

FULLY FUNDED
Pt. 3 - REORDERING YOUR FINANCES
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LUKE 16:1-13

Last week we learned:

- Financial margin is the amount of money you have left to spend after living expenses and mandatory commitments are met.
- The problem is not our income, but our lifestyle
- If you become a follower of Christ, God will lead you to a place of margin.

A) CREATING FINANCIAL MARGIN IS A SPIRITUAL ISSUE.

- 1) God is interested in what you do with your money. It's an indication of what's going on in your heart (Matthew 6:21)
- 2) Observations:
 - a) Parable in Luke 16:1-13: The wealthy man was commended for his shrewdness in handling money.
 - b) Luke 16:11-12: If you haven't been faithful in handling someone else's property, why would God give you something of your own?
 - c) In our attempt to get the most out of life, we end up losing control of our lives.

B) STEPS TO GET FROM WHERE YOU ARE TO A PLACE WHERE YOU CAN HAVE MARGIN IN YOUR LIFE.

- 1) Determine your consumable income.
 - a) Determine your annual available income by subtracting your debt payments, taxes, and any other obligation from your annual income.
 - b) Determine your savings goal: in light of your annual consumable income, what percentage would you like to commit to your future financial goals? A good place to start is 10%. Convert that percentage to a dollar amount.
 - c) Determine your giving goal: what percentage you want to commit to give away. A good start is 10%. Convert that percentage to a dollar amount.
 - d) Determine your consumable income by subtracting your giving goal and your savings goal from your available income. Divide that number by 12 and that's your monthly consumable income.
- 2) Develop a plan
 - a) Track where your money is going.
 - b) Begin saving and giving NOW. If you can't save or give at least 10%, start with 1%.
 - c) Develop a Debt Retirement Plan: The simplest way to gain margin is to reduce debt.
 - d) Reduce your lifestyle: discern the difference between "needs" and "wants" when planning your purchases.