

Stress-less



Lesson 3: Creating Stress-less Finances

Stress – a temporary state of mental, emotional, or physical pressure, and unrest caused by a multitude of outside sources.

Overstressed – an extended state of mental, emotional, or physical pressure, and unrest caused by a multitude of outside sources.

What I want to cover in Stress-less

- Lesson 1: Creating a Stress-less Lifestyle
- Lesson 2: Creating a Stress-less Marriage
- Lesson 3: Creating Stress-less Finances

In North America today, “normal finances” for 70% of us means

- We'll always have a car payment
- We have to have a smart phone, or a cell phone
- We have to have cable or satellite TV
- We have to eat at least one meal a day at or from a restaurant

In North America today, “normal finances” for 70% of us means

- We have to purchase expensive coffee drinks
- We don't have to have money in the bank for emergencies
- We think we have to have student loans that take us decades to pay off
- We think we have to be in debt to live

The average American

- Sees over 3,000 “Buy Me” messages a day
- Born today will see over one million “Buy Me” commercials before age 20

The Purpose of all this marketing is to make you believe?

1. You need what I'm selling
2. You need what I'm selling now
3. If I don't have this, everyone else will

The problem isn't what you're making; it's what and where you're spending

Money Magazine reports that 78% of us will have a major negative financial event in any 10-year period of time

A recent Gallup poll found that 68% of Americans would be unable to cover a \$5,000.00 emergency without having to borrow money

According to the Wall Street Journal, 70% of American families are living paycheck to paycheck

The number one issue couples disagree about: family finance (83 percent)

Top three reasons for stress in a marriage

1. Finances
2. Toxic busyness
3. Electronic distractions

Three people who spent their fortunes

Bill Bob; a bi-vocational Pastor
Sharon Tirabassi; a single mom
MC Hammer; recording artist

Two money principles that will take away financial stress

1. Understand that your money must be managed

Proverbs 27:23 **Know** the state of your flocks, and put your heart into caring for your herds, *New Living Translation-SE*

Proverbs 21:20 In the house of the wise are stores of choice food and oil, **but a foolish man devours all** he has. *New International Version*

Proverbs 17:16 Of what use is money in the hand of a fool, since **he has no desire** to get wisdom? *New International Version*

Proverbs 13:22 Good people **leave an inheritance to their grandchildren**, but the sinner's wealth passes to the godly. *New Living Translation-SE*

“A budget is simply telling your money what to do instead of wondering where it went.”
Larry Burkett

“One definition of maturity is learning to delay pleasure.” *Dave Ramsey*

Two money principles that will take away financial stress

2. Understand that God can bless and protect your finances if you place Him first in your budget

Deuteronomy 8:17 You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” *18* But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. *New International Version*

Malachi 3:10 Bring your full tithe to the Temple treasury so there will be ample provisions in my Temple. Test me in this and see if I don’t open up heaven itself to you and pour out blessings beyond your wildest dreams. *11* For my part, I will defend you against marauders, protect your wheat fields and vegetable gardens against plunderers.”
The Message of GOD of-the-Angel-Armies. *Message Bible*

1 Corinthians 9:13 Don’t you realize that those who work in the temple get their meals from the offerings brought to the temple? And those who serve at the altar get a share of the sacrificial offerings. *14* In the same way, the Lord ordered that those who preach the Good News should be supported by those who benefit from it. *New Living Translation-SE*

Proverbs 3:9 Honor the LORD with your wealth, with the firstfruits of all your crops; *10* then your barns will be filled to overflowing, and your vats will brim over with new wine. *New International Version*

Some of the major cost to run BC monthly

Mortgage Payment	\$21,164.00
All Utilities	\$13,117.00
Landscaping/Lawn care	\$1,125.00
Payroll (18 Fulltime, 11 part-time)	\$82,870.00
Total	\$118,276.00

Mark 12:41 Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. *42* But a poor widow came and put in two very small copper coins, worth only

a fraction of a penny. *New International Version*

Mark 12:43 Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others. *44* They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.” *New International Version*

Luke 6:38 Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” *New International Version*