



“The Problem with Owning Things”

Foundational Truth: God owns everything...and we are His managers.
It's all God's stuff. We do not personally own anything—nothing at all!
The problem with owning things...is that we don't!

THE TENSION: Prove to me that God owns it all!

- Psalm 24:1
- Deuteronomy 8:16-18

THE TENSION: Prove to me that I am a manager!

- Matthew 25:14-30

QUESTION: What am I **not** supposed to do (biblically) with God's stuff?

- Make myself look good.
- Make myself feel good.
- Make myself be good.
- Make myself be safe.
- Make myself rich.
- Make myself indulgent.

QUESTION: What am I supposed to do (biblically) with God's stuff? Six things:

- Give back to God.
- Support my family.
- Give to the poor and others in need.
- Save a reasonable amount for short-term needs and long-term needs.
- Pay my taxes.
- Enjoy God's good gifts.

A little secret in fine print: My life is happiest when I use God's money in the six ways that He spelled out in the Bible.

LIVE DIFFERENTLY:

- **Create and use** a monthly budget. (See budget worksheet.)
- **Consider** the Financial Freedom Class beginning April 3rd. Six weeks on Sundays at 9:30 AM. This course is for *everyone* who is willing to take another step in great stewardship of God's stuff.
- **Memorize** Psalm 24:1. “The earth is the Lord's, and all it contains, the world, and those who dwell in it.”
- **Remember:** “Don't live for things when Jesus died for people.” Larry Moyer.

“Walking Papers”

Practical helps for walking the Christian walk each day this week.

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- **Today.** Please read Psalm 24:1, 2 and reflect on these verses. Why is it that everything belongs to God? Please memorize Psalm 24:1.
- **Monday.** Please read Deuteronomy 8:16-18 and reflect on these verses. Given the fact that I have gone to school or developed expertise in some area and get paid for that training/expertise how can it be that God gives me the ability to earn wealth? If the ability to earn wealth comes from God what are the implications for your life financially and spiritually?
- **Tuesday.** Please read Matthew 25:14-30 and reflect on the parable. How would you describe Jesus' expectation of those who manage His money? If you had to put it in one word what would you say?
- **Wednesday.** Please read Exodus 23:15 and reflect on the verse. What is the core idea of this verse? How is quality worship tied to giving to God?
- **Thursday.** Please read Proverbs 22:9 and reflect on the verse. Ask God to bring to your mind someone whom you can bless with a gift—specifically someone with genuine financial need.
- **Friday.** Please reflect on this truth: “Don't live for things when Jesus died for people.” Larry Moyer. Is there anything you need to adjust in your life?
- **Saturday.** To be ready for worship tomorrow please read and reflect on Philippians 4:10-14.
- **Bonus!** Will you create and use a monthly budget? (Please see the budget worksheet in the worship folder from Sunday 3/13.)
- **Bonus!** Will you consider the Financial Freedom Class beginning April 3rd? Six weeks on Sundays at 9:30 AM? This course is for *everyone* who is willing to take another step in great stewardship of God's stuff.

Note for Connection Groups: The full study guide for small group and personal study is available at:
www.cypressbible.org (Quick Menu / Connect / Sermon Based Small Group Material.

The Essential Tool for Managing God's Money

Whether you make \$800 per year or \$800,000 per year,
you cannot be a good steward of God's money without a budget."

- **Step One:** From March 13 to April 13 keep an exacting, complete record of every dime you spend—cash, debit card, credit card, check, automatic withdrawal, electronic transfer--everything. Don't change any spending habits or patterns – just record it all.
- **Step Two:** On April 14 record all expenditures in the budget categories on a copy of a blank budget (see below). Look over what amounts and what percentages you spent on each category of expenditures for a single month.
- **Step Three:** On April 15 create a monthly budget (on the form below) for what you should be spending in each category of expenses. (Please use the budget percentage guidelines on the back of the page in framing out your initial budget.) Begin to use the budget as a tool for being a great manager of God's stuff and for self-accountability and for moving to biblical victory in your financial life.

❖ **Pay God:**

1. Giving to your church: \$ _____
2. Giving to your Missions: \$ _____
3. Giving to the poor locally: \$ _____
4. Giving to the poor globally: \$ _____

❖ **Pay Yourself:**

1. Save for short term needs: \$ _____
2. Save for long term needs: \$ _____

❖ **Pay Others:**

1. Taxes: \$ _____
2. Housing: \$ _____
3. Food: \$ _____
4. Auto: \$ _____
5. Insurance: \$ _____
6. Debts: \$ _____
7. Entertainment: \$ _____
8. Clothing: \$ _____
9. Miscellaneous: \$ _____
10. School: \$ _____
11. Child Care: \$ _____
12. Other: \$ _____ (Child Support? Alimony? Or _____?)

INFORMATION

PERCENTAGE GUIDE FOR FAMILY INCOME							
(Family of Four)							
(The Net Spendable percentages are applicable to Head of Household family of three, as well)							
Gross Household Income	25,000 ^{or} less	35,000	45,000	55,000	65,000	85,000	115,000
1. Tithe	10%	10%	10%	10%	10%	10%	10%
2. Taxes ¹	*3.3%	12.3%	15.8%	18.2%	19.9%	24.6%	27.5%
Net Spendable percentages below add to 100%							
NET SPENDABLE INCOME	21,675	27,195	33,390	39,490	45,565	55,590	71,875
3. Housing	39%	36%	32%	30%	30%	30%	29%
4. Food	15%	12%	13%	12%	11%	11%	11%
5. Auto	15%	12%	13%	14%	14%	13%	13%
6. Insurance	5%	5%	5%	5%	5%	5%	5%
7. Debts	5%	5%	5%	5%	5%	5%	5%
8. Entertainment/Recreation	3%	6%	6%	7%	7%	7%	8%
9. Clothing	4%	5%	5%	6%	6%	7%	7%
10. Savings	5%	5%	5%	5%	5%	5%	5%
11. Medical/Dental	4%	4%	4%	4%	4%	4%	4%
12. Miscellaneous	5%	5%	7%	7%	8%	8%	8%
13. Investments ²	—	5%	5%	5%	5%	5%	5%
If you have this expense below, the percentage shown must be deducted from other budget categories.							
14. School/Child Care ³	8%	6%	5%	5%	5%	5%	5%
15. Unallocated Surplus Income ⁴	—	—	—	—	—	—	—

¹ Guideline percentages for tax category include taxes for Social Security, federal, and a small estimated amount for state, based on 2003 rates.

² This category is used for long-term investment planning, such as college education or retirement.

³ This category is added as a guide only. If you have this expense, the percentage shown must be deducted from other budget categories.

⁴ This category is used when surplus income is received. This would be kept in the checking account to be used within a few weeks; otherwise, it should be transferred to an allocated category.

* In some cases earned income credit will apply. It may be possible to increase the number of deductions to lessen the amount of tax paid per month. Review the last tax return for specific information. All guideline tax percentages do not reflect the earned income credit.

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Organizations or resources that may be listed above are not necessarily endorsed by Crown Financial Ministries but are given as possible sources of contact. Make sure any organization you choose provides services and counsel compatible to your convictions and beliefs.

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