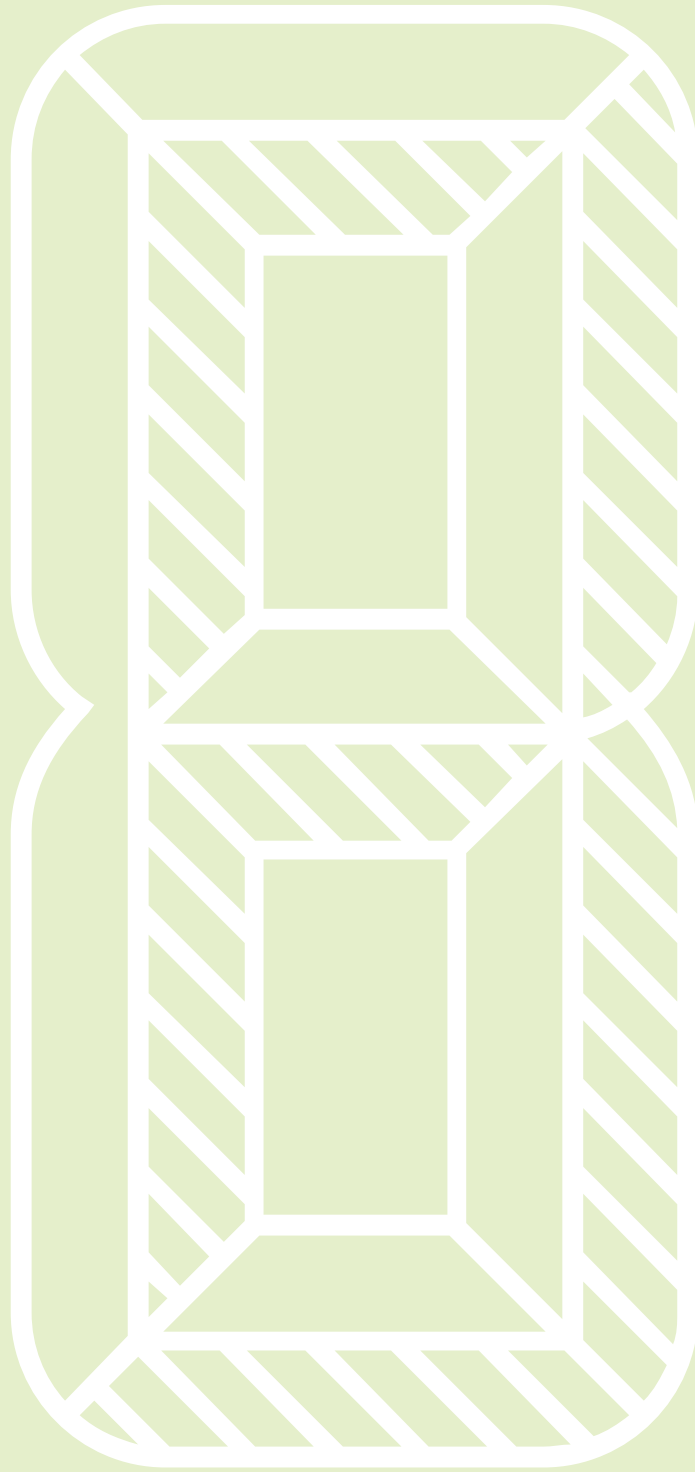
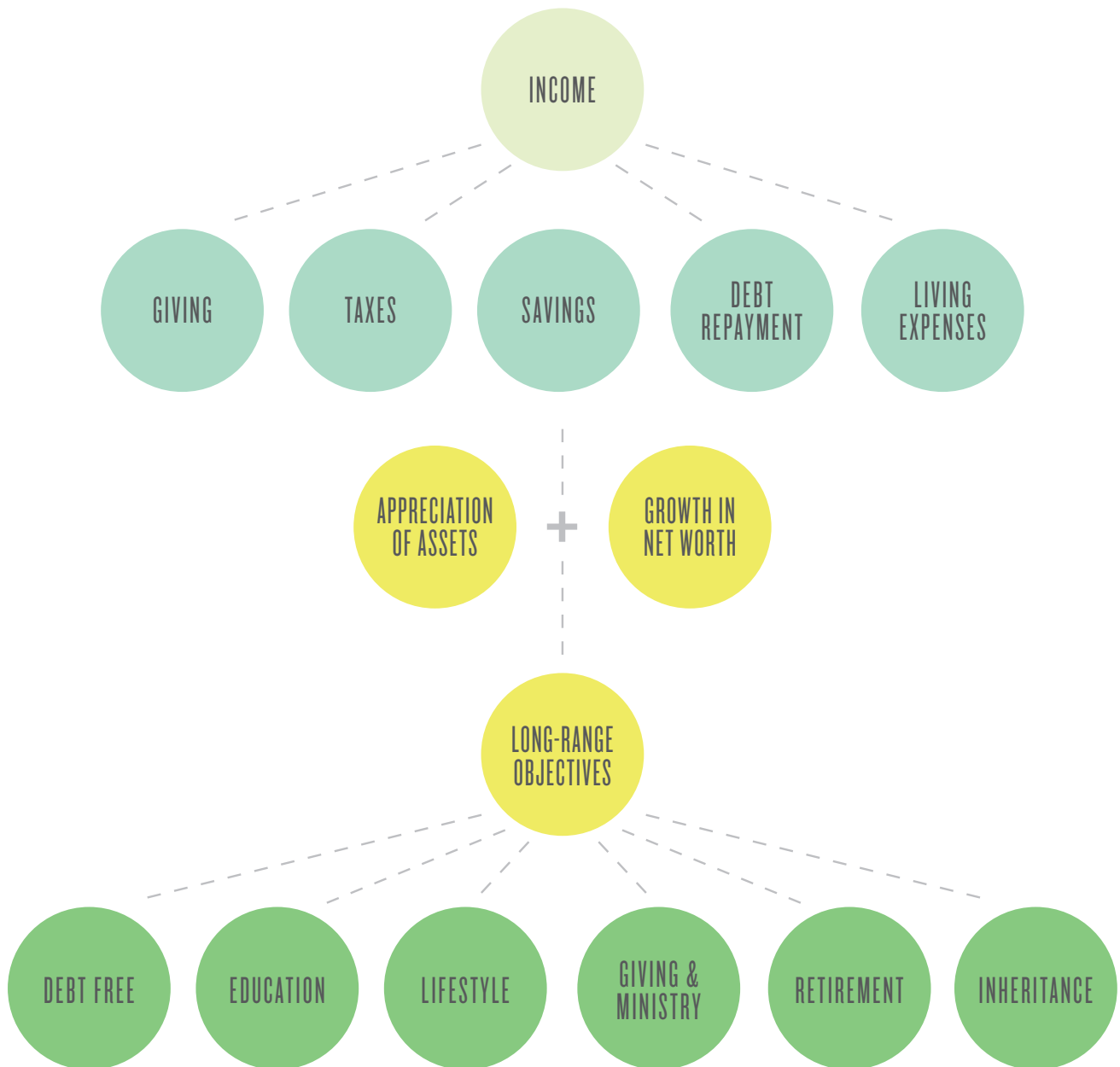


