

"LIVING IN ALIGNMENT WITH THE LAWS OF MONEY - PART 3"

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INTRO: How do self-control and accountability help us live in alignment with the laws of money?

I. SELF-CONTROL (Gal. 5:16-17, 19-20, 22-24).

- A. To walk in the Spirit is to have the Holy Spirit direct and empower every area of your life, including your finances.
- B. In every area of life, the Spirit and our flesh are in competition for who is going to be in control.
- C. We decide which is going to be in control by which one we obey.
- D. Selfish ambition is a work of the flesh (Gal. 5:19-20), while self-control is a fruit of the Spirit (Gal. 5:22-23).
- E. We have a personal responsibility to deal with our flesh and its desires (Gal. 5:24).
- F. Practicing Self-Control will mean practicing self-denial [and delayed gratification]!
- G. Does God want you to move more towards simplicity in your life (Luke 12:15; 1Tim. 6:6-8)?

DEVELOP AND FOLLOW A PROCESS FOR MAKING PURCHASES AND FINANCIAL COMMITMENTS.

- 1. Decide a 24-hour waiting amount (& spouse agreement).
- 2. Do your due diligence to research the product.
- 3. Distinguish between need and want.
- 4. Pay cash (unless it's a home or vehicle).
- 5. What are the loss of opportunity costs?
- 6. Is it in the budget?
- 7. Consider getting wise counsel (Prov. 11:14).
- 8. Submit your decision to the Lord in prayer.

II. ACCOUNTABILITY (Luke 16:1-2; Matt. 25:14-30).

- A. Stewards should be able to give an accurate accounting of their stewardship (Lk. 16:1-2; Matt. 25:14-30, esp. v. 19).
- B. Can you?
- C. Benefits of Budgeting.

CONCLUSION: To what degree are you manifesting the fruit of the Spirit self-control in your finances? Can you give an accurate accounting of your stewardship?