

## **BUDGETING**

A budget is making a plan to spend your money beforehand.

A budget tells your money where to go, instead of wondering where it went. - Dave Ramsey

Scripture tells us it is wise to have a plan.

### **Proverbs 21:5**

The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.

### **Proverbs 27:23-24**

Know well the condition of your flocks, and give attention to your herds, for riches do not last forever; and does a crown endure to all generations.

### **Luke 14:28-32**

For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid the foundation and is not able to finish, all who see it begin to mock him, saying "This man began to build and was not able to finish." Or what king going out to encounter another king in war, will not sit down first and deliberate whether he is able with ten thousand to meet him who comes with twenty thousand? And if not, while the other is yet a great way off, he sends a delegation and asks for terms of peace.

-God Himself is a planner.

-Creation- there is an order and design to it.

#### **Genesis 1:1-2:3**

-Notice that the 6 days divides into two groups of threes. In the first 3 days, God creates three realms, the heavens, the expanse between the waters, and the dry land. In the second 3 days God populates each of the realms: sun, moon, and stars in the heavens, fish and birds in the skies and the waters, and finally animals and man for the dry land.

-Salvation- planned beforehand.

### **Acts 2:23**

This Jesus, delivered up according to the definite plan and foreknowledge of God, you crucified and killed by the hands of lawless men.

-He has plans for His church.

**Ephesians 2:10**

For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.

-God's knowledge and plans are perfect, ours are not, we should be prepared for things to go wrong.

-Joseph saved grain for seven years to survive a famine.

**Genesis 41:34-36**

Let Pharaoh proceed to appoint overseers over the land and take one-fifth of the produce of the land of Egypt during the seven plentiful years. And let them gather all the food of these good years that are coming and store up grain under the authority of Pharaoh for food for the cities, and let them keep it. That food shall be preserve for the land against the seven years of famine that are to occur in the land of Egypt, so that the land may not perish through the famine.

-Proper planning can help us survive in times of famine (lay-offs, injury, illness).

**Proverbs 6:6-8**

Go the the ant, you sluggard and consider her ways, and be wise, without having and any chief, officer, or ruler, she prepares her bread in summer, and gathers her food in the harvest.

-Even nature plans ahead for tough times.

**Proverbs 31:14**

She is like the ships of the merchant; she brings her food from afar.

-She doesn't depend on last minute conveniences.

**Proverbs 31:16**

She considers a field and buys it; with the fruit of her hands she plants a vineyard.

-She considers what her needs are and buys a field that will meet those needs.

A budget helps protect you from being impulsive. What you spend is already planned out.

The hardest part of budgeting is actually following the budget.

Budgeting takes self-control.

### What is self-control?

-Self-control is not being ruled by our passions and desires.

-Self-control isn't just resisting sin, it applies to all areas of our lives.

-Self-control is a fruit of the spirit.

### **Galatians 5:22&23**

But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control; against such there is no law.

-We are in a battle with ourselves.

-Self-control must be learned.

### **Proverbs 21:17**

Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich.

-Shows no self-control.

### Prodigal son

### **Luke 15:11-16**

And He said, "There was a man who had two sons, and the younger of them said to his father, "Father, give me a share of the property that is coming to me. And he divided the property between them. Not many days later, the younger son gathered all he had and took a journey into a far country, and there he squandered his property and reckless living. And when he had spent everything, a severe famine arose in that country, and he began to be in need. So he went and hired himself out to one of the citizens of that country, who went him into his fields to feed the pigs. And he was longing to be fed with the pods that the pigs ate, and no one gave him anything.

-He showed no self-control.

-He had no plan for his money.

-As a result he squandered all he had on temporary pleasures.

-He was left with nothing.

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