

# THE MONEY CHALLENGE



DISCOVERING GOD'S DESIGN  
FOR YOU AND YOUR MONEY

# THE MONEY CHALLENGE



**CHALLENGE #5**

**ANTS IN YOUR PANTS**



**40% OF AMERICANS CAN'T HANDLE A  
\$400 EMERGENCY**



**“EACH OF US WILL GIVE AN ACCOUNT  
OF HIMSELF TO GOD.” (ROM 14:12)**



**“A FOOLISH PERSON DEVOURS ALL HE HAS”**

**(PROV 21:20)**

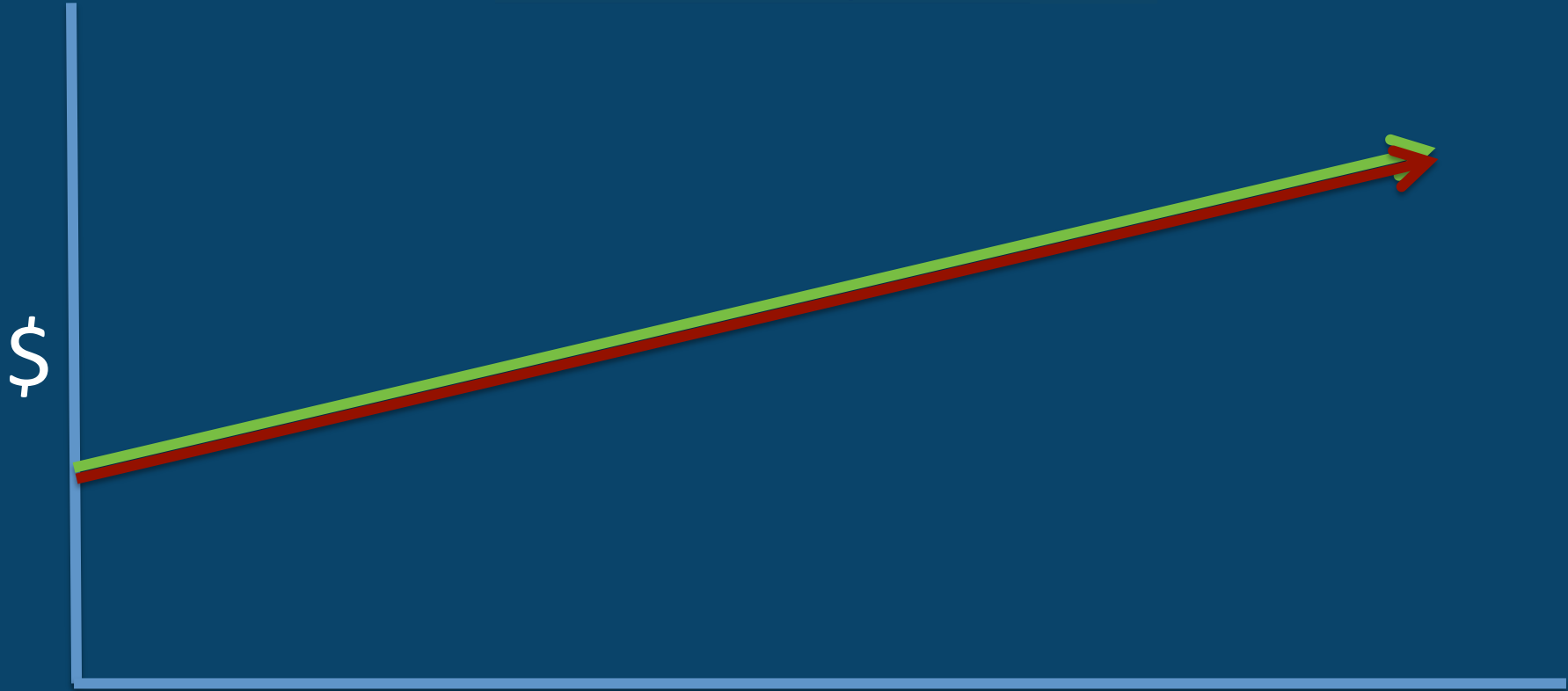


