

# Success in College... *God's Way*

## MANAGING MY FINANCES I

### ▪ MONEY = COINED LIFE

#### WHY IS THERE SO MUCH IN THE NEW TESTAMENT ABOUT MONEY?

**Matthew 25** <sup>26</sup>"But his lord answered and said to him, "You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. <sup>27</sup>So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. <sup>28</sup>So take the talent from him, and give it to him who has ten talents."

**Mark 12** <sup>41</sup>Now Jesus sat opposite the treasury and saw how the people put money into the treasury. And many who were rich put in much. <sup>42</sup>Then one poor widow came and threw in two mites, which make a quadrans [very small copper coins worth a fraction of a penny]. <sup>43</sup>So He called His disciples to Himself and said to them, "Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; <sup>44</sup>for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood."

**1 Timothy 6** <sup>9</sup>But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. <sup>10</sup>For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

#### ***Finances are very important for many reasons.***

- Most divorces involve problems that have a large financial component.
- Support of churches and other ministries suffers due to a general lack of tithing by the congregation.
- Bankruptcies are at all time highs.
- Being in debt is not fun. The stress associated with dealing with debts that cannot be paid will lead to health and relationship problems.
- Insurmountable debt can happen at any income level.

#### ***IS IT BAD TO DESIRE TO BE WEALTHY?***

#### ***DOES JESUS WANT ALL CHRISTIANS TO BE WELL OFF FINANCIALLY?***

#### ***IS DEBT EVIL?***

#### ***SHOULD I BE TITHING? IS IT SOMETIMES NECESSARY TO GIVE MORE THAN 10%?***

#### ***HOW MUCH CAN I AFFORD IN SCHOOL LOANS?***

#### ***WHAT HAPPENS AFTER COLLEGE, SHOULD I BUY A HOUSE, NEW CAR, ETC. RIGHT AWAY?***

#### ***HOW MUCH SHOULD I BE SAVING?***

#### ***HOW MUCH SHOULD I BE PUTTING AWAY FOR RETIREMENT?***

#### ***WHEN I'M MARRIED, SHOULD BOTH OF US WORK? HOW ABOUT WHEN WE HAVE KIDS?***

**Philippians 4** <sup>19</sup>And my God shall supply all your need according to His riches in glory by Christ Jesus.

#### WHAT IS THE PROPER ATTITUDE TO HAVE TOWARDS MONEY?

- IT'S REALLY GOD'S MONEY
- GOD WILL SUPPLY ALL MY NEEDS
- THERE'S A DIFFERENCE BETWEEN NEEDS AND WANTS
- TITHING IS ONE IMPORTANT WAY I SHOW MY COMMITMENT TO JESUS CHRIST
- PRUDENT SPENDING ALLEVIATES A LOT OF HEART ACHES
- HAVING AND UNDERSTANDING A FINANCIAL BUDGET WILL HELP ME SPEND MY MONEY WISELY
- STAYING OUT OF DEBT PAYS OFF

**Psalms 50** <sup>9</sup>I will not take a bull from your house, Nor goats out of your folds. <sup>10</sup>For every beast of the forest is Mine, And the cattle on a thousand hills. <sup>11</sup>I know all the birds of the mountains, And the wild beasts of the field are Mine.

#### WHAT ARE THE STEPS I NEED TO TAKE TO SUCCESSFULLY HANDLE MY FINANCES NOW AND IN THE FUTURE?

**If Jesus isn't Lord of your money, He isn't Lord of the rest of your life either.**