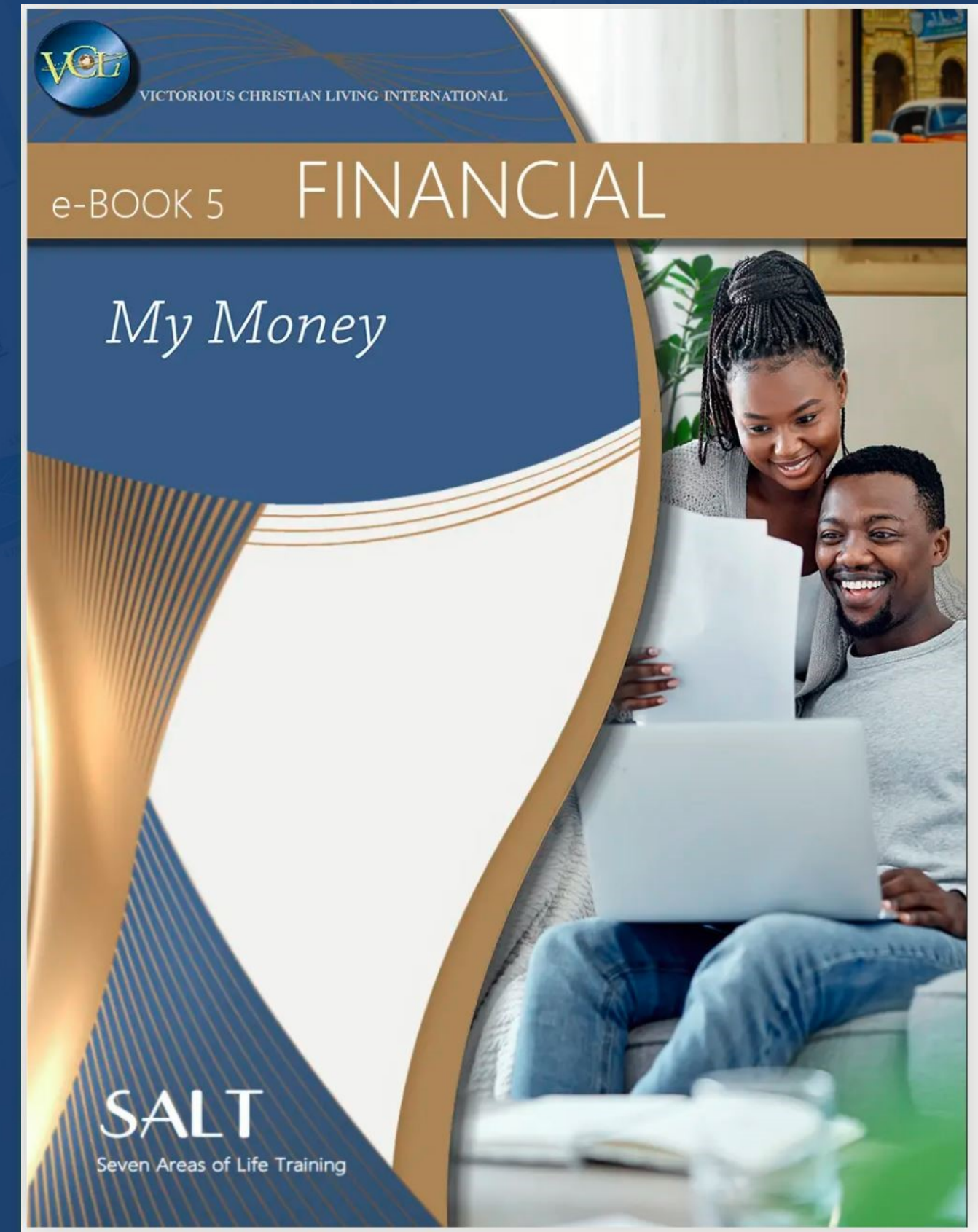




# Financial Class

Welcome!

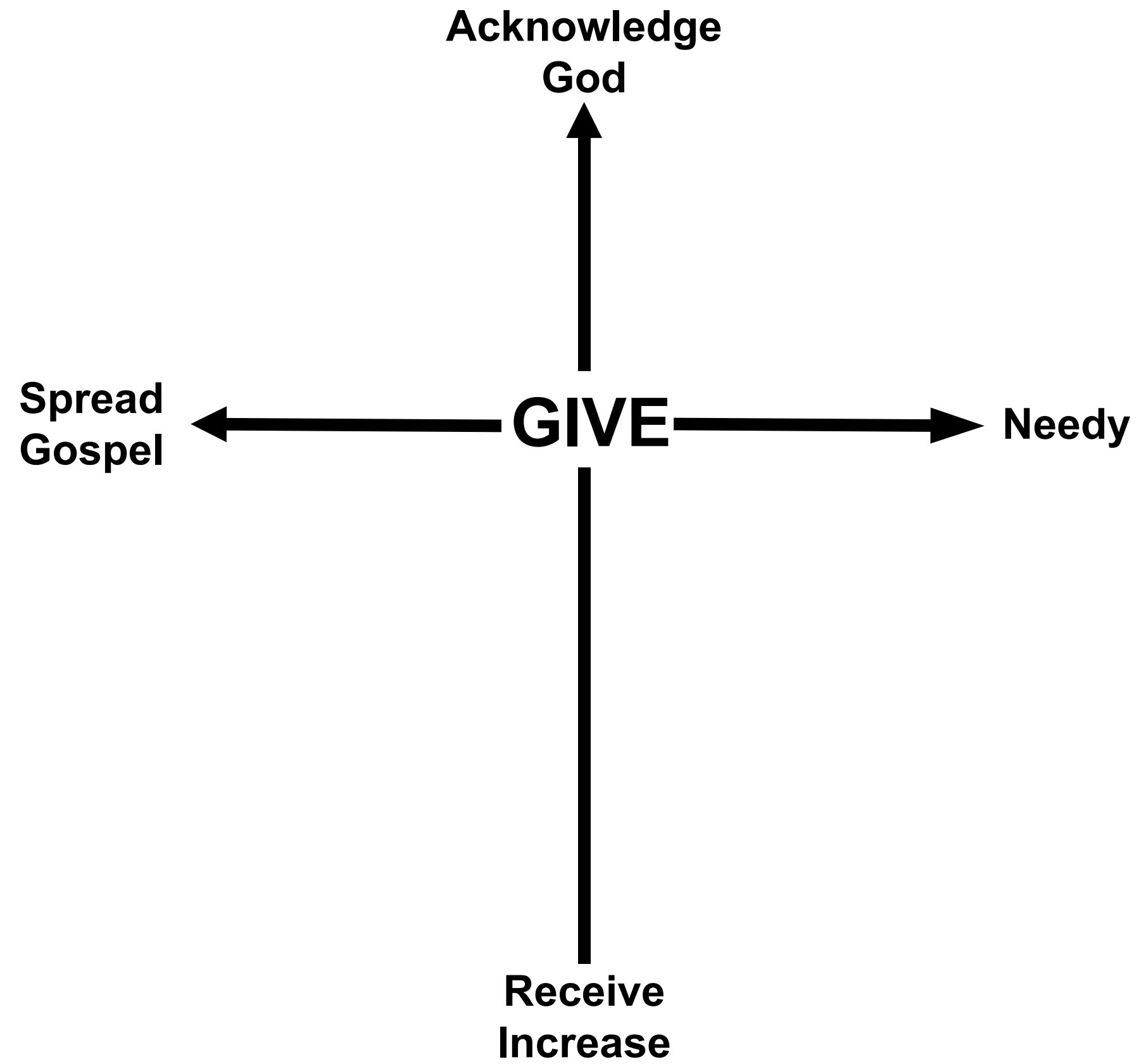




**TIME FOR**

**REVIEW**





GIVE GENEROUSLY

Q3. What do you think experiencing God's increase in your life would be like?



GIVE GENEROUSLY

Q10. Have you  
experienced  
God's blessing  
as a result of  
giving?





GIVE GENEROUSLY

Q11. What is something of value God is asking you to give?



GIVE GENEROUSLY

Was there a  
Bible verse that  
stood out to  
you? Why?







# Financial Lesson 3

SPEND  
WISELY





**SPEND WISELY**

# SPEND WISELY

“The wise have  
wealth and luxury,  
but fools spend  
whatever they get.”  
Proverbs 21:20 (NLT)



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## SPEND WISELY

Financial freedom does not require great wealth. Rather, it requires the proper management of whatever assets and funds one possesses. That is financial faithfulness.





**SPEND WISELY**

The Bible speaks of:

**HONEST EARNING**

**WISE SPENDING**

**GENEROUS GIVING**

**CAREFUL INVESTING**





**This chapter will focus on:**

God's guidelines for  
**spending money** and the  
consequences of not following those  
guidelines.



## SPEND WISELY

Have you noticed  
how some people  
who don't earn  
much money end  
up, over time,  
becoming  
financially free?





## SPEND WISELY

While others who have large salaries end up with very little or nothing to show for it? How does this happen?







## SPEND WISELY



“You have planted much but harvested little. You have food to eat, but not enough to fill you up. You have wine to drink, but not enough to satisfy your thirst. You have clothing to wear, but not enough to keep you warm. Your wages disappear as though you were putting them in pockets filled with holes!” Haggai 1:6 (NLT)







# Starts Out Easy

To go from having much to having little, starts out easy. It is easy to spend money on things you don't really need.





## SPEND WISELY

Q1. Do you  
spend money on  
things you don't  
need?







**SPEND WISELY**

# Starts Out Easy

Q2. Do you purchase things on credit so you can get them right now instead of waiting until you have the funds to purchase them?





## SPEND WISELY

Q3. Have you ever spent more than you had because you saw something you wanted?