S E S S I O N



*PRIORITIES*

# PLANNING ROADMAP



# THE OWNER'S MANDATES

*Honor the Lord with your possessions, and with the firstfruits of all your increase. - Proverbs 3:9*

After Giving, the Bible identifies Saving as the next priority for our money. Consider the following:  
*There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it. - Proverbs 21:20*

Consider the following New Testament passage as well:  
*But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever. - 1 Timothy 5:8*

You need a little bit of knowledge of the original Greek language to fully appreciate what Paul was writing to Timothy. The definition of the word 'provide' in this passage is:

- *to perceive before, foresee*
- *to provide, think of beforehand*
- *to provide for one*
- *to take thought for, care for a thing*

Where do we find the resources to save for the future? MARGIN!  
*Go to the ant, you sluggard! Consider her ways and be wise, which, having no captain, overseer or rule, provides her supplies for the summer, and gathers her food in the harvest. - Proverbs 6:6-8*

PRINCIPLE  
THREE

(61) \_\_\_\_\_, (62) \_\_\_\_\_, *Live on the Rest*



## OBSTACLES

**What is the primary spiritual obstacle to following Godly priorities?** <sup>(63)</sup> \_\_\_\_\_

**Discontentment is dissatisfaction with current** <sup>(64)</sup> \_\_\_\_\_

On an average day . . .