**YOUR CONSUMPTION IS CONSUMING YOU**



**YOUR CONSUMPTION IS CONSUMING YOU**

**“IF I MAKE \$45K A YEAR I’M GOING TO SPEND IT”**



TIME

\$



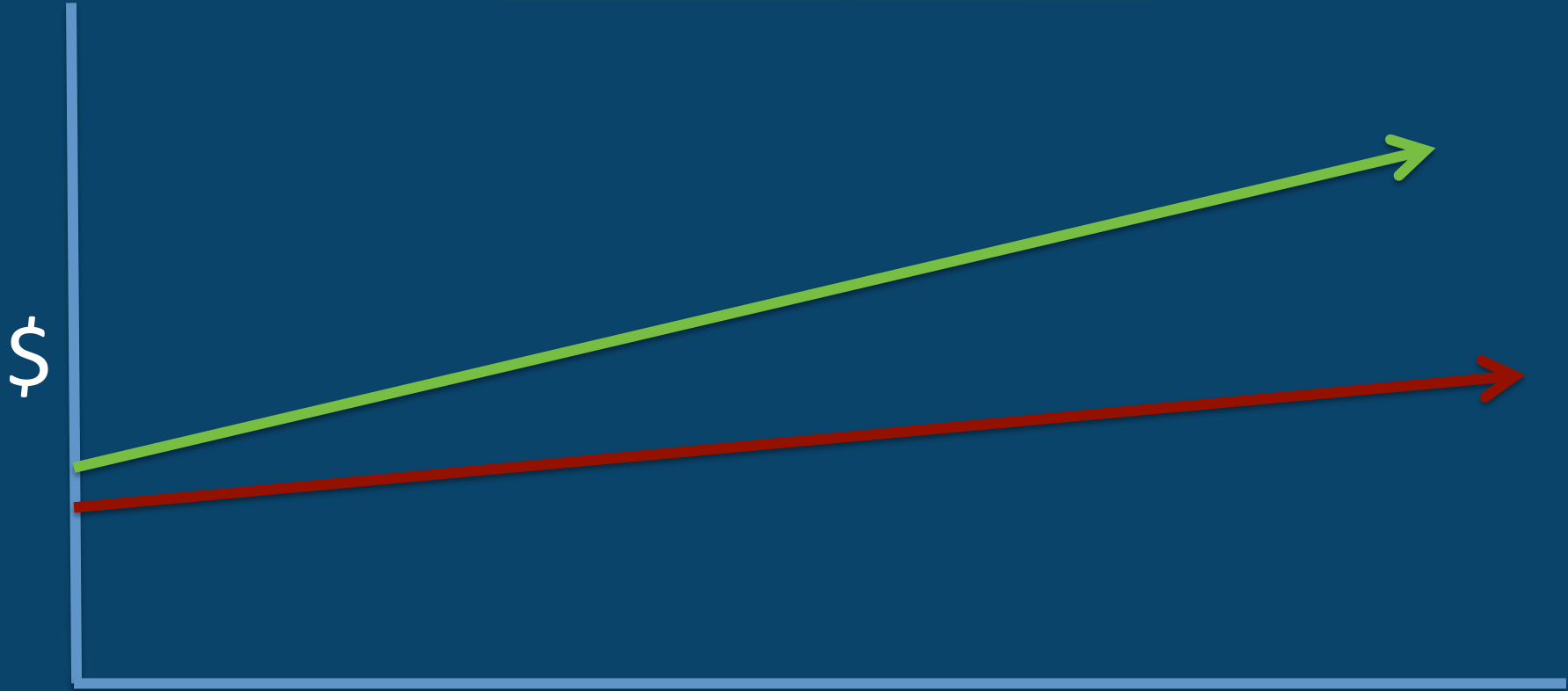


**“A FOOLISH PERSON DEVOURS ALL HE HAS”**

**(PROV 21:20)**



**“THERE IS ONE WHO PRETENDS TO BE RICH AND YET HAS  
NOTHING; ANOTHER PRETENDS TO BE POOR AND YET  
POSSESSES GREAT WEALTH.” (PROV 13:7)**