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**SPEND WISELY**

# Starts Out Easy

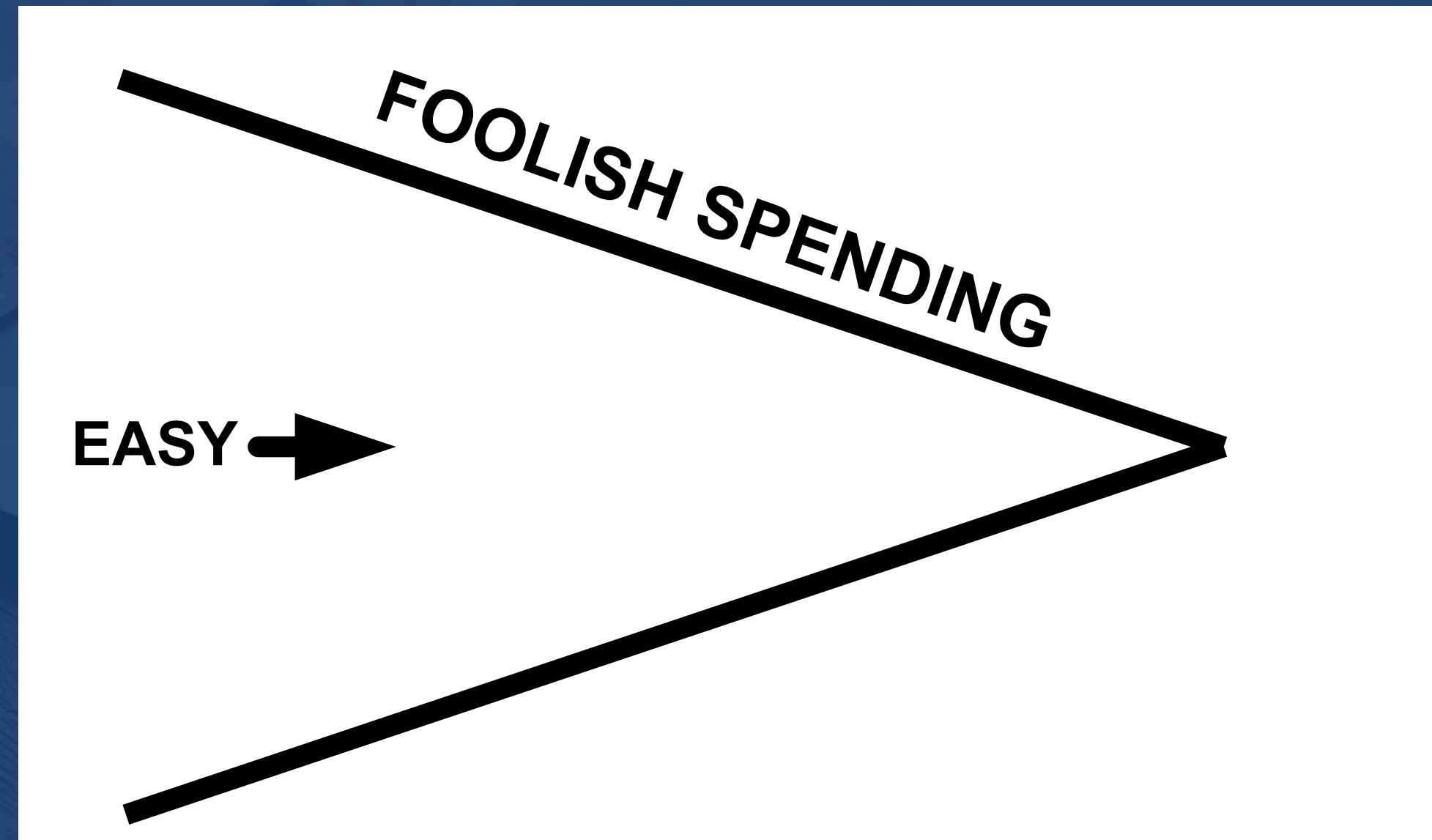
Believing money is  
**yours** to use as **you**  
please, leads to  
foolish spending.





## Starts Out Easy

This diagram illustrates how foolish spending is like a wide gate.





# Starts Out Easy

There are many people who go down this path because it is easy to get started on it. However, as you will see, it is a dangerous path.





## SPEND WISELY

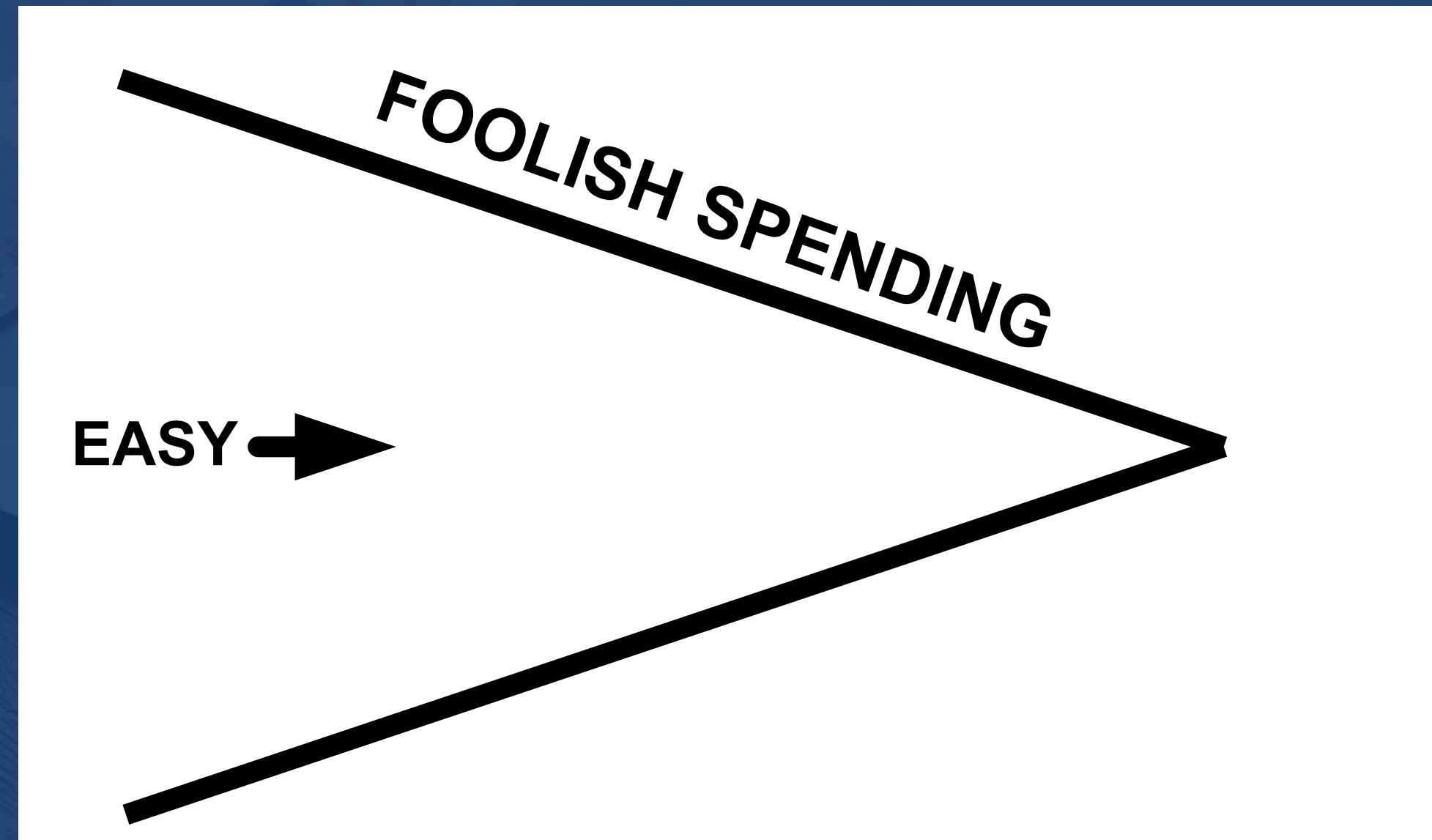
“...Wide is the gate  
and broad is the  
way that leads to  
destruction, and  
there are many who  
go in by it.”  
Matthew 7:13 (NKJ)





# Starts Out Easy

Foolish spending  
is like a wide gate.





## SPEND WISELY

When you go through the wide gate, you are spending more than you have, using credit to get what you want, and buying whatever you want whenever you want it.





## SPEND WISELY

Although this path starts out easy, it typically leads to unpaid bills and working more jobs or longer hours just to keep up with daily living expenses.





**SPEND WISELY**

This path often leads to:

Strained  
Relationships

Stress

Headaches

Discontentment





## SPEND WISELY

Q4. Has there been a strain on your relationships due to wrong spending?





Q5. Have you experienced any negative emotions (depression, anxiety, and worry) due to your finances?





