



# **Making A Fresh Start In My FINANCES**

*Fresh Start Series – Part 2*

**Luke 16:11**

Anthony Grove Baptist Church

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The background of the entire slide is a close-up photograph of numerous coins of various denominations and colors, including copper, silver, and gold, scattered across the surface.

# Luke 16:11

**<sup>11</sup> So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? (NIV)**



# **Making A Fresh Start In My FINANCES**



# 1. Keep Good Records.

*(The Principle of Accounting)*

# Proverbs 27:23-24

**23-24 Riches can disappear fast. And the king's crown doesn't stay in his family forever—so watch your business interests closely. Know the state of your flocks and your herds; (LB)**

**MYTH: Money Talks:**



## Proverbs 23:23

**<sup>23</sup>Get the facts at  
any price. (LB)**

# 4 Areas You Need To Know

- ▶ What I **Own**
- ▶ What I **Owe**
- ▶ What I **Earn**
- ▶ Where It **All Goes**



## 2. Plan Your Spending.

*(The Principle of Budgeting)*

**Definition:** A Budget is  
Planned Spending

## **Proverbs 21:5**

**5 Plan carefully and you  
will have plenty; if you  
act too quickly, you will  
never have enough.  
(GNT)**



**A. Financial Freedom Is Not Based on  
How Much You Make**

**B. Financial Freedom Is Based on  
How Much You Spend**

**MAIN Problem:  
Impulse Buying**

**Proverbs 21:20** Wise people live in wealth and luxury, but stupid people spend their money as fast as they get it. (GNT)

**A. Impulse Buying is a sign of**  
**Immaturity**.

**B. How Do You Spell Relief?**  
**B-U-D-G-E-T**.

### 3. Save For The Future.

*(The Principle of Savings)*

**Proverbs 21:20 The wise man  
saves for the future, but the  
foolish man spends whatever he  
gets. (LB)**

## Proverbs 6:6-8

**<sup>6</sup> Take a lesson from the ants, you lazybones. Learn from their ways and be wise! <sup>7</sup> Even though they have no prince, governor, or ruler to make them work, <sup>8</sup> they labor hard all summer, gathering food for the winter. (NLT)**

## 4. Return Ten Percent Back To God .

(The Principle of Tithing)

**Malachi 3:10** 10 Bring to the storehouse a full tenth of what you earn so there will be food in my house. Test me in this," says the Lord All-Powerful. "I will open the windows of heaven for you and pour out all the blessings you need. (NCV)

# *4 Reasons God Want You To Do This:*

## **Gratitude** **Priority**

... the Lord by giving him the first  
... he will fill your barns ... to

## **Faith** **Worship**

4.

**Leviticus 27:30** "A tenth of the produce of the land, whether grain or fruit, belongs to the Lord and must be set apart to him as holy. (NLT)

The background of the entire slide is a close-up, slightly blurred image of various coins, including US pennies and quarters, scattered across the surface.

## 5. Enjoy **Whatever You Have** .

*(The Principle of **Contentment** )*

**Ecclesiastes 6:9** It is useless; it is like chasing the wind. It is better to be satisfied with what you have than to be always wanting something else. (GNT)

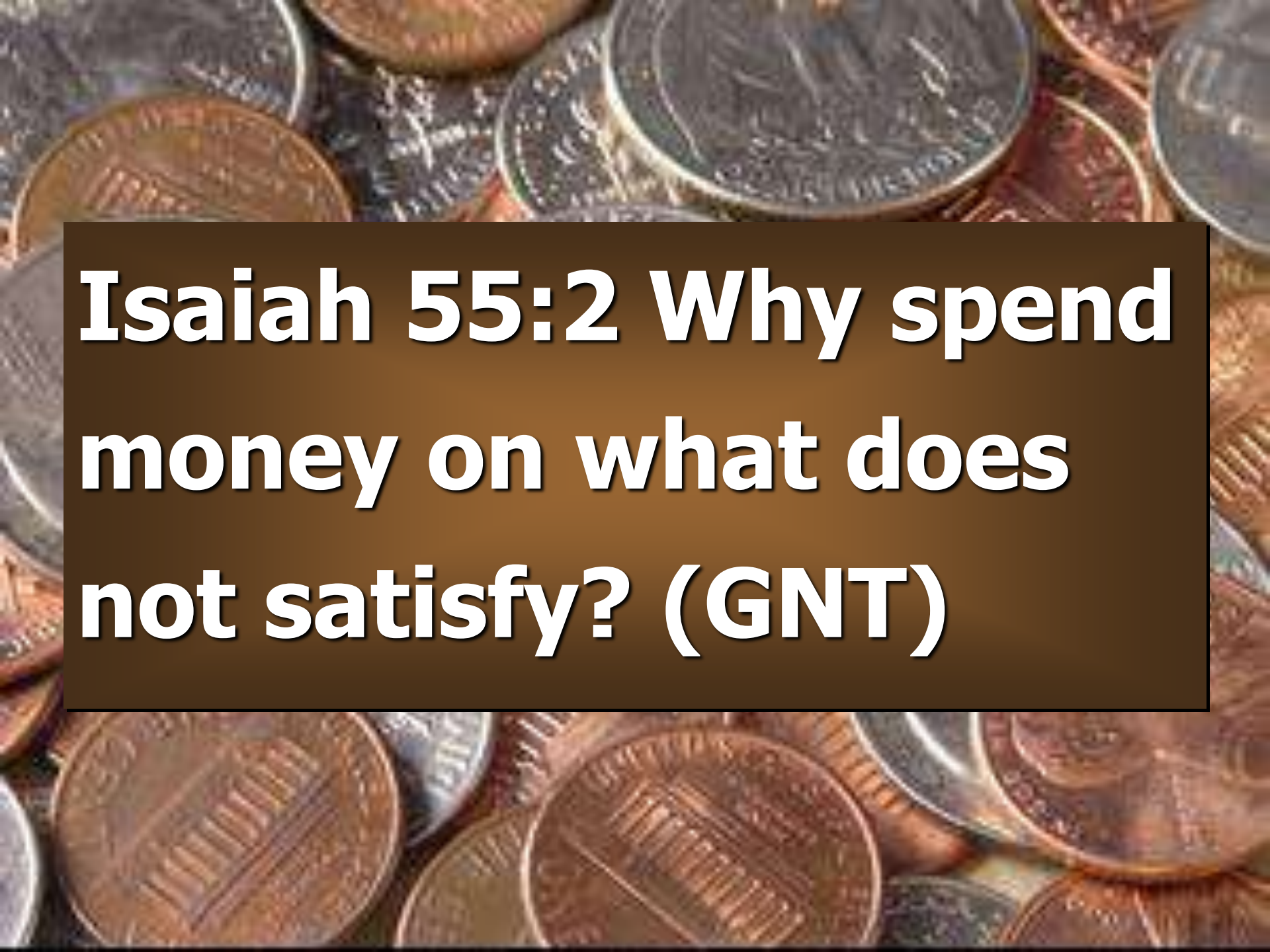
# 4 Phases of Family Discontent

1. Your Yearnings exceeds Your Earnings.
2. You Overextend Financially.
3. You have To Constantly Hustle.
4. Your Home Life Deteriorates Because You Are Exhausted!

Hebrews 13:5 5 Keep your lives free from the love of money and be content with what you have, ... (NIV)

# God's Order:

1. You Earn It
2. You Tithe It
3. You Save It
4. You Repay It
5. You Spend It



**Isaiah 55:2 Why spend  
money on what does  
not satisfy? (GNT)**



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