TIME



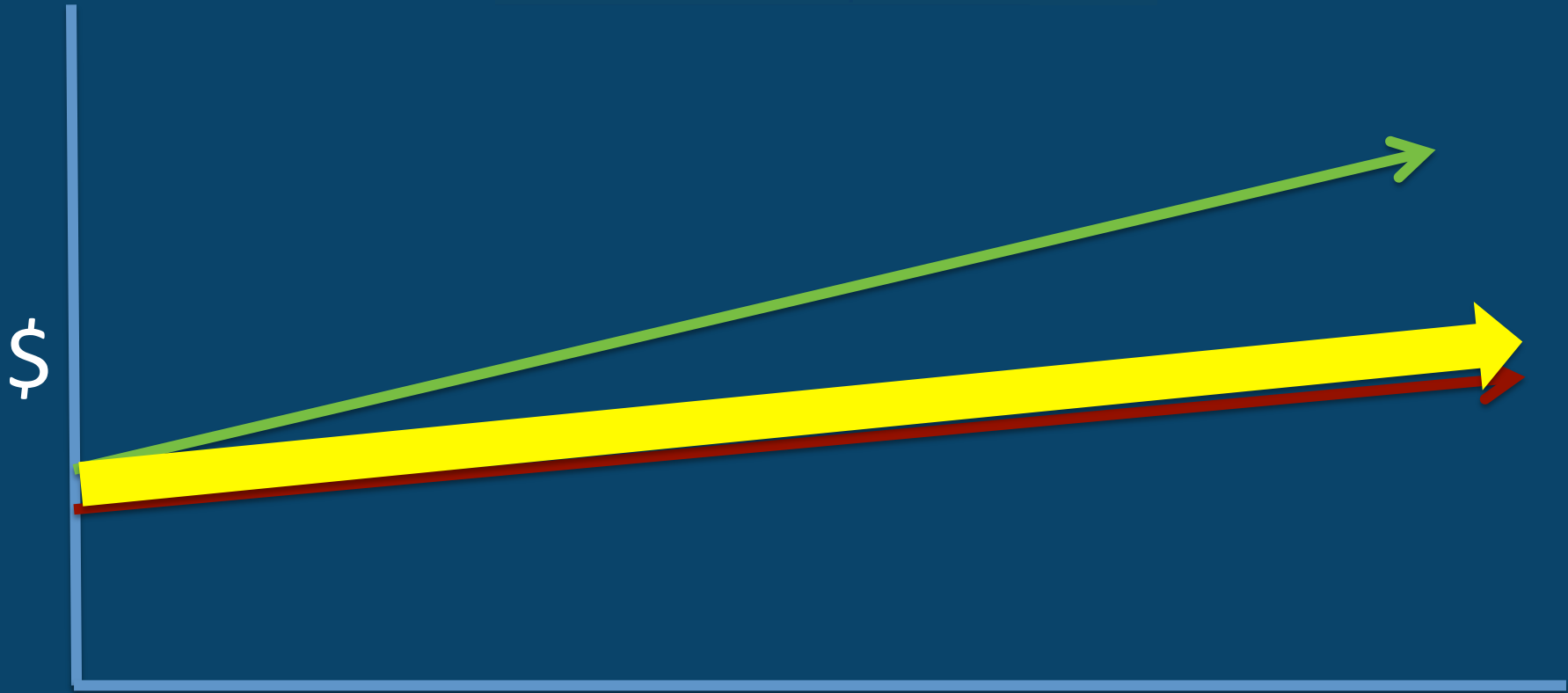
**PROBLEM 1: MYTH: IF I INCREASE MY STANDARD OF LIVING I'LL INCREASE MY QUALITY OF LIFE.**



**PROBLEM 2: YOU LACK A PLAN**  
**(PROV 13:11)**



**“WEALTH GAINED QUICKLY WILL DWINDLE AWAY,  
BUT THE ONE WHO GATHERS IT LITTLE BY LITTLE  
WILL BECOME RICH.” (PROV 13:11)**