**SPEND WISELY**

“

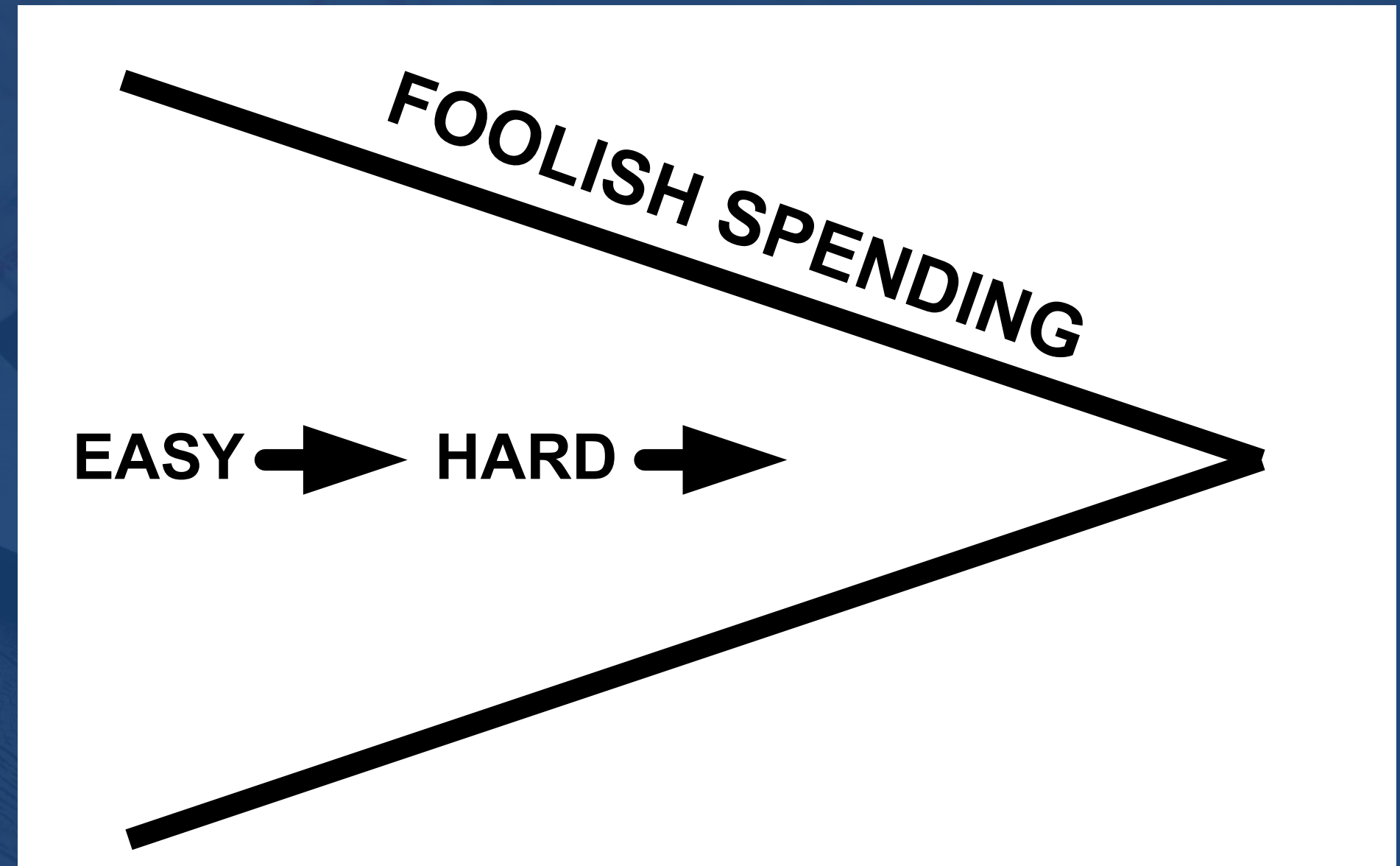
Foolish or unwise spending  
is the main cause of  
financial hardship.





## Gets Hard

Notice how the  
path becomes  
hard and difficult.





## SPEND WISELY

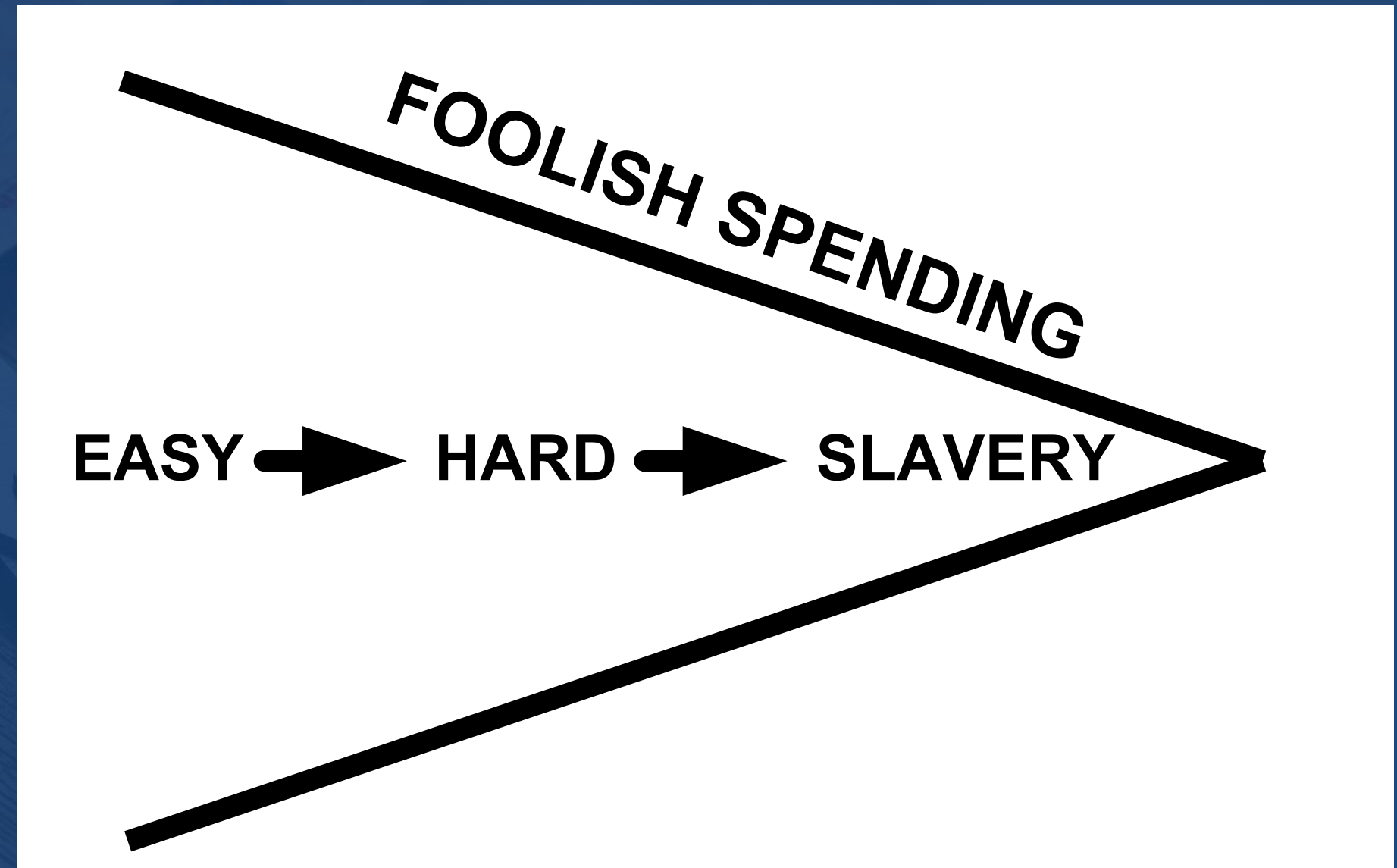
“But don’t begin until you **count the cost**. For who would begin construction of a building without first getting estimates and then checking to see if there is enough money to pay the bills?” **Luke 14:28 (NLT)**





# Slavery

The way that once was easy, over time, gets harder and ends in slavery. You are a **slave** to debt, creditors, and possibly even bankruptcy.





## SPEND WISELY

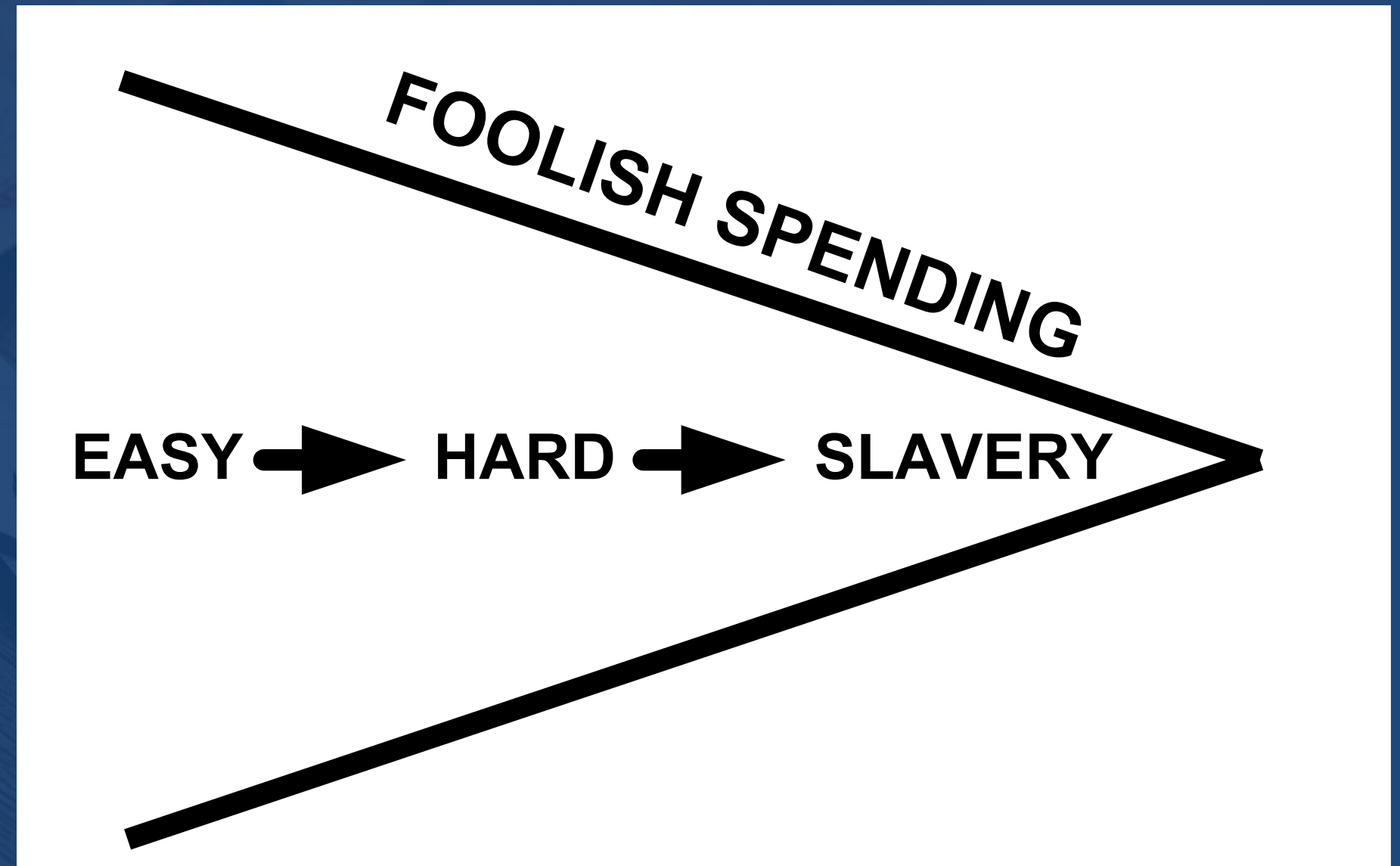
“The rich rules over  
the poor, and the  
borrower becomes  
the lender’s slave.”  
Proverbs 22:7 (NASB)





