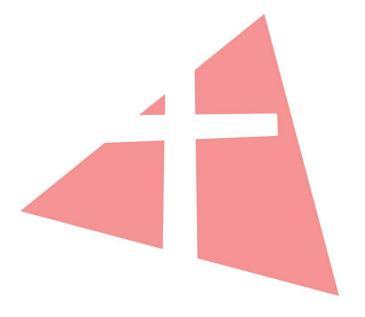
# Money: Our Budget, Our Hearts

July 09th 2023

## **Our Series: Money**

#### Managing money

- Tithing
- Saving
- Managing the rest (incl. "Being Generous")



## **Today's Focus**

Our Budgets, Our Hearts

Show me your budget, and I will tell you the current state of your Faith

### **Check your Budget**

• What indicators can we look at to see what our budget tells us about our heart?

#### **Tithe**

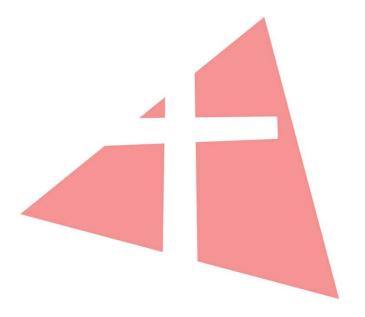
• A person who doesn't tithe loves and trusts money more than God!

## Saving

• A person who saves puts more value in "being Faithful to God" than in "pleasures today"

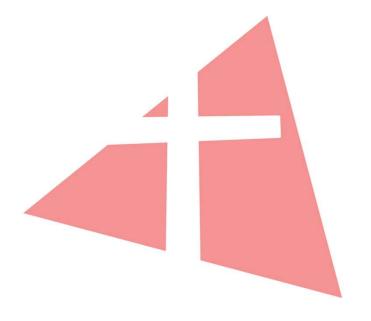
#### Sin

• Is there something sinful in the budget?



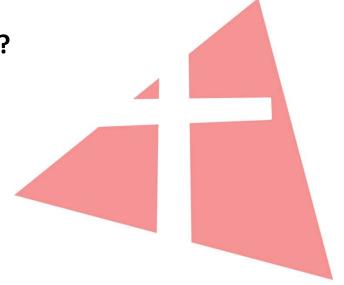
## Responsibility

- Is this person honoring God by being responsible for
  - Current commitments
  - Planning for the future



## Generosity

O Does this person share some of his/her resources with others?



#### Are there too many risks in the budget?

A person who takes too many financial risks is often desperate for "more money"

### Loans to be able to afford things

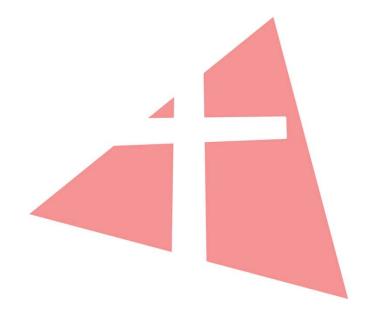
• A person who takes a loan to be able to afford things is living beyond his/her means

#### **Balance**

• What is the balance between "own pleasure" and other things, like saving or generosity?

### Idols

• Is something totally out of balance with everything else?



#### Trust

• Does the budget show trust in God? Or does it show more trust in money?

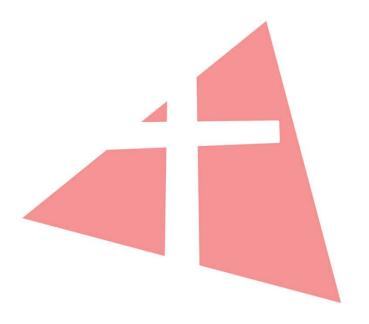
### Why do our budgets reveal our hearts?

- Our budget reveals our treasure
- Our treasure determines where our heart goes

Matthew 6:21 For where your treasure is, there will your heart be also.

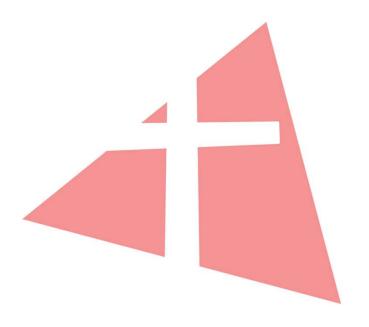
## Changes

- Change your budget, change your heart!
  - Reduce worldly treasures
  - Increase heavenly treasures



## **Important**

- Check your plans
  - Beginning of the month
- Also check the actuals
  - End of the month



### Value of a Budget

- Our hearts matter!
- Our budget is one of the easiest and clearest revelations of what is truly in our hearts
- o If we don't know our budget, we are missing out on the easiest way to examine our hearts

Jeremiah 17:9 The heart is deceitful above all things, and desperately wicked: who can know it?

Proverbs 4:23 Keep your heart with all diligence; for out of it are the issues of life.

#### In Conclusion

- Budgeting is a great tool to manage money
- But more importantly, budgeting is a great way to examine our hearts