

FAST Lesson 3D: A Real Man leads with a Servant's Heart – Saving Money

John Kain, 2009

- I. How can we resist spending more than we earn? Set a personal budget for your monthly activities – decide before hand how much money you will save, give to God's work through his church, and spend on other important things (taxes / food / clothing / daily transportation / rent or mortgage / education / travel / entertainment).
- II. Write down your budget, keep track of how much you actually spend, and compare each month. Adjust your spending to stay within your budget.
- III. Only use a credit card if you can avoid impulse spending and if you can pay it off each month before any interest is charged to you. If you get charged with interest because you can't keep up on payments, get rid of the credit card and use cash, checks or a debit card only.
- IV. If we are not very careful how we handle money, we can become indebted to others and end up working just to pay debts instead of providing wisely for our own family.
- V. Real men are wise stewards of God's resources - disciplined with money, industrious, generous, responsible and prudent.

"Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law." (Romans 13:8)

"In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." (Proverbs 21:20)

"Four things on earth are small, yet they are extremely wise: Ants are creatures of little strength, yet **they store up their food** in the summer; coneys are creatures of little power, yet they make their home in the crags; locusts have no king, yet they advance together in ranks; a lizard can be caught with the hand, yet it is found in kings' palaces." (Proverbs 30:24-28)