# Slavery

Q6. If you are having financial difficulties, mark (X) or point to show where you are on this diagram.





**SPEND WISELY**

Q7. Are you a  
slave to your  
bills, loans,  
and creditors?



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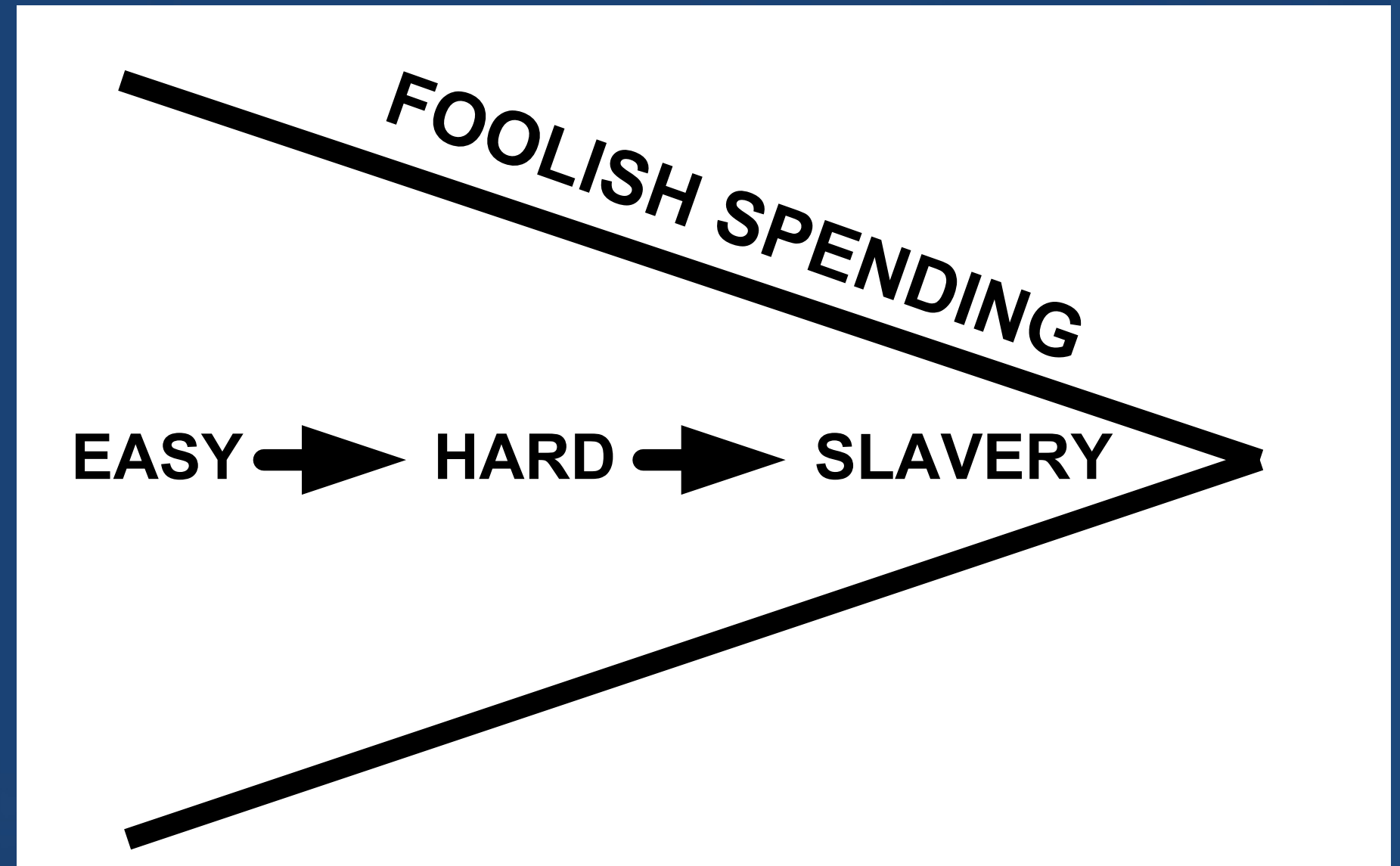
## SPEND WISELY

Q8. In what ways have you been foolish in your spending?





Q9. If you find yourself on this diagram, have you believed that God's money is **your** money?





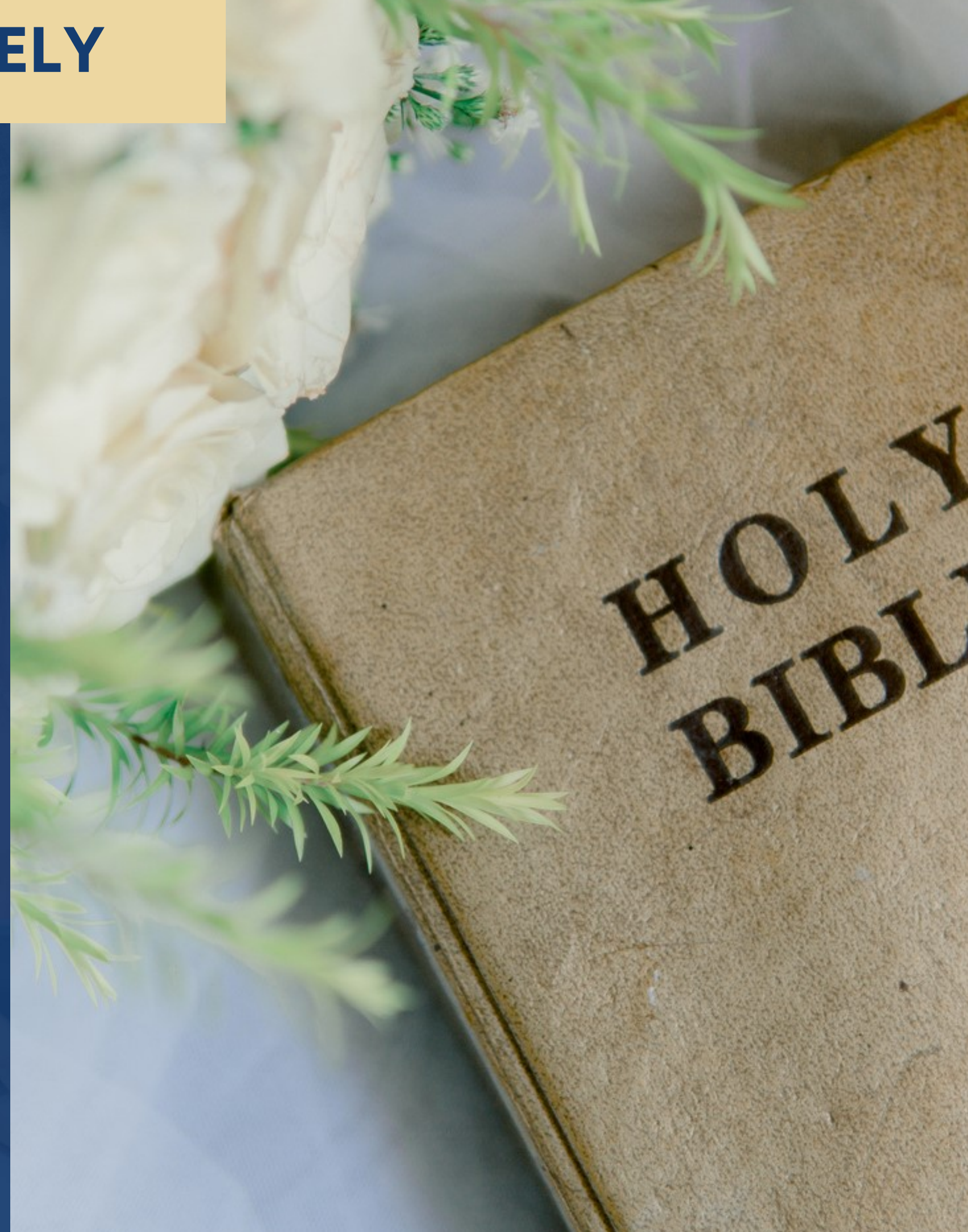
Q10. Do you think the  
consequences of  
foolish spending will  
catch up with you?  
When?





## SPEND WISELY

“But if the servant thinks, ‘My master won’t be back for a while,’ The master will return unannounced and unexpected. He will tear the servant apart and banish him with the unfaithful. The servant will be severely punished, for though he knew his duty, he refused to do it.”  
Luke 12:45–47 (NLT)







# God Uses It

God can use your financial slavery to help you make a decision to stop doing things your way. He wants you to go His way because when you obey Him, you will be blessed.