TIME



**YOUR BUDGET IS YOUR PLAN**





# **YOUR BUDGET IS YOUR PLAN**

## **STEP 1: DETERMINE YOUR MONTHLY GOALS**



# **YOUR BUDGET IS YOUR PLAN**

## **STEP 2: DETERMINE YOUR TYPICAL MONTHLY INCOME**



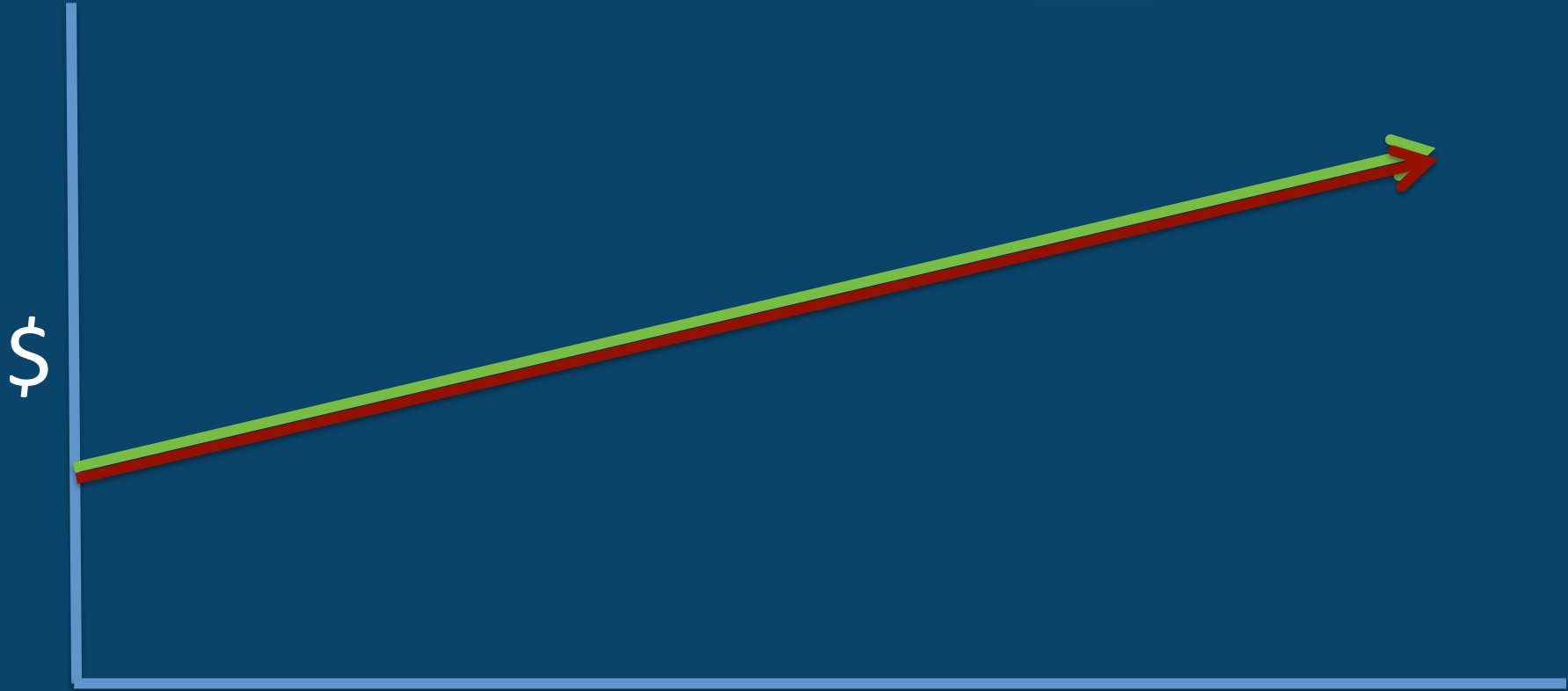
**YOUR BUDGET IS YOUR PLAN**

**STEP 3: DETERMINE YOUR TYPICAL MONTHLY EXPENSES**



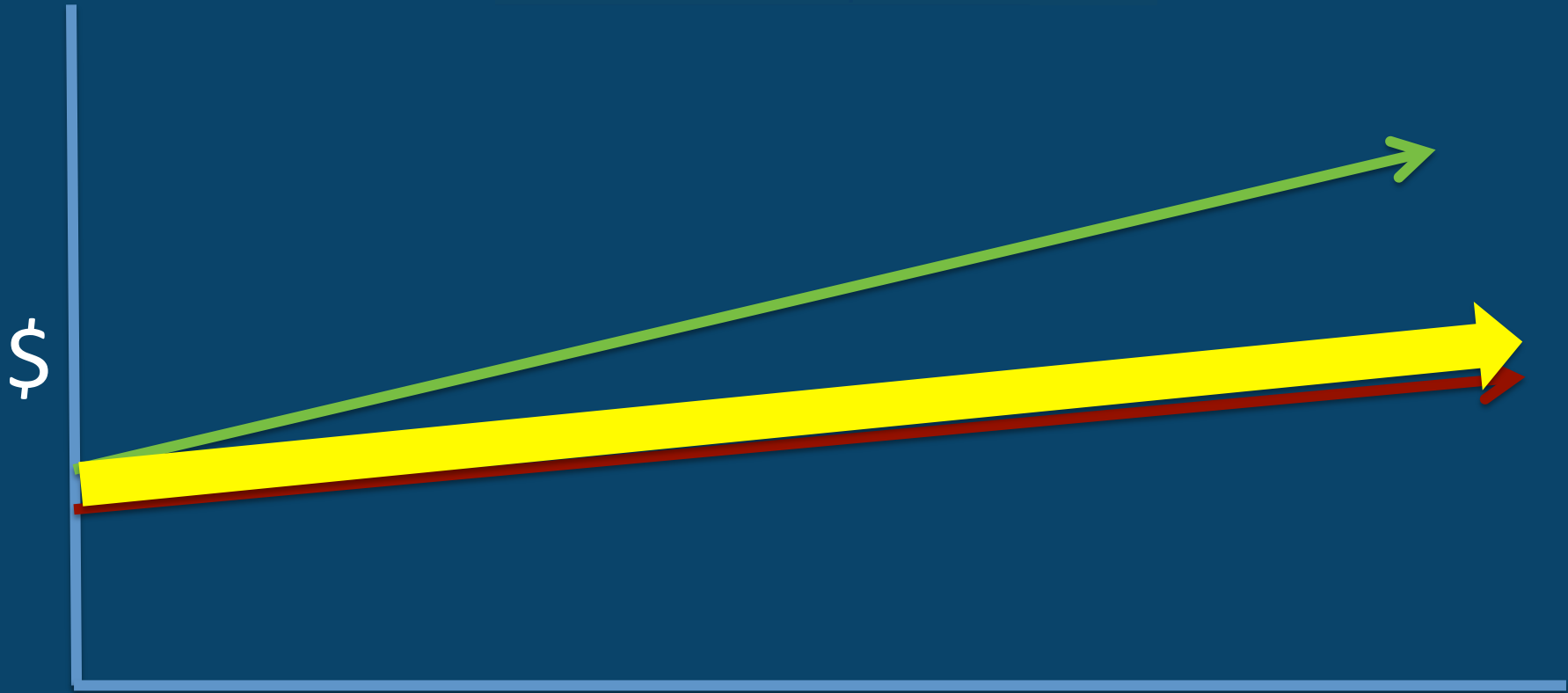
## **YOUR BUDGET IS YOUR PLAN**

**STEP 4: ADJUST YOUR EXPENDITURES TO FIT YOUR  
INCOME AND YOUR ABILITY TO GIVE AND SAVE**



TIME

\$



TIME



**YOUR BUDGET IS YOUR PLAN**  
**STEP 5: TRACK YOUR SPENDING**



**YOUR BUDGET IS YOUR PLAN**

**STEP 6: HAVE A MONTHLY CHECK-IN**





**YOUR BUDGET IS YOUR PLAN**

**STEP 7: CREATE AN EMERGENCY FUND**



**YOUR BUDGET IS YOUR PLAN**

**STEP 8: AUTOMATE THE IMPORTANT**



**PROBLEM 3: YOU LACK SELF-CONTROL**  
**(PROV 6:6-8)**



**SIN FIRED THE GOVERNOR OF SELF-CONTROL**



**SIN FIRED THE GOVERNOR OF SELF-CONTROL  
BUT JESUS FREES US FROM LAWLESSNESS**

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