

The Responsibilities of a Faithful Manager

1. Act like a _____, not an Owner (Ps. 24:1; Lev. 25:23; Hag. 2:8; Ps. 50:10-12; Dt. 8:18; Eccl 5:19; 6:2; Mt. 25:14; 1Cor. 4:2).
 - We have one requirement as managers: BE _____ (1Cor. 4:2).
 - a. Be faithful with _____ you have (Mt. 25:14-15).
 - b. Be faithful with _____ you have (Lu. 16:11).
 - c. Be faithful in _____ things (Lu. 16:10).
 - d. Be faithful with _____ things (Lu. 16:12).

2. Set _____ (Lu. 14:28-30)
 - a. Eliminate _____ Beliefs (Mrk. 10:27; Phil 4:13)
 - b. Seven _____ to Financial Peace
 - i. Starter Emergency Fund -- \$1,000.
 - ii. Pay off all Debt (except house) using Debt Snowball.
 - iii. Complete Emergency Fund – 3-6 months of living expenses saved.
 - iv. Invest 15% of household income into tax-advantaged programs (401k's, Roth IRAs, etc.).
 - v. College Fund.
 - vi. Pay off Home Early!
 - vii. Build Wealth (Mutual Funds & Real Estate) and Really Give.

3. Have a _____ (Prov. 24:27)
 - a. _____ (Mal. 3:8-12; Prov. 3:9; 1Cor. 16:2; Ac. 20:35; Ps. 37:21)
 - b. _____ (Prov. 21:20; 6:6-8; 30:25; 13:11)
 - Emergency Fund (start \$1,000, then 3-6 months living expenses)
 - Future Purchases (furniture, cars, vacations, etc)
 - Future Expenses (retirement income, college expenses, etc)
 - Wealth Building/Giving (freedom to give time and resources)
 - c. _____ -- a FORMAL PLAN FOR FAITHFUL MANAGEMENT
 - _____ it down
 - Do not spend _____ than you make (Pr. 21:5; 1Tim. 6:6-10; Heb. 13:5; Phil. 4:11-13)

- Must be _____-based
- Have Priorities – FOUR _____ (house, food, car, and clothes) (1Tim. 5:8)
- Do this _____ per month
- Avoid Budget Busters:
 - Non-Monthly Expenses
 - Cash Envelope System
 - Puts a LIMIT on your spending
 - Gives you FREEDOM to spend
- The IDEAL Plan -- _____ - _____ - _____ Plan

4. Avoid _____ (Ps. 37:21; Prov. 22:7; 6:1-5; Ja. 4:13-16)

- a. Consumer debt
- b. The first step is to _____ GOING FURTHER INTO DEBT.

5. Protect your financial _____

- a. Have a _____ and/or estate plan (2 Ki. 20:1; 1Tim. 6:7)
- b. Carry the proper amount and types of _____

6. Make wise _____ decisions

- a. Biblical principles related to investing:
 - i. Be a _____ saver (Prov. 21:5)
 - ii. Seek _____ advice (Prov. 19:20)
 1. A professional coach with the heart of a teacher
 2. Your spouse (Prov. 31)
 - iii. _____ (Eccl. 11:2)
 1. Stock market
 2. Real estate
 3. Private ownership
 - iv. Avoid _____ investments (Eccl. 5:13-15)
 1. “Get rich quick” or hasty decisions
 2. Gambling

7. Work _____

- a. Teamwork/ _____ (Eccl. 4:9-10; Prov. 31:10-11).
- b. Teach _____ (Prov. 22:6)
 - i. Contentment
 - ii. Responsibility