- **I see dozens of things I don't have that I want**
- **I see other people with things that I want**
- **I see ads about things that I want**
- **I find myself wanting . . .**

Just like our appetites for sweets, chocolate, caffeine, etc. discontentment is an appetite . . .

- **It's satisfied temporarily when you feed it**
- **It grows like a muscle when you exercise it**

**With money and stuff, the more you have, the more you** <sup>(65)</sup> \_\_\_\_\_

*He who loves silver will not be satisfied with silver; nor he who loves abundance, with increase. This also is vanity. - Ecclesiastes 5:10*

## SPENDING MOTIVATIONS

What motivates our spending patterns?

- **Money grips most of us at a heart level, in emotions and values we rarely think about**
- **Some values come from our own experiences**
- **Some values/attitudes are generational**
- **For many men, money represents power to gain status and respect from other men, and attention from women**
- **For many women, money represents security (nest building); "insurance" against raising a family without a man**
- **It may be true that women spend more impulsively, but it's usually for a new outfit; when men splurge, it's for a new car or boat**
- **These are stereotypes, but generally true in our culture!!!**

# THE PROBLEM – 1 TIMOTHY 6

*Now godliness with contentment is great gain. - 1 Timothy 6:6*

***If you want great gain, then combine a devotion to God with an inner satisfaction with what you've got.***

- Godliness is a demonstration of <sup>(66)</sup> \_\_\_\_\_ obedience
- Contentment is a state of <sup>(67)</sup> \_\_\_\_\_ tranquility

*For we brought nothing into this world, and it is certain we can carry nothing out. - 1 Timothy 6:7*

- We came in empty handed, we'll leave empty handed

*And having food and clothing, with these we shall be content. - 1 Timothy 6:8*

- The TRUTH says ultimate contentment is having the basics of life
- The LIE (our culture) says that's not good enough

*But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. - 1 Timothy 6:9*

***Perdition: (per-di-tion);*** a state of final spiritual ruin; loss of the soul; damnation

- People who desire to get rich or live richly get <sup>(68)</sup> \_\_\_\_\_
- As rich people (i.e. we have more than we need), we are exposed to special temptations

*For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. - 1 Timothy 6:10*

## THINK ABOUT IT

Why is it that when we evaluate whether or not we're rich, we always compare "up"! We look at Warren Buffett or Bill Gates or Donald Trump and say those guys are rich but certainly not us. Why don't we compare ourselves with the 5 billion people on the planet who live on less than \$1000 per year?

We don't consider ourselves rich because by doing so we recognize that there are responsibilities that accompany the "rich" status. Yet we go to great lengths to prove to others how "successful" we are by our cars, clothes, and toys.

The prophet Jeremiah addressed this issue when he wrote the following:

*The heart is deceitful above all things, and desperately wicked; who can know it? - Jeremiah 17:9*

# THE SOLUTION – 1 TIMOTHY 6

*But you, O man of God, flee these things and pursue righteousness, godliness, faith, love, patience, gentleness. Fight the good fight of faith, lay hold on eternal life, to which you were also called and have confessed the good confession in the presence of many witnesses. - 1 Timothy 6:11-12*

**Discontentment is** <sup>(69)</sup> \_\_\_\_\_ **when you turn your attention from what you want to what others need.**

*Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life. - 1 Timothy 6:17-19*

- This passage isn't about feeling guilty that you're rich!
- It's about knowing WHY you're rich!

