



Simplify Part 5 - Your Finances

BREAKING THE ICE:

Think through the prayers you have been praying lately. How many of those prayers could be answered with a big check?

Is budgeting something that's no big deal for you or something you struggle with?

GO TO THE SOURCE : READ Luke 14:27-30; 1 Cor 14:33

DIG A LITTLE DEEPER:

1. Jesus used budgeting ("counting the cost") as a picture of following Him. We had to consider what we would give up to follow Him. We also have to evaluate our financial life and decide what we really want to do and what it will take us to get there.

- a. In verse 28 Jesus says someone wants to build a tower. What do you want to do in the next year financially?
 - i. LEADERS NOTE: Examples could be: house, car, vacation, tithe, pay for college, go on mission, be more generous with people, etc
 - b. What is the first thing the person or us has to do in verse 28?
 - c. Have you ever actually sat down to make a budget? If not what stopped you; if you have how long did it take you?
 - d. What challenges have you had making a budget?
2. In verse 29 Jesus lays out for us the consequences of not making a budget.
 - a. What happens to the person in verse 29-30?
 - b. What has happened to you for not living on a budget?
 - i. LEADERS NOTE: Examples: overdrafting an account, getting into debt, not being able to pay for something when a bill comes.
 - c. For those who are in debt of some kind (car, credit, student loans, mortgage) how has that debt affected your life?
 3. Living without a budget is living a disordered financial life.
 - a. What does 1 Cor 14:33a teach us about God and His nature?
 - b. What steps can you take to bring better order to your financial life?

MAKE IT COUNT:

We have seen that God is a God of order and that order brings peace to our lives. We have also seen that we need to make a plan beforehand to guide us in what we can take on and that there are consequences if we do not.

So let's make this really practical. Take 10 minutes and see where your money went over the last month. You could use your app or online banking or credit card. Maybe a bank or credit card statement that was emailed to you. Try totaling everything up into categories. Below are some helpful buckets

- Income:
- Tithe/Offering:
- Savings:
- Rent/Mortgage:
- Debts (Student loans, credit cards, etc):
- Utilities:
- Car Insurance:

- Health insurance:
- Groceries:
- Gas:
- Tolls:
- Medical:
- Eating Out:
- Entertainment:
- Phone:
- Misc:

Add it all up and subtract it from your income.

- Did you have money left over? Were you negative? Were you just even?
- What categories stand out to you? Why do they stand out?
- Do you feel like you should be spending more or less in a certain area?