# God Uses It

“If troubles come upon them and they are enslaved and afflicted, he [God] takes the trouble to show them the reason. He shows them their sins, for they have behaved proudly. He gets their attention and says they must turn away from evil. If they listen and obey God, then they will be blessed with prosperity throughout their lives. All their years will be pleasant.” Job 36:8–11 (NLT)





## SPEND WISELY

Q11. How has God been using what you are going through to get your attention?





Q12. Are you  
ready to give up  
foolish spending  
and do things  
God's way?





## SPEND WISELY

The Bible calls people who manage their money God's way, **good stewards**. A **good steward** is someone that uses money wisely and desires to please God. As a **good steward**, you need to be faithful whether God has given you much or little to manage.





## SPEND WISELY

“Unless you are faithful in small matters, you won’t be faithful in large ones. If you cheat even a little, you won’t be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people’s money, why should you be trusted with money of your own?”

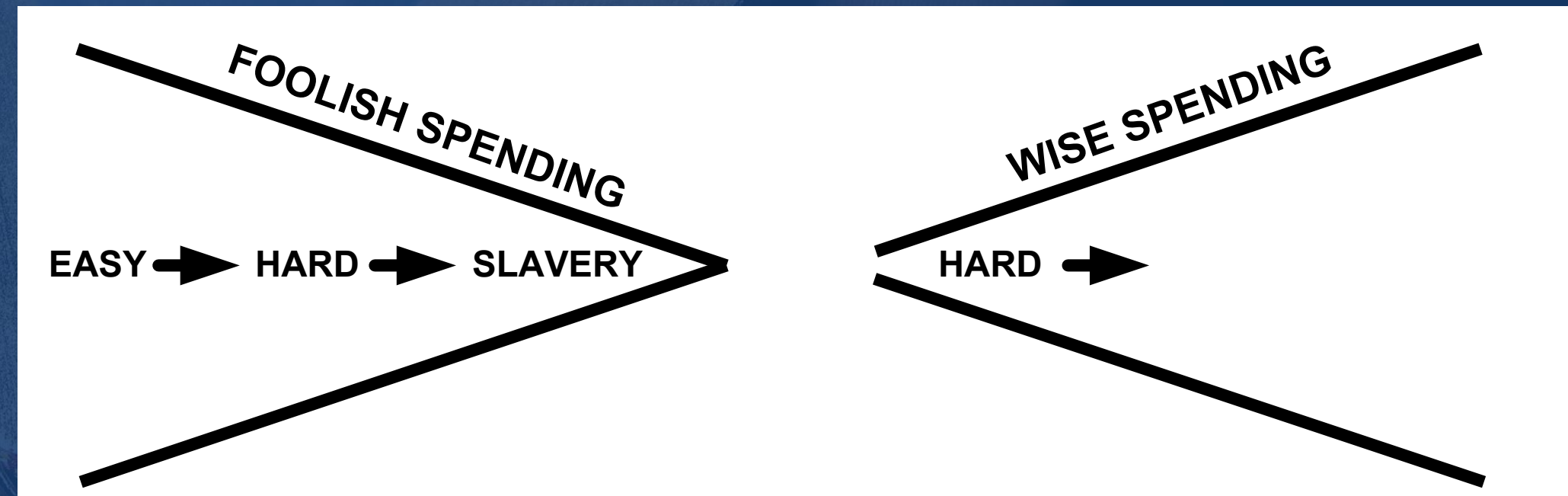
Luke 16:10–12 (NLT)





# The Narrow Gate

The gate to wise spending is narrow. It is reached through a commitment to doing things God's way.





**SPEND WISELY**

# The Narrow Gate

“Narrow is the gate and difficult is the way which leads to life, and there are few who find it.”

Matthew 7:14 (NKJ)





Q13. Why do you  
think moving from  
foolish spending  
to wise spending  
starts out hard?





“

Wise spending might seem hard at first because you are more familiar with doing things your own way instead of God's way. New things always start out difficult and awkward.





## SPEND WISELY

Secondly, it takes time to make a plan or budget. Finally, it's difficult because you will be putting off immediate gratification as you spend wisely.





**SPEND WISELY**

# God's Guidelines

1. Pay Your Taxes.





## SPEND WISELY

“Give to everyone what you owe them: **Pay your taxes** and import duties, and give respect and honor to all to whom it is due.”

**Romans 13:7 (NLT)**





## SPEND WISELY

This verse answers the question about whether God expects you to pay taxes to the government or not. You don't need to pay more than you owe, but do pay what you owe.





**SPEND WISELY**

Q14. Do you deny  
the government  
its money or  
cheat on your  
taxes?



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**SPEND WISELY**

# God's Guidelines

## 2. Take Care of Necessities.





**SPEND WISELY**

## **God's Guidelines**

“But those who won't care for their own relatives, especially those living in the same household, have denied what we believe. Such people are worse than unbelievers.”

**1 Timothy 5:8 (NLT)**





## SPEND WISELY

Take care of your family by providing for their necessities.

Necessities are food, clothing, shelter, and basic transportation.

The Bible makes it clear that God considers meeting these needs for your family very important.





**SPEND WISELY**

Q15. What are  
your family's  
necessities?  
Are they  
provided for?





## SPEND WISELY

Q16. Do you spend money on wants and then not have enough money to pay for your needs?





**SPEND WISELY**

# God's Guidelines

3. Spend less than you  
earn.



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**SPEND WISELY**

# God's Guidelines

“There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it.” Proverbs 21:20 (NKJ)





## **God's Guidelines**

One of God's principles is to not spend all the money that you have. Spending everything you earn makes it impossible to save or ever have anything to invest carefully.





Q17. Are you  
living within  
your income?





**SPEND WISELY**

# God's Guidelines

4. Practice prompt payments.



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# God's Guidelines

“Do not say to your neighbor,  
'Go, and come back, and tomorrow I  
will give it,' When you have it with  
you.” Proverbs 3:28 (NKJ)





# God's Guidelines

Another one of God's principles is to practice prompt payments for the things you have promised to pay.

Don't use the money that is committed to a lender for other things you want.





## SPEND WISELY

Q18. Are you quick to pay your bills and debts? Why or why not?





**SPEND WISELY**

# God's Guidelines

5. Eliminate debt.



**Debt Free**  
Just Ahead





## **God's Guidelines**

**“Pay all your debts, except the  
debt of love for others.**

**You can never finish paying that!”**

**Romans 13:8 (NLT)**





# God's Guidelines

If you have gone  
into debt,  
you need to honor  
your obligation to  
pay it back.





Foolish spending can involve self-indulgence and poor planning, which are both indications of not following God's plan.

These end in financial slavery like overdue bills, debt and bondage to lenders, dissatisfaction, property decay, worry, and family poverty.





“

Even though doing things  
God's way may start out hard,  
financial slavery is much  
worse.





**SPEND WISELY**

# God's Guidelines Summary

Determine what you owe in taxes and pay them first

Determine what your family's real necessities are and pay for those next.

Determine what you owe and pay off your debts.

Lastly, what is left over can be used for investments.





## SPEND WISELY

Q19. Are you  
using your money  
the way God  
desires? Why or  
why not?

