



God at Work:

Saving/Investing/Giving

David Ethridge
MVBC Coffee House
October 22, 2017

Series Schedule

The Doctrine of Vocation

- 9/10 God's Gift: The Origin and Purpose of Work
- 9/17 God's Glory: How Our Work Images God in the World
- 9/24 God's Call: What Does He Want Me to Do?

Living our Vocation

- 10/1 God's Selection: What's the Right Job for Me?
- 10/8 God's Direction: Christian Ethics
- 10/15 God's Time: Balancing Work/Family/Church
- 10/22 God's Steward: Saving/Investing/Giving**

Leveraging our Vocation

- 11/5 God's Mission: Agents of Reconciliation
- 11/12 God's Heart: Ministering at Work
- 11/19 *Ask Anything* Sunday

So Far We've Discussed...

- Work originated with (and is possible because of) the Triune God
- God gave work to Man in the created order as a gift
 - For purpose (Gen. 1:27-28)
 - For dignity (Gen. 2:19)
 - For relationship (Gen. 1:28)
 - For worship (Gen. 2:15)
- There is worth and dignity in any rightly-ordered work
 - Because it images God and displays His glory
 - Because it provides an outlet for us to fulfill God's commands

Today: Stewardship of Money

- Why Money Matters
- Budgeting Principles
 - Tithing
 - Saving
 - Investing
 - Debt
- Practical Tips for 20-Somethings

Why Money Matters

- For starters, Jesus talked much about money. *A lot.*
 - 16 of 38 parables concern handling money and possessions
 - 1 out of 10 verses (288 in all) in the gospels deal directly with the subject of money
- The Bible includes...
 - 500 verses on prayer
 - Less than 500 verses on faith
 - More than 2,000 verses on money and possessions

Why Money Matters

- Money is an issue of stewardship and, ultimately, Lordship
- "But you shall remember the LORD your God, for it is He who is giving you power to make wealth" Deut. 8:18
- "Whoever is faithful with very little will also be faithful with much, and whoever is dishonest with very little will also be dishonest with much. If, then, you have not been faithful with worldly wealth, who will entrust you with true riches? And if you have not been faithful with the belongings of another, who will give you belongings of your own?"
Lk. 16:10-12

Budgeting

- “We can’t stop the money from trickling out/But we can control how it flows/And we can start by being aware of where the money goes.” - Schoolhouse Rock
- A budget
 - Is a moral document that expresses our values
 - Is a guide that ensures we fund our values
 - Is a source of restraint that frees us to live our values

Making a Budget

- First things first
 - The principle of the tithe
 - Predates the Law (Gen. 14:19-20; 28:20-22)
 - Affirmed in NT by Jesus Himself (Mt. 23:23)
 - God likes—and deserves—first things (Prov. 3:9-10)
- What's Next?
 - Basic Needs: food, clothing, shelter, transportation, healthcare
 - Savings (emergency/rainy day fund)
 - Investing (education, training, IRA/401k)
 - Fun

Making a Budget with our Pal Dave Ramsey



A Word About Debt

- “The rich rule over the poor, and the borrower is slave to the lender.”
Prov. 22:9
- Debt is a CHOICE that limits your ability to make other choices
- Debt turns Can into Can't
 - “I'd tithe but I can't afford it.”
 - “I'd go on a mission trip but I can't afford it.”
 - “I'd _____ but I can't afford to take off work.”
 - Attend church
 - Spend time with my kids
 - Volunteer

Investing and the Miracle of Compounding

- “Cast your bread on the surface of the waters, for you will find it after many days. Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth.” Eccl. 11:1-2
- “Compound interest is the eighth wonder of the world. He who understands it, earns it ... he who doesn't ... pays it. Compound interest is the most powerful force in the universe, and the greatest mathematical discovery of all time.” – Albert Einstein