

FINANCES

by Pastor Josh Whitney
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“He who loves pleasure will become poor; whoever loves wine and oil will never be rich.”
 Proverbs 21:17

Step 1 – Track Your Expenses and Budget

Luke 14:28 “Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?”

1 Timothy 6:6 “But godliness with contentment is great gain.”

Step 2 – Pay Off Debt and Build Savings

Proverbs 22:7 “The borrower is servant to the lender.”

Proverbs 13:11 “He who gathers money little by little makes it grow.”

Step 3 – Give to God

2 Corinthians 8:7 “But just as you excel in everything — in faith, in speech, in knowledge, in complete earnestness and in your love for us — see that you also excel in this grace of giving.”

Matthew 6:24 “No one 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.”

Step 4 – Remember the Poor

1 John 3:17 “If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?”

Proverbs 11:25 “A generous man will prosper; he who refreshes others will himself be refreshed.”

1 Peter 4:17 “For it is time for judgment to begin with the family of God; and if it begins with us, what will the outcome be for those who do not obey the gospel of God?”

Financial Resources

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Crown Financial Ministries www.crown.org

Financial Peace www.daveramsey.com

Month			
Gross income			
Gifts (received)			
Total monthly income			
Social Security and Medicare			
Federal and state taxes			
Health and dental insurance			
Medical expenses			
Tithe			
Helping the poor			
Mortgage/rent (including insurance and taxes)			
Home repairs/improvements			
Power and gas			
Phone and internet			
Water and sewer			
Car payment			
Car insurance			
Car repairs, maintenance, registration			
Fuel			
Groceries			
Clothing			
Technology			
Entertainment			
Gifts (given)			
Debt payments (credit cards, student loans, etc.)			
Savings			
Total monthly expenses			
Monthly profit or loss			

It's time to grow up in the area of finances!