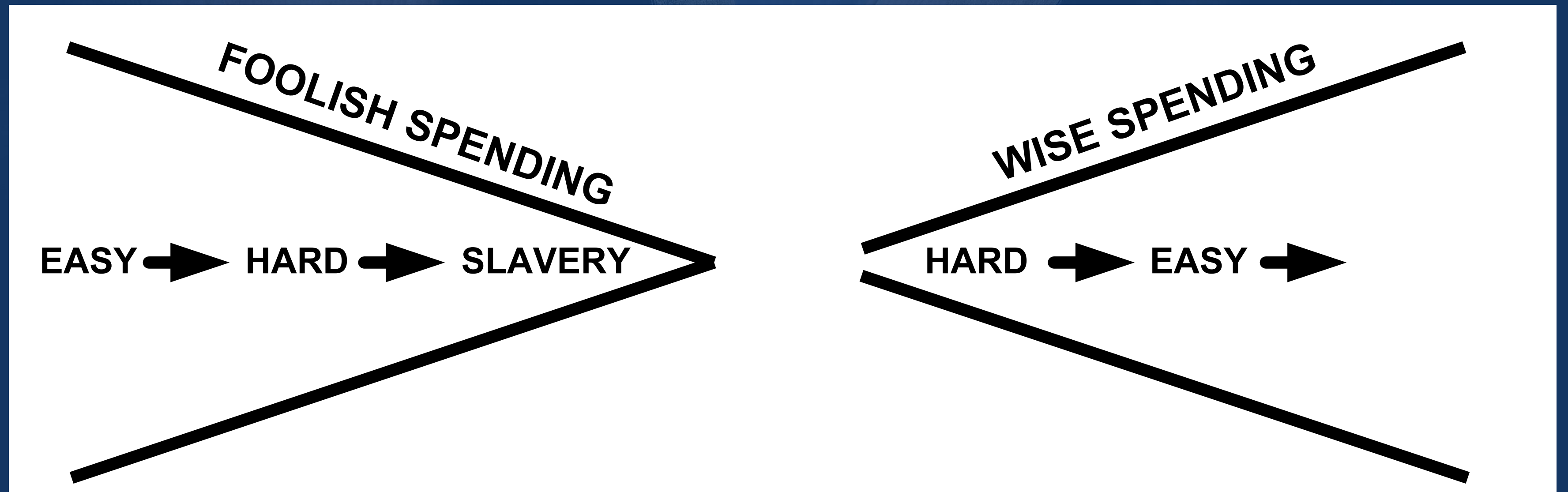




**SPEND WISELY**

# Gets Easier

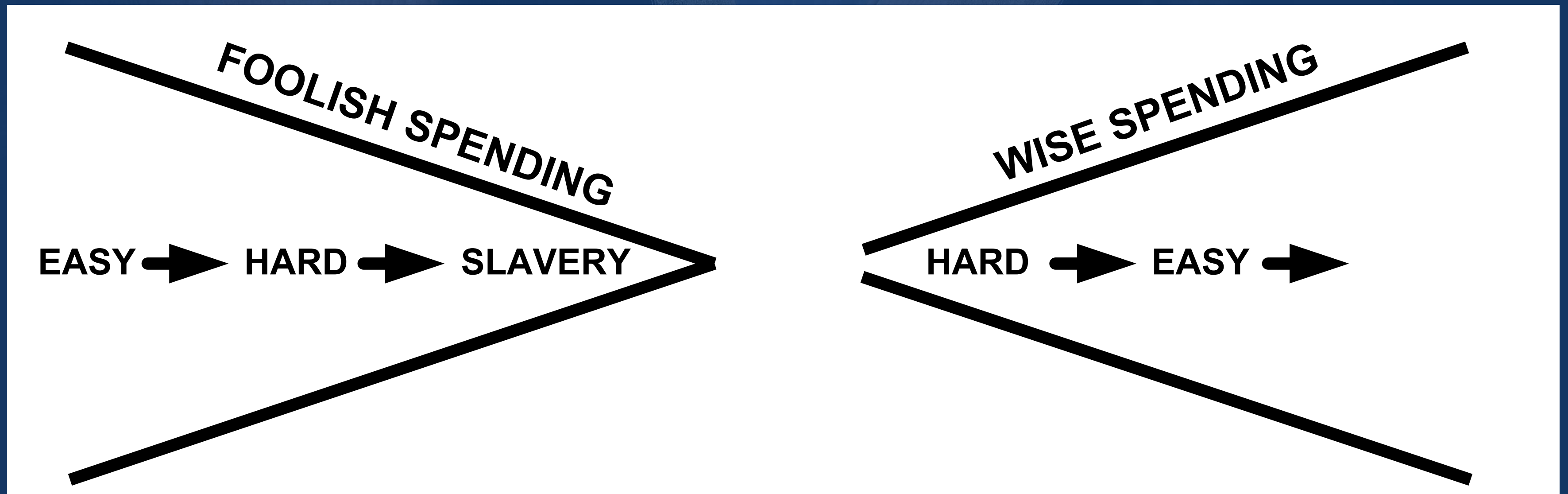
Although the path of wise spending starts out hard, it does become easier as you consistently follow God's patterns.





## **SPEND WISELY**

The benefits of wise spending will be that: your needs will be met and you will have extra to give and eventually invest.





## SPEND WISELY

“So don’t get tired of doing what is good. Don’t get discouraged and give up, for we will reap a harvest of blessing at the appropriate time.”  
Galatians 6:9 (NLT)

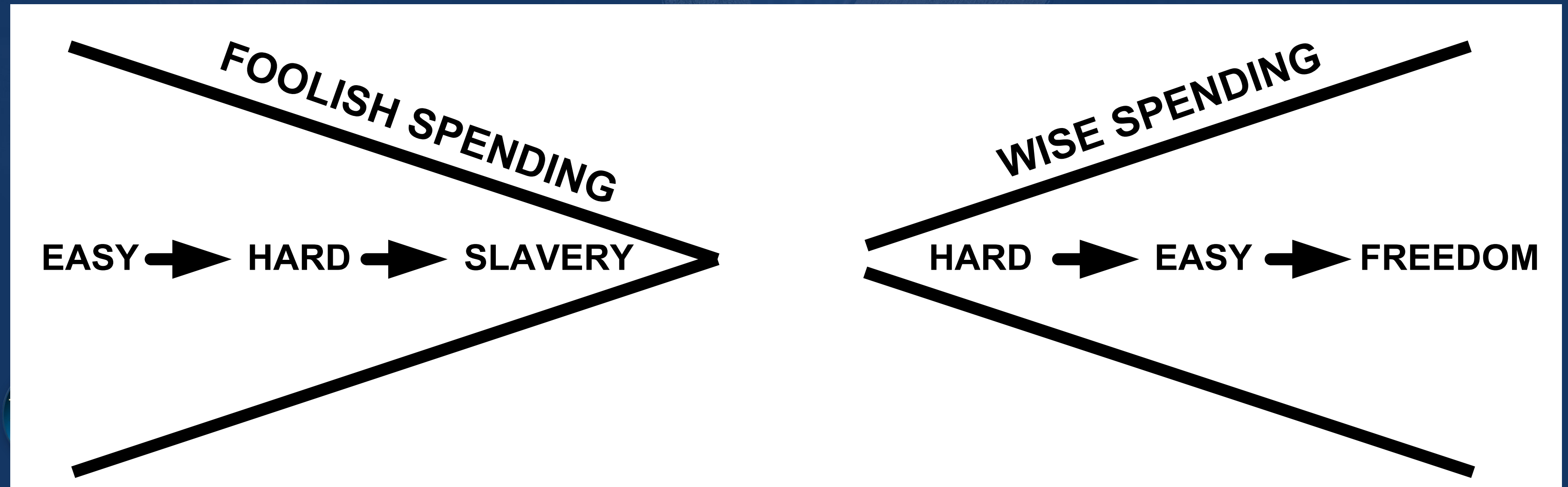




**SPEND WISELY**

# Freedom

As you continue on the path of wise spending, not only will it become easier, but you ultimately will also experience financial freedom.





## SPEND WISELY

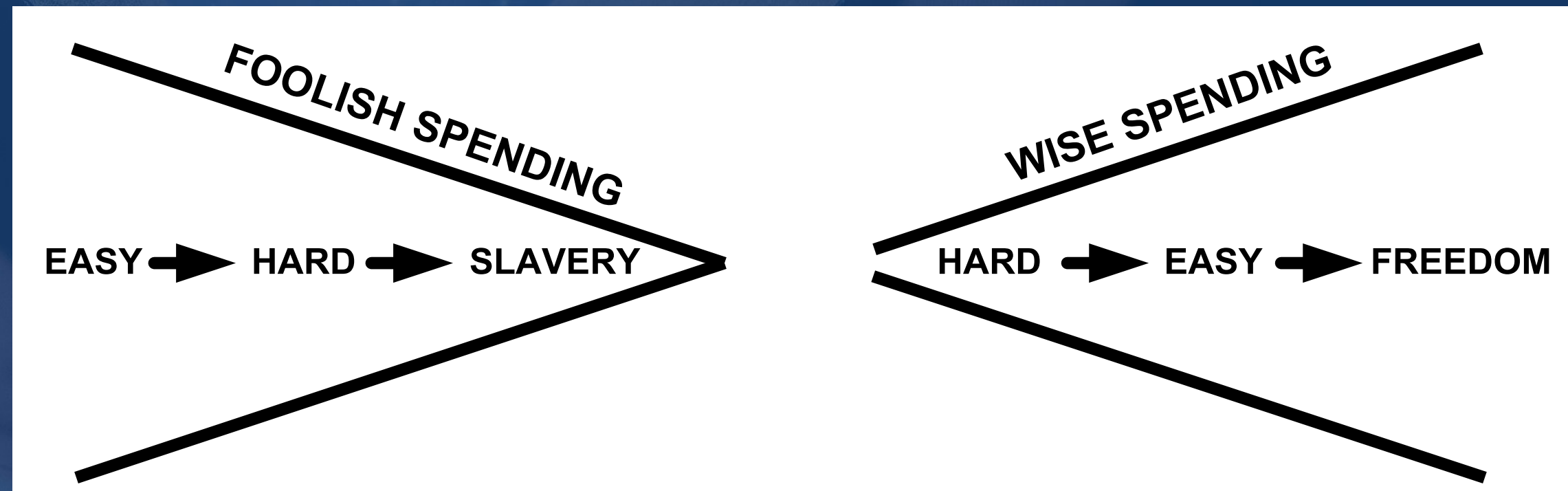
“God has led you away  
from danger, giving you  
freedom. You have  
prospered in a wide  
and pleasant valley.”  
Job 36:16 (NLT)





# Freedom

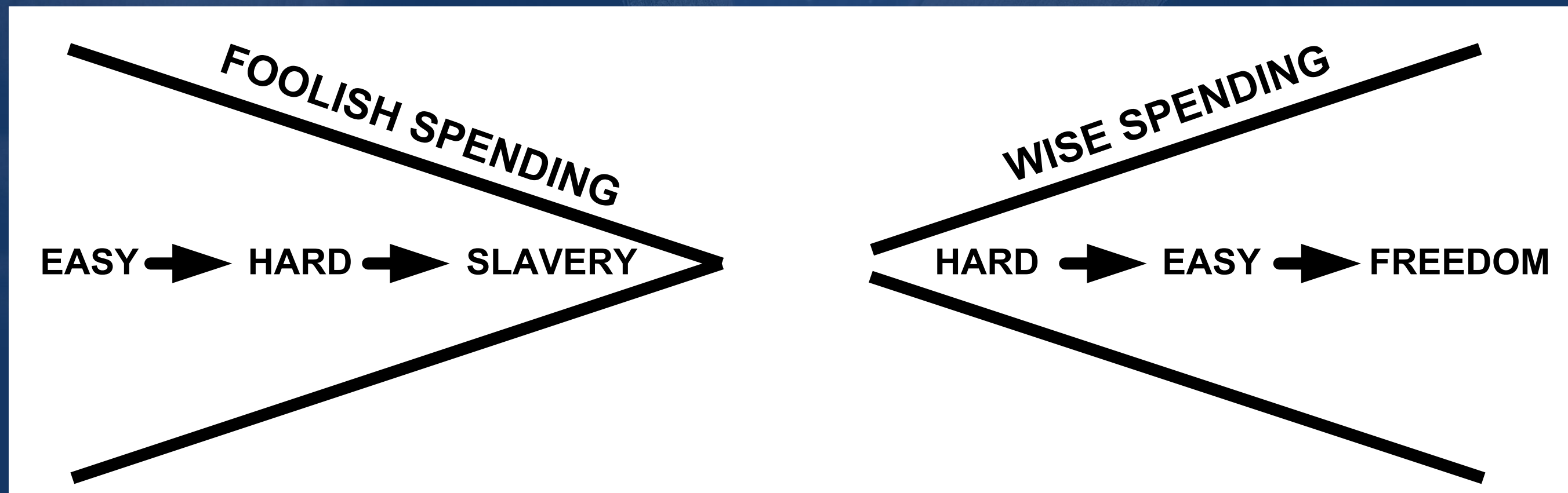
Many people  
at this point  
begin to really  
enjoy the fruit of  
their wise  
spending.