**Discontentment is** <sup>(70)</sup> \_\_\_\_\_ **when you give what you don't need to those in need**

# THE TYRANNY OF STUFF

*"The blessed ones who possess the Kingdom are they who have repudiated every external thing and have rooted from their hearts all sense of possessing. These are the "poor in spirit"... These blessed poor are no longer slaves to the **tyranny of things**. They have broken the yoke of the oppressor; and this they have done not by fighting but by surrendering."*

- **The Pursuit of God, by A.W. Tozer, 1948**

# CONTENTMENT

**Contentment (con·tent·ment);**

- Looking back without regret
- Looking at the present without envy
- Looking to the future without fear

– **Dr. David Jeremiah, Shadow Mountain Church**

# PRACTICAL STEPS LEADING TO CONTENTMENT

- Reduce living expenses below <sup>(71)</sup> \_\_\_\_\_ (Proverbs 21:20)
- Place value on what you have, not what you want.
- Express <sup>(72)</sup> \_\_\_\_\_ for things you usually take for granted (1 Thessalonians 5:16,18)
- Take satisfaction in caring for the stuff entrusted to you.



***Do you have too much stuff already? Take this challenge to find out!***

Go through your closets, garage, attic, and shed (and that rental storage unit!)

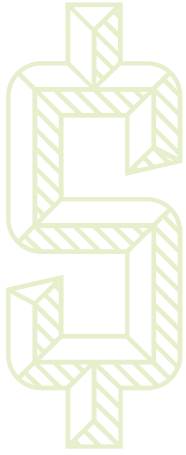
- Take everything not used, worn, etc. within past 6-12 months
- Place in a box or bag
- Donate to charity (e.g. Rock Thrift Store, Salvation Army, etc.)

This exercise will help you realize that you already have much more stuff than you need! You'll benefit from a cleaner, less cluttered home, and you'll think twice before making that next impulse buy!

***Note***

Before you place your stuff in bags or boxes, get a piece of paper and write down the type (women's shorts, men's shoes, etc.) and condition of each item.

Then go online and find the website at [www.turbotax.intuit.com/personal-taxes/itsdeductible/index.jsp](http://www.turbotax.intuit.com/personal-taxes/itsdeductible/index.jsp). You can find this by Googling "It's Deductible". This FREE site will allow you to determine the fair market value of the items you're going to give away so that you can legitimately claim the tax deduction on your tax returns. For more information, consult a CPA, a tax preparation specialist, or give the IRS a call.



## SESSION 8 BIG IDEAS

The toughest challenge you'll face in reaching your financial objectives will be curbing your discontentment. It's a sickness of the heart, a spiritual issue that must be addressed with spiritual means. We'll take a long look at the subject of giving in a subsequent session, but it's important to understand that to bridle discontentment, we need to recognize that we are already rich, and begin to be generous.

**Principle three: Godly Financial Priorities: Give, Save, Live on the Rest!**

1. *What typically feeds your discontentment? What must you do to starve it?*

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2. *How will you actively implement "Give, Save, Live on the Rest"?*

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## STRONGHOLDS

*For though we walk in the flesh, we do not war according to the flesh. For the weapons of our warfare are not carnal but mighty in God for pulling down strongholds, casting down arguments and every high thing that exalts itself against the knowledge of God, bringing every thought into captivity to the obedience of Christ. - 2 Corinthians 10:3-5*

- Stronghold – *ochyrōma*
  - a castle, stronghold, fortress, fastness
  - anything on which one relies
  - of the arguments and reasonings by which a disputant endeavors to fortify his opinion and defend it against his opponent
- Enemy's Tactics
  - Feed you a lie dressed up as truth
  - Seduce you into aggressively defending the lie
  - Hold you in bondage

## PRAY TO BREAK THE STRONGHOLDS

*Heavenly Father, forgive me for believing lies and doubting Your truth, Your plans, Your purpose for my life.*

*Jesus, thank You for paying the price to defeat every scheme, lie, and plan of the enemy.*

*Holy Spirit, expose the strongholds in my life. Expose the lies about money that I've accepted. Surround my life with faithful men and women who will reveal the blindspots that have held me in bondage. I renounce every lie I've believed and ask You to teach me the truth. Fill me with Your awesome presence and power.*

*In Jesus' Name.*