



Cutting a Better Path
(Making Better Money Decisions)

April 28, 2019

Sermon Theme for the Year: How do you cut a new path for your life?

1. Build a Better You
2. Build a Better Vision
3. Build a Better Foundation
4. Make Better Money Decisions (Current Series)
5. Make Better Sexual Decisions
6. Make Better Relationship Decisions
7. Make Better Vocational Decisions

Big Question: What kind of decisions are you making about your life and your money?

- **The Bible says your decisions are directly tied to what you believe** (Matthew 9:29, NKJV)
“Then He touched their eyes, saying, “According to **your faith** let it be to you.”

Summary:

- What you choose to believe will directly impact your potential in life and those you influence.

Two Questions:

1. What do your results say you believe about money?
2. Why do you and so many people struggle with money?

**I. Our Nation Is Struggling
With Money Decisions**

1. We don't have enough cash in most American homes (This is especially true in minority families)

- According to a brand new survey from Bankrate.com, just 37% of Americans have enough savings to pay for a \$500 or \$1,000 emergency. The other 63% would have to resort to measures like cutting back spending in other areas (23%), charging to a credit card (15%) or borrowing funds from friends and family (15%) in order to meet the cost of the unexpected event.¹

2. We are spending more money than we make

- The U.S. federal budget deficit for fiscal year 2020 is \$1.103 trillion. FY 2020 covers October 1, 2019, through September 30, 2020. The deficit occurs because the U.S. government spending of \$4.746 trillion is higher than its revenue of \$3.643 trillion.²

¹Source: <https://www.forbes.com> - 63% Americans Don't Have Enough Savings to Cover a \$500 Emergency

²Source: <https://www.thebalance.com> - Current U.S. Federal Budget Deficit



II. Why Some People Struggle With Money

1. They don't **invest** enough effort to make money (Ecclesiastes 9:10)³
2. They don't have enough **information** about money (Proverbs 27:23-24)⁴
3. They don't have a **strategy** for their money before it comes (Proverbs 16:9)⁵

III. Why Churches Struggle With Money

1. They have **low investment percentage members** and supporters
2. They are **not excited and proactive** when it comes to raising money
3. They are **not consistent and faithful** enough to have a stable income

IV. What Can You Do About Your Money Issues

1. Become **passionate** about the gift of money (repeat)
2. Become **informed** about the details of your money (repeat)
3. Become **comfortable** with the truth about your money
4. Become **generous** with the money you have been blessed with (Luke 6:38)

Next Time: Making Better Money Decisions 2 (Why Don't I Have More Money?)

Possible Questions to Investigate the Reasons For Not Having More Money

1. How do you **view** money?
2. How do you view **making** money?
3. How do you view **people** with money?
4. How do you view **spending** your money?

Down the Road

- Will your kids ever have money? (Do your kids know the financial basics?)
- Will your family ever have money? (Will your kids have a financial heritage?)

³Ecclesiastes 9:10 (NKJV): 10 Whatever your hand finds to do, do it with your might; for there is no work or device or knowledge or wisdom in the grave where you are going.

⁴Proverbs 27:23–24: Be diligent to know the state of your flocks, And attend to your herds; 24 For riches are not forever, Nor does a crown endure to all generations.

⁵Proverbs 16:9 A man's heart plans his way, But the Lord directs his steps.