# Freedom

Some are able to retire and serve in ministries or donate their time and talents to worthy causes.





## SPEND WISELY

“The wise have wealth and luxury, but  
fools spend whatever they get.”

Proverbs 21:20 (NLT)





SPEN

Consider this  
paradox:  
Foolish spenders think  
they are free to do  
whatever they want  
with their finances,  
but it leads to slavery  
and bondage.



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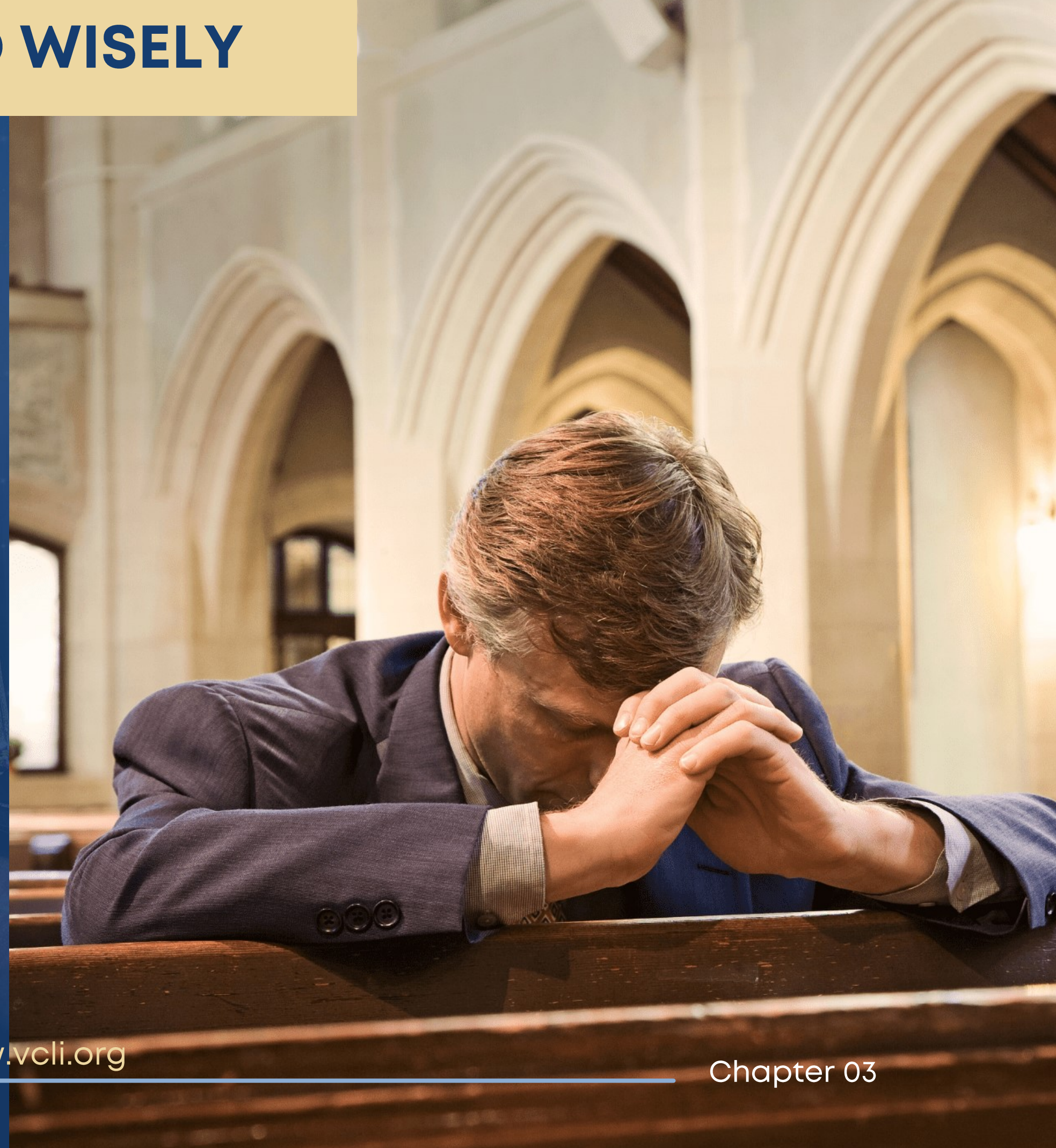




**SPEND WISELY**

# Freedom

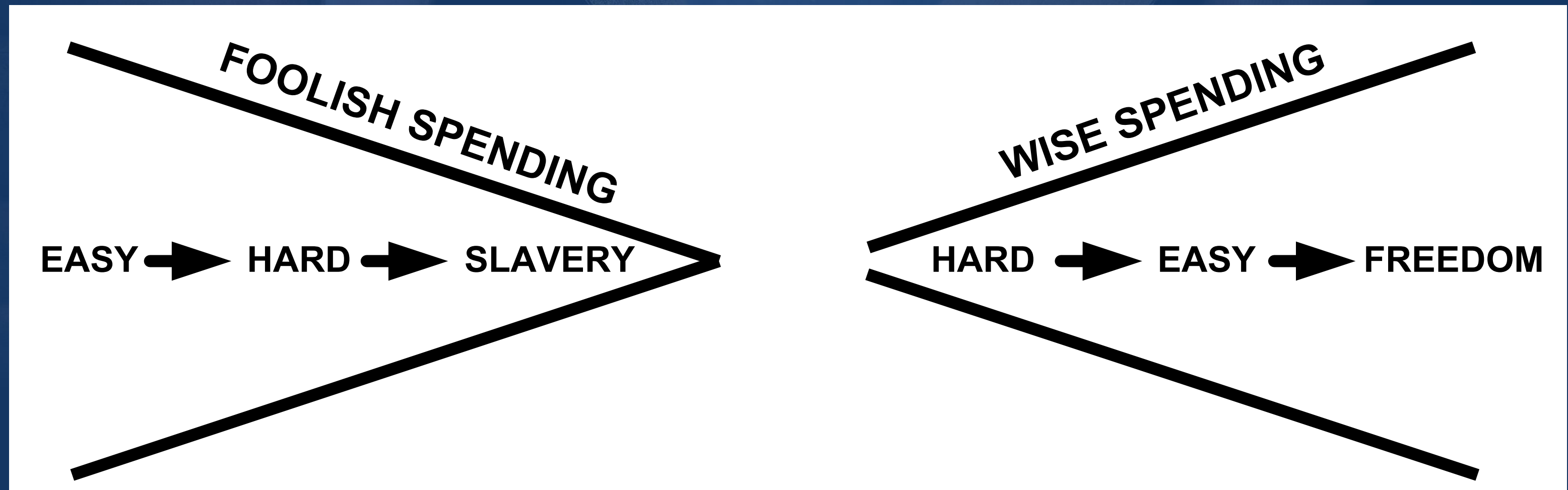
Wise spenders  
give up their way  
to become  
servants of God  
and find freedom.





## SPEND WISELY

**Freedom** doesn't come from doing what you want but from doing what God wants.





**SPEND WISELY**

“I will walk in freedom,  
for I have devoted myself to  
Your commandments.”

**Psalms 119:45 (NLT)**





## SPEND WISELY

The power to change from foolish spending to wise spending comes from Jesus. When He is at the center of your life, He enables you to turn from being self-focused, unfaithful, and foolish to being God focused, faithful, and wise.

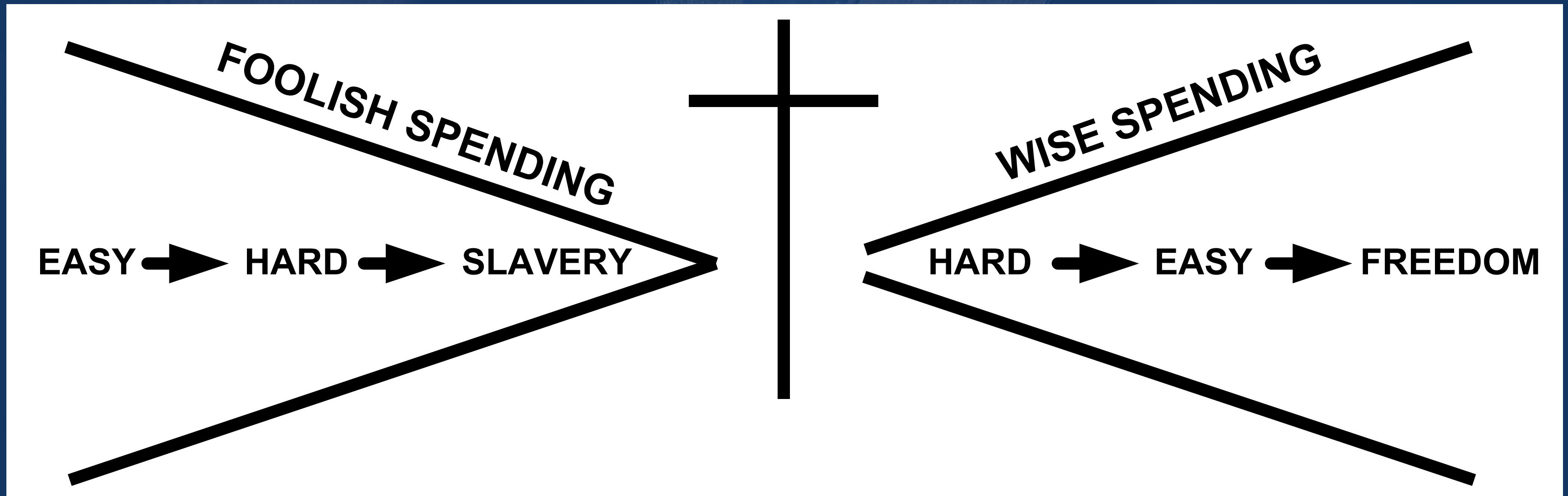




**SPEND WISELY**

# Deny Yourself

The cross illustrates Christ's obedience and your need to deny yourself and follow Him.





