

## Financial Strategies— Class 2

**Matt 6: 21 “For where your treasure is, there your heart will be also”**

Budgeting (see class 1) —**Tell your money where to go, you control it or it controls you!**

**What is your why?**

**Tithing-** Giving the first 10% of our income to God

Leviticus 27:30

“A tithe of everything from the land, whether grain from the soil or fruit from the trees, **belong to the Lord, It is holy to the Lord.**”

Deuteronomy 14: 22-29

“ Be sure to set aside a tenth of all that your fields produce each year. Eat the tithe of your grain, new wine and oil, and the first born of your herds and flocks in the presence of the Lord your God at the place he will choose as a dwelling for his Name, **so that you may learn to revere the Lord your God always.**”

Malachi 3:6-12

“I the Lord do not change. So you, O descendants of Jacob, are not destroyed. ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you,” says the Lord Almighty.

“But you ask, ‘How are we to return?’

**Will a man rob God? Yet you rob me.**

**But you ask, How do we rob you?’**

**In tithes and offerings.** You are under a curse—the whole nation of you- because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. **Test me in this, says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.** I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit, says the Lord Almighty. Then all the nations will call you blessed, for yours will be a delightful land, says the Lord Almighty.”

Tithing versus offerings

**“The first step towards getting somewhere is to decide you’re not going to stay where you are.”**

-John Pierpont “JP” Morgan

### **Baby Steps— by Dave Ramsey**

1. \$1000 in Bank for starter emergency fund
2. Debt snow ball  
    smallest to largest, except your house
3. Emergency Fund: 3-6 months of expenses
4. Invest 15% income to retirement
5. College Funding
6. Pay house off early
7. Build wealth and give with extreme generosity

### Debt

Proverbs 22:7 “The rich rule over the poor, and **the borrower is servant to the lender.**”

Debt snowball— How does it work?

See class example

Truth is, everyone is in the process of creating—and leaving— a legacy. The question is not “Will you leave a legacy, but what kind of legacy will you leave?”

We tend to change for two main reasons, Pain or Pleasure.

Are we willing to take the difficult, but rewarding, steps to put these lessons in place in order to honor the Lord with our finances?

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