

Pilgrim Rest Baptist Church  
"Jesus Fix My Finances"  
May 29<sup>th</sup> 2019

**I. Stewardship, You are a manager, not the Master!**

- A. Luke 19:12-13
  - i. Parable is defined as a story laid beside a principle to help the reader or listener understand the parable.
- B. The point of the parable of the servants is to teach that God Owns it all!
  - i. Revelation 4:11- God made it all, but does he own it all?
  - ii. Psalm 24
  - iii. Psalm 50:10-12
- C. To help us understand that God owns it all, reduce our possessions to its lowest terms
  - i. Shoes, Shirt, House, Car
  - ii. Jobs, Job 1:21, Deuteronomy 8:11-14, 17-18

**II. Share**

- A. Cirrhosis of the Liver, Cirrhosis of the Giver
  - i. While American Christians control 70% of Christian Wealth, average American gives 2.6% of his income.
  - ii. Only 5-7% of all Christians actually tithe
  - iii. What is tithing?
- B. Many Christians do not believe in tithing!
  - i. Matthew 23:23
  - ii. Purpose of tithing, Deut. 14:22-23, Proverbs 9:10(a)
  - iii. To Fear God means to show him reverence and respect
  - iv. I Can't Afford to Tithe, Malachi 3:10-12
  - v. Whatever you love, you spend money on it.

**III. Save**

- A. Proverbs 6:6-8
- B. Proverbs 13:22(a)
- C. Wintertime is coming, Three to four months of living expenses in a savings account
- D. 10, 10, 80

**IV. Spend (Budget)**

- A. Focus on your needs first and not your wants
  - i. A Budget tells your money where to go so you won't wonder where it went!
  - ii. Philippians 4:19, Food, Clothes, Shelter, Tithing, Saving. If your wants come before your needs, you will lose your needs at the expense of your wants.
  - iii. After your needs are met move on to include wants
  - iv. Leave Room in the Budget for helping others, Matthew 22:37, 39, Acts 20:35

**V. How to Reduce Expenses in the Budget(Top Five)**

- A. Pay off your debt starting with the smallest Bill! (Debt Stacking)
- B. Cut back on entertainment bills,
  - i. Hulu.com, Netflix, Redbox
  - ii. Cable Subscription
  - iii. Matinees instead of premiers, Eat before you go to the movies
- C. Use Cash not Credit or Debit Cards
- D. Pay off your car or home early
- E. Cook at home and eat leftovers!!!!