLAN FOR THE FUTURE

The financial implications at each stage of life are significant. What is YOUR plan?

- What are you doing **TODAY, TOMORROW, NEXT WEEK, NEXT YEAR** to be prepared for the next stage(s) of your life?
- How are you going to purchase your next vehicle?
- How will you pay for emergency repairs to your car when it breaks down?
- How will you pay for the next unexpected medical bill?
- Where's the money coming from for buying Christmas gifts this year?
- What are you going to do when you can no longer work and earn money?



THE NEED TO PLAN FOR THE FUTURE

- By the way...all those questions are focused on you & me...but who's going to take care of the servants in the ministry and their families?
 - Pastors, evangelists & missionaries? Yes, God takes care of them...mostly by prompting His obedient children to tithe & give offerings.
- In Phillipians 4, Paul is thanking the church at Phillipi for sending "...once and again unto my necessity." They took care of the man of God and his needs.
- It is in that context (taking care of a missionary) that Paul says "But my God shall supply all your need according to his riches in glory by Christ Jesus."
- Your responsibility as a Christian to take care of God's men doesn't go away because you failed to plan.

THE NEED TO PLAN FOR THE FUTURE

“Well, I’m just trusting in God!”

- You should be – But **ARE** you? Be honest with yourself about this - Are you obeying the instruction God gives you regarding financial things in His word?
- If you are not obeying – you are NOT trusting God regarding your finances! Instead, you are being disobedient and just hoping he’ll bail you out when you screw up.
- That’s not trust, it’s just disobedience.

THE NEED TO PLAN FOR THE FUTURE

- He might bail you out – God is good, and merciful, and giving.
- He might not bail you out – And if he doesn't, God is still good, and still merciful, and still giving, and **JUST in dealing with your disobedience!**
- God wants your obedience in all areas of your life – including your financial life. He said so in John 14:15.
- Obedience includes planning ahead. Matthew 25, Luke 14:28

HOW DOES YOUR FINANCIAL STORY GO? WELL, IT DEPENDS WHAT YOU DO NOW...

- Focus on following the 7 Steps to Financial Success.
 - Be focused, be disciplined.
 - If you are in debt...be intense / deliver yourself as the roe (deer) from the hand of the hunter.
- Plan for the future...in all realms of life.
 - Spiritual first – it is most important.
 - When it comes to your finances, TRUST in God by obeying His commandments. His way is the best way – always.
 - That means planning ahead.
 - Don't be consumed by planning for your future financial needs, but certainly don't ignore it.

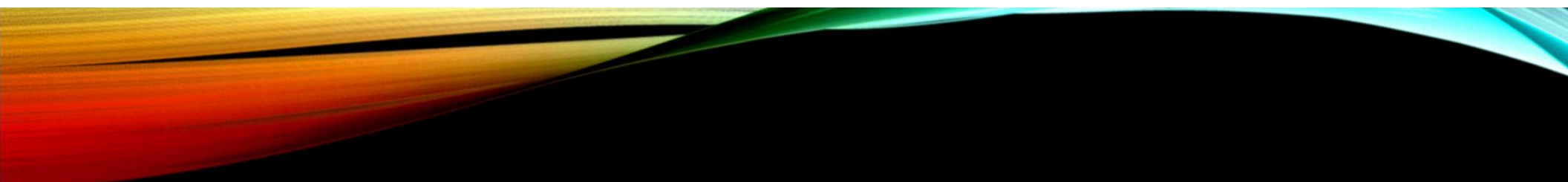
NEXT WEEK

- We'll look at answers to some good questions that have been asked.
- We'll talk about deceptive practices used to market debt.
- We'll be done talking about finances.



See You
next week

And Have A Blessed Day

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- If you have questions:
 - Please do not interrupt class time.
 - Write them down on paper and give them to me.
 - Ask me personally after the AM service.
 - Send them to me via e-mail: omaramike@juno.com
 - For remainder of Oct – my wife and I will be here at 5 PM (1 hour before PM service)