



Making Better Money Decisions, Part 2
(Why Don't I Have More Money?)
Maybe You Are Not on Fire

General Question: Should I want more money?

Answer: Matthew 25:14-30 (parable of talents) says we should maximize our gifts

Big Purpose (More money will help us touch more youth, build a brighter future, etc.)

Review from Last Week:

1. We talked about making **Better Money Decisions**
2. We talked about what a nice banker said to me and what it reminded me of
 - I have a unique cultural experience and reality
 - I pastor a church with a unique cultural reality
 - Our church has a unique opportunity to be different financially

Big Thought: We don't have more money, because we didn't have the right **elements** and **boundaries** in place to have more money.

I. Five Great Elements (or Pieces)
That Make a Big Difference
Proverbs 6:6-11(NKJV)

1. **Habits**
 - 6:6 Go to the ant, you sluggard! Consider her **ways** and be wise,
2. **Independence**
 - 6:7 Which, having no captain, **Overseer** or ruler,
3. **Preparation**
 - 6:8 **Provides her supplies** in the summer, And gathers her food in the harvest.
4. **Timing**
 - 6:9 **How long** will you **slumber**, O **sluggard**? When will you rise from your **sleep**?
5. **Proactive Action**
 - 6:10 A little sleep, a little slumber, A little **folding of the hands** to sleep—11 So **shall your poverty come** on you like a prowler, And your need like an armed man.

My Big Life Lesson: Success comes in Pieces. The first piece you need is preparation.

- Preparation is the advance commitment to do what it takes to get what you want. It is the advance decision to allot enough time, energy, and mental focus to the success you dream of in your future

**II. Three Bad Elements That
We Should Avoid
(Proverbs 24: 30-34)**

1. Lack of Drive and Understanding

- 6:30 I went by the field of the **lazy** man, And by the vineyard of the man **devoid of understanding**;

2. Lack of Personal Upkeep

- 31 And there it was, all **overgrown** with thorns; Its surface was covered with nettles;
Its stone wall was **broken down**.

3. Lack of Proactive Action (we often let procrastination rule)

- 32 When I saw it, I considered it well; I looked on it and received instruction: 33 A little sleep, a little slumber, **A little folding of the hands** to rest; 34 So shall your poverty come like a prowler, And your need like an armed man.

Conclusion:

1. We need to make better money decisions

- Be a diligent worker (Ecclesiastes 9:10, “whatever you find your hands...”)
- Know the state of your flocks (Proverbs 27:23-24, “Know the state of your flocks”)
- Develop a strategy (Proverbs 16:9, “We plan the way we want to live...”)

2. Be honest about why you don’t have more money

- Learn the elements that help you grow financially
- Learn the elements that hinder your finances

Next Two Weeks: Your Family and Your Money

- 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?)
- Will our church family have more money? (Key things that will determine our future)