

**The recipe for financial success in the Bible is simple—  
GIVE. SAVE. LIVE ON THE REST.**

**Give:** 2 Cor. 8-9, 1 Cor. 16, Lk. 6:38, Mal. 3:10

- Gifts that are motivated by the Gospel (grace), from your heart, in proportion with your income, regular/systematic, cheerful, and generous, and in faith. The tithe (10%) is a great place to start.
- You can't *outgive* God.

**What Giving Does:**

1. Allows you to partner in the Gospel and prepare for eternity. Matt.6:19-20
2. Allows you to address greed and materialism (love of the world). 1 Jn. 2:15
3. Allows you to grow in your faith. Matt. 6:33

**How?**

1. Start giving as much as you can immediately—even if you are in debt. *(Rare exceptions should not be made into rules.)*
2. Start with a simple percentage (10% is a good goal to start with.)
3. Share your desire in Community Group. Get accountability.

**Questions for Reflection:**

*Am I giving in accordance with the Scriptures (see above)? If not, how can I take the next step in that direction? If so, how can you work your finances so you can give even more?*

**Save:** Prov. 6:6-8, Prov. 30:8-9, 13:11, Ecc. 11:1-2

**Why?** To make sure you have enough. Prov. 30:8-9

**When?**

1. For Now (Emergencies): \$1000 “Oh No!” Emergency Fund, then 3-6 Months expenses for significant difficulties. Payroll deductions. Matching.
2. For Now (Larger purchases, repairs, buy things with cash)
3. For Later. (College, Later in life, ‘Retirement’) Prov. 13:11
  1. Think Marathon, not Sprint. Money + Time + Consistency = Wealth
  2. Diversified, Growth-Oriented Mutual Funds.
    - a. Don't put all your eggs in one basket. Ecc. 11:1-2

**How?**

1. Start saving what you can immediately—even if you are in debt.
2. Start with a simple percentage (10-10-80).
3. Share your goals with your Community Group. Get accountability.
4. Make sure you have enough insurance, etc.
  - a. Life Insurance (must if you have children!) 10x income. 20 yr. term.

**Questions for Reflection:**

*Am I saving in accordance with the Scriptures (see above)? If not, how can I take the next step in that direction? If so, how can you work your finances so you can save even more or invest it more wisely? Do I have enough insurance?*

**Live on the Rest:** Lk. 16, Matt. 6, Many Proverbs

**Why?** God calls us to be good stewards. It radically increases the quality of your life.

**How?**

1. Find out where you are financially.
  - a. Start keeping receipts, watch your bills, pay stubs etc.
2. **Develop a picture of where God wants you to be financially.**
  - a. Reverse Engineering: Give. Save. Live on the Rest! Now get *specific*.
3. Commit to live on less than you make.
4. Make and Stick to a budget—“set of pre-made decisions” and “a map”
  - a. Quicken, Money, M-velopes. Vblogs Financial counselors are ready.
5. Begin by cutting expenses *(There is almost always something else to cut.)*
6. Pay down/eliminate your debt—especially ‘consumer debt.’
7. Hang out with the right people. (Prov. 13:20)

**Questions for Reflection:**

*Am I living financially in accordance with the Scriptures (see above)? If not, how can I take the next step in that direction? If so, how can we improve and/or share our knowledge with others?*

**Obstacles to All of These:** Bad modeling / Ignorance of Bible’s commands. Consumer Debt. Greed / Materialism. Lack of Discipline.

**Applying the Gospel to Overcome Our Obstacles:**

1. Move past the ‘victim mentality.’
  - a. At some point, you *must* take responsibility for your situation.
2. Confess your sinful pattern that got you in your mess. Recognize that there is hope because of the finished work of Jesus Christ!
3. The Gospel allows us to deal with the heart issues of Discontentment. Greed, Pride, Loving the World etc.
4. Jesus is both our example and our means to follow His example.
5. It all begins with coming to Christ. And coming to Christ daily.

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We'd love to help! Email us at [info@crossinglouisville.com](mailto:info@crossinglouisville.com) or call 339.0281 office. Visit [www.crossinglouisville.com](http://www.crossinglouisville.com) for more helpful resources, including videos.

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