



## Ladies Panel

*For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness, and all these things shall be added to you.*

~ Matthew 6:32b-33

**I. It's only money.**

**II. It's not your security.**

### III. It's a tool that God has placed in your hands.



#### Save it.

- ✓ For Retirement: Save at least 10% of your net income.
- ✓ For a Rainy Day: Your emergency fund should be 3 to 6 months of expenses.

“Pain before pleasure.”  
~ Susan’s dad (Mr. David Lucchi)

*There is desirable treasure,  
and oil in the dwelling of the wise,  
but a foolish man squanders it.*  
~ Proverbs 21:20



#### Spend it.

“When making a decision, list pro’s and con’s.  
Ask for wisdom from above,  
and trust that God answered.”  
~ Esther’s dad (Dr. Stanley White)

*And He said to them, “Take heed and beware of  
covetousness, for one’s life does not consist in  
the abundance of the things he possesses.”*  
~ Luke 12:15



## **Give it.**

“Plan your giving.”

~ Pastor Tipton

*So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.*

~ 2 Corinthians 9:7.



## **Budget.**

“Spend what you have on what is important.”

~ Hannah’s dad (Dr. David Potter)

*For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it.*

~ Luke 14:28

## IV. Some Tools for Your Toolbox



### Helpful Budgeting Guidelines

Having a guide is extremely helpful. The following are suggested categories and percentages. This is a starting point only. Your budget is your servant, not your master. It should reflect your priorities and your situation. For example, if your employer doesn't provide good health insurance, you may need to make a major adjustment in percentages for insurance and/or a HSA.

Category	%	Notes
Giving	10%	Suggestion: Make this 10% of your gross income; calculate the percentages for the rest of the categories out of your take-home pay.
Savings	10%	Start with an emergency fund. Then save for your next car or other large purchase.
Retirement	10%	Roth IRA or 401K if your company matches contributions
Housing	35%	Rent/mortgage, utilities, insurance, taxes
Car	10%	Upkeep/repairs, insurance, gas. (A little bit of savings may accumulate toward the purchase of your next car.)
Food	7%	
Gifts	3%	Birthdays, showers, Christmas
Personal	5%	Clothes, hair, makeup
Medical	1%	For whatever your health insurance does not cover
Cash	1%	For fun!
Home Projects	3%	Flowers, paint
Miscellaneous	5%	Stamps, books, entertainment



## Helpful Advice from Godly Men

“Don’t go into debt for anything. If you are in debt, make it a priority to get out of debt. Once you are in debt, you are a slave to making monthly payments which often take your mind and efforts off from serving God and onto having the necessary money to make the next payment (Proverbs 22:7). I would slightly modify this for a house as long as the monthly payments are no more than 25-30 percent of your income, the term of the loan does not exceed 15 years, and they basically replace the monthly rental payments you are currently making.

~ John M. Yessa<sup>1</sup>

*“God is no beggar.”*

~ *Pastor Jesse Boyd*<sup>2</sup>

“My basic approach to finances (worked for me personally): Think! Budget . . . stick to it! Use your common sense. When in doubt, seek counsel . . . godly counsel . . . mature counsel....experienced counsel (Proverbs 11:14). Ask for God’s wisdom (James 1:5). Avoid debt. Pre-pay debt.”

~ Roy Barton<sup>3</sup>

“Give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain.”

~ Agur<sup>4</sup>

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<sup>2</sup> Former Pastor, Mount Calvary Baptist Church

<sup>3</sup> Former Banker, Retired Chief Financial Officer, BJU

<sup>4</sup> Proverbs 30:8b-9



## Helpful Reading

Alcorn, Randy. *Money, Possessions, and Eternity*

Burkett, Larry. *Every Single Cent: Financial Guide for Single Adults*

Givens, Charles J. *Financial Self-Defense*

Ibid. *Wealth without Risk*

Orman, Suze. *The 9 Steps to Financial Freedom*

Patterson, Alan. *The Biblical Concept of Wealth: An Analysis of Some Common Violations*

Ramsey, Dave. *The Total Money Makeover*



## Helpful Sermons

Date	Title	Speaker
6/23/1991	Biblical Perspective on Church Giving	Minnick
2/8/1995	Gracious Giving	Tipton
3/15/1995	Generous Giving	Tipton
9/6/1995	Tithing in the New Testament	Tipton
10/4/1995	Tithing in the New Testament	Tipton
2/28/1996	Borrowing and Debt	Tipton
1/6/2002	Sunday School Finance Series	Various
1/20/2002	Fundamentals of Family Finances pt. 1	West
1/27/2002	Fundamentals of Family Finances pt. 2	West
6/26/2003	Money's Ministry	Batory
8/15/2004	Figuring Out Finances	West
3/19/2006	Stop Worrying About Money	Minnick
3/26/2006	Do Not Ever Again Worry Over Money	Minnick
1/4/2009	Biblical Theology of Finances pt. 1	Lovegrove
1/11/2009	Biblical Theology of Finances pt. 2	Lovegrove
1/18/2009	Biblical Approach to Finances pt. 1	West
1/25/2009	Biblical Approach to Finances pt. 2	West



## Helpful Resources on the Web

[www.crown.org](http://www.crown.org)

[www.smartmoney.com](http://www.smartmoney.com)

[www.soundmindinvesting.com](http://www.soundmindinvesting.com)

For a helpful Rent vs. Buy Calculator, go to:

[www.crown.org/Tools/Calculators/Homeowner\\_RentvsBuy.asp](http://www.crown.org/Tools/Calculators/Homeowner_RentvsBuy.asp)



## Helpful Do's and Don'ts

- Do employ common sense.
  - Do use your calculator.
  - Do have a will prepared.
  - Do talk to people who've done "it" before.
  - Do have an emergency fund.
  - Do save a set amount each month for retirement.
  - Do save (or give) instead of spend your tax return.
  - Do make right choices now in spite of past failures.
  - Do check your motives (lust of the eyes, pride of life).
  - Do wait on the Lord's timing.
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- Don't buy what you can't afford.
  - Don't carry a balance on your credit card.
  - Don't be afraid to return unused items or unwise purchases.
  - Don't ignore risk.
  - Don't be enslaved by debt.
  - Don't marry someone who is not financially stable.
  - Don't be without life insurance.
  - Don't put your trust in "uncertain riches."
  - Don't do what you do to be seen of men.
  - Don't panic—pray!



## A Helpful Question to Ask Yourself

As a result of this lesson, I believe that the Lord  
wants me to be more \_\_\_\_\_/  
less \_\_\_\_\_.



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