## SPEND WISELY

“And He was saying to them all,  
‘If anyone wishes to come after Me, he  
must deny himself, and take up his  
cross daily and follow Me.’”

Luke 9:23 (NASB)





**SPEND WISELY**

## Deny Yourself

Q20. What would denying yourself look like in the financial area?





**SPEND WISELY**

# Personal Application

Make a plan or budget to accomplish financial freedom.

Planning is an issue of faithfulness. It is up to you to make your plans, but up to God to allow you to carry out your plans.



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## SPEND WISELY

“We plan the way we want to live, but only God makes us able to live it.

It Pays to Take Life Seriously.”

Proverbs 16:9 (MSG)





**SPEND WISELY**

“  
Even God makes  
plans.”





## SPEND WISELY

“For I know the plans I have for you,’  
says the LORD. ‘They are plans for  
good and not for disaster, to give you  
a future and a hope.’”

Jeremiah 29:11 (NLT)





**SPEND WISELY**

## **Make a plan**

Faithful planning requires paying attention to detail. In ancient times, shepherds were to know exactly what was going on with their work and source of revenue. It is the same for us today.



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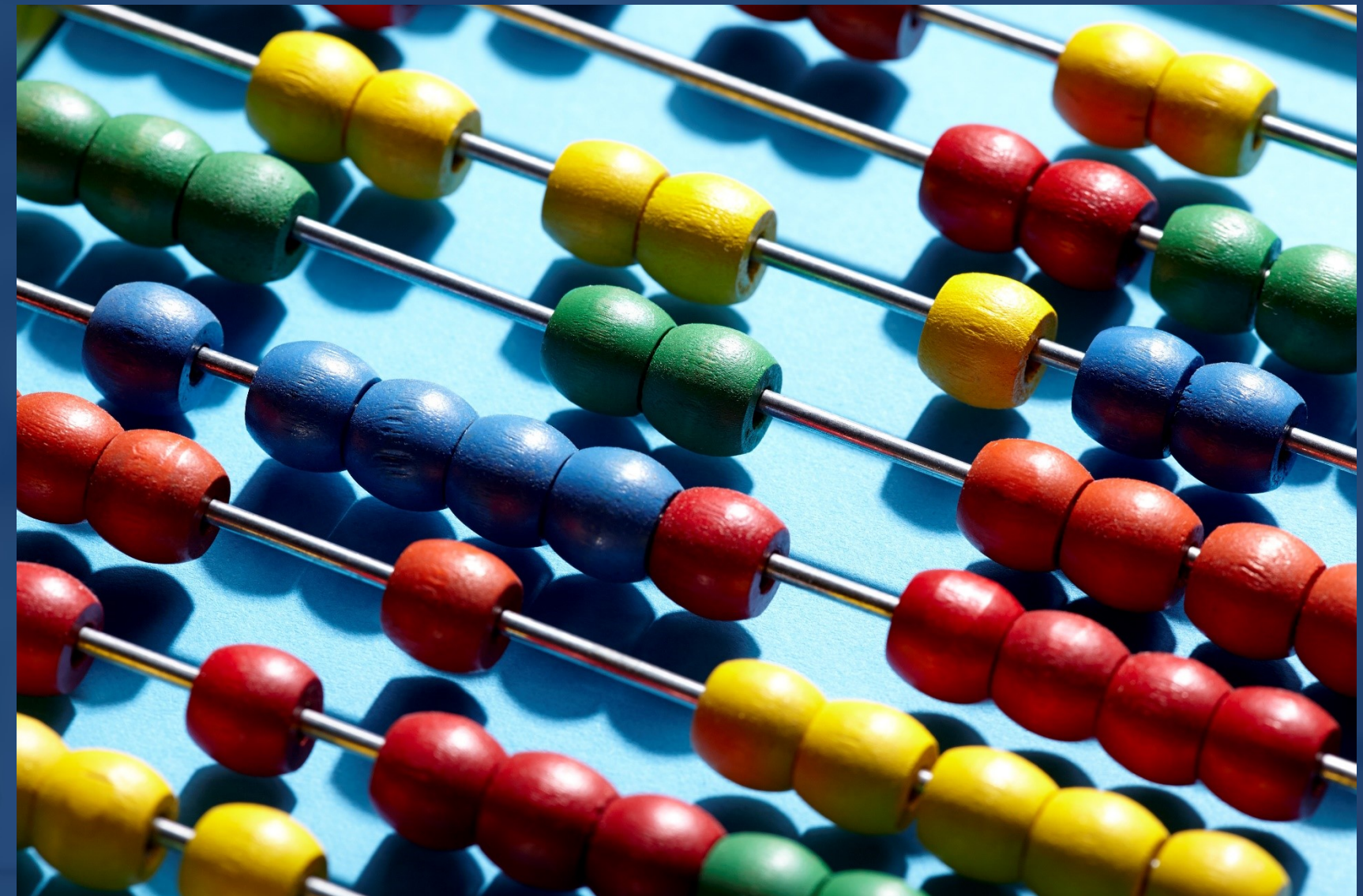
Chapter 03





# Make a plan

Some people still have livestock to care and account for. Others have different income sources and amounts. To be faithful requires you to know what is happening in the financial area of your life.





**SPEND WISELY**

“Know well the condition of your  
flocks, {And} pay attention  
to your herds.”

Proverbs 27:23 (NASB)





## SPEND WISELY

Q21. Do you have  
a financial plan  
for you and your  
family?





Q22. Does your plan  
take into  
consideration your  
future and your  
present situation?





Q23. If you don't have a plan, is there something you are waiting for?

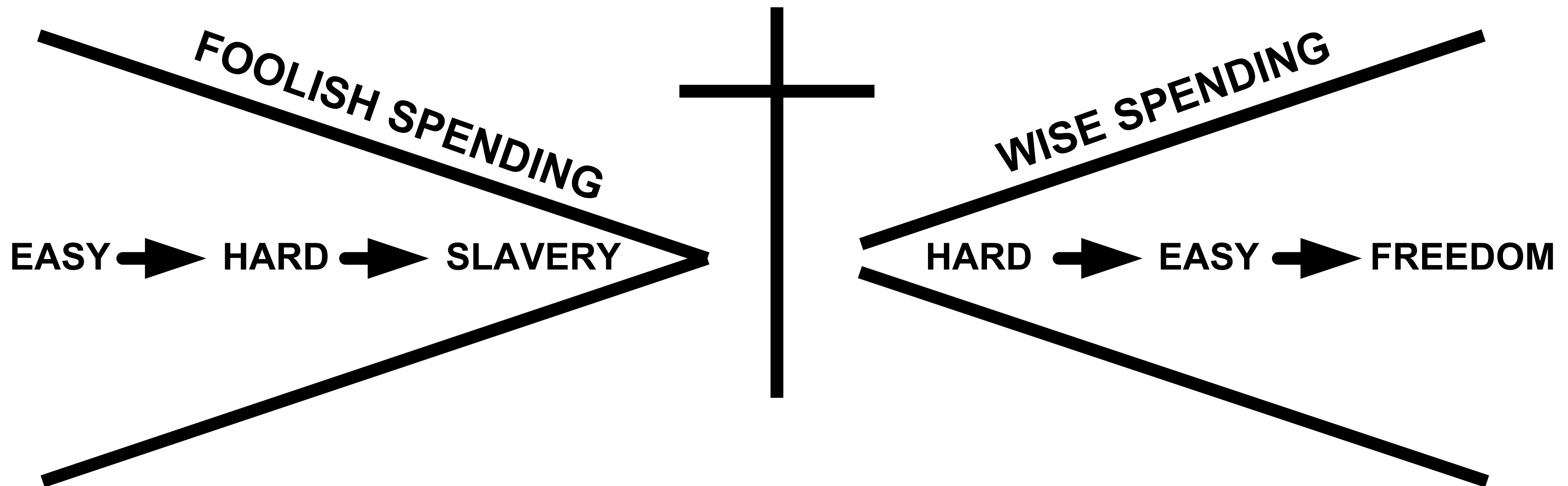




“

## SPEND WISELY

Ask God to help you make a budget and give up whatever is necessary to enter the narrow gate.





## SPEND WISELY

“And the Lord replied, ‘I’m talking to any faithful, sensible servant to whom the master gives the responsibility of managing his household and feeding his family. If the master returns and finds that the servant has done a good job, there will be a reward. I assure you, the master will put that servant in charge of all he owns.’ Luke 12:42–44 (NLT)





“

If you don't have a plan you already follow, start by filling out the **Budget Planning Form** in the Financial study guide.





# Thank you!



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