

Hyde Park UMC Money

Biblical Perspective

John Wesley

Sermon on Money

- I. We ought to gain all we can gain but this it is certain we ought not to do; we ought not to gain money at the expense of life, nor at the expense of our health.
- II. Do not throw the precious talent into the sea.
- III. Having, first, gained all you can, and secondly saved all you can. Then “give all you can”.

Scripture (over 800 in all)

Proverbs 3:7-10 (honor the Lord)

Proverbs 3:13-16 (wisdom)

Mathew 6:24 (who is your master)

Luke 16:10-13 (who is your master)

Mathew 6:21 (be content)

Philippians 4:12-13 (be content)

Mathew 25:26-30 (use talents)

Luke 15:13 (spend wisely)

1 Timothy 5:8 (earn)

Proverbs 13:22 (save)

2 Corinthians 9:7 (be generous)

Malachi 3:10 (Tithe)

Proverbs 13:11 (greed)

2 Thessalonians 3:10 (work hard)

Proverbs 11:15 (avoid debt)

Proverbs 22:7 (avoid debt)

Learning objectives:

At the end of this 4 week program you will be able to:

1. List and describe the three keys to financial success (if you do not master these you will not be in a position to “give”)
2. Have a basic understanding of the details of gaining, saving and giving
3. Create a realistic personal budget

The Big Picture

5 Stages of Financial Life

| <u>Stage</u> | <u>Age Range</u> | <u># of Years</u> | <u>Characteristics</u> |
|--------------|------------------|-------------------|---|
| 1 | 0 to 20 | 20 | Student, income from parents |
| 2 | 21 to 60 | 40 | Full-time Employment |
| 3 | 61 to 70 | 10 | Transition, full or part-time work, income from savings |
| 4 | 71 to 80 | 10 | Income from savings, still healthy |
| 5 | 81 to 90+ | 10+ | Income from savings, declining health |

The 3 Keys to Financial Success

1. Adequate income



2. Control of your spending



3. Adequate savings



Homework

Create a budget under the following assumptions:

1. You just graduated from college and got your first job paying \$30,000 per year
2. You rent a 2 bedroom, 2 bathroom apartment with a friend
3. You either buy a new car or continue to use the car your parents bought and gave to you when you were in college)
4. What you do with the rest of your money is to be determined by you

Closing Thought

Our guiding thought when we consider money and our lives:

“money really does matter, but at the same time, it really doesn’t matter”

Questions??

- * What would you like to know?

