

Men's Retreat 2011

*Break-out Session: **Money Management***

Luke 14:25-33

Stewardship of our finances is a matter of discipleship...it should reflect Jesus

What do your finances say?

'Everyone is busy living their lives for something and usually that something can be discovered by following the money trail. There is no greater calling than proclaiming the glory of God made known through the gospel of Jesus Christ.'

From Giving Statement

God owns it ALL!

Finance Conflicts

Spender or Saver...

- Spenders cause their wives to live in fear and panic
- Spenders are often careless in purchases
- Spenders are impulse buyers
- Spenders tend to abdicate their leadership in finances
- Spenders lack a plan

Forming a Plan

Tracking Spending Habits

3 categories that grow into monsters in a month

1. Groceries
2. Entertainment
3. Gas

Help in tracking spending

- File box
- Track purchases online
- Mint.com

Reflecting Sacrifice in your finances

Tithing is the litmus test of our obedience to sacrifice to the Lord.

Willing to sacrifice to make Jesus shine through

Where can you sacrifice? What is a need and what is a want that can be put off till another time?

Budgeting

- Getting away from living by your balance in the bank
- Envelope system
- Use one credit card, not multiple ones

Paying down debt