Introduction – Finances can increase our fears and anxieties.

- > Our mood disorders have probably increased our EXPENSES.
 - o Bills for medications, doctors, therapists, and hospitals.
 - \circ $\;$ Insurance premiums and copays (with reduced benefits).
 - Transportation costs to get to appointments and more.
- > We may fear that our **INCOME could be reduced.**
 - Missing days of work or losing our job.
 - Investments and retirement accounts can drop in value.
 - \circ $\;$ Disability and retirement income less than full income.
- > **DEBT** amplifies fears about increased costs and reduced income.
- > Conditions causing financial strain
- Financial strain triggering condition

Q1. How have finances worsened for you?

Q2. What fears do you have related to money and finances?

Q3. How do you respond to fears and anxieties about money?

> <u>Recognize the heart of the matter is the matter of the HEART.</u>

- Each of us either loves money or loves God (Matthew 6:22-24).,
- "For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many pains." (1Timothy 6:10)
- \circ "Earth has nothing I desire besides You." (Psalm 73:25)
- \circ $\,$ On what is your heart fixed? Whom or what do you love?

I. Learn to walk by FAITH, not by sight.

- Understand and live the MANNA PRINCIPLE.
 - God led Israel into the wilderness & He leads us the same way.
 - As God provided, He tested their hearts, "I am going to rain bread from heaven for you. The people are to go out each day and gather enough for that day. This way I will **test**

them to see whether or not they will follow My instructions." (Exodus 16:4)

- He tested their faith not only for daily physical needs but also for spiritual needs, "Remember how the LORD your God led you all the way in the wilderness these forty years, to humble and test you in order to know what was in your heart, whether or not you would keep his commands.³ He humbled you, causing you to hunger and then feeding you with manna, which neither you nor your ancestors had known, to teach you that man does not live on bread alone but on every word that comes from the mouth of the LORD." (Deuteronomy 8:2-3)
- > Jesus modeled the ability to live by faith.
 - He grew up poor; born in a stable; & birds for offerings (Lk. 2).
 - As an adult, he had no home of his own (Mt 8:19-20).
 - He had no financial reserves, relying on others for basic needs (Luke 8:1-3) & providence to pay the temple tax (Mt 17:24-27).
 - \circ $\;$ He sent His followers out to serve with no money or reserves.
 - \circ $\;$ He ended his life borrowing a donkey, a room, and a tomb
 - Trust God, not money for your security, Matt 6:19-21

II. Learn to be CONTENT, Philippians 4:10-19.

- God sometimes calls us live on very little.
- "I have learned how to be content with whatever I have. I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little." (Phi 4:11-12 NLT)
- Our culture wants us to seeks more & more material wealth, but Jesus offers us the power to live in the will of God (Phi 4:13).
- III. Learn to GIVE, Phi. 4:18, 2 Cor. 9:6; Prov. 11:24-25.
 - Giving proves we love God, not money. "If you are a thief, quit stealing. Instead, use your hands for good hard work, and then give generously to others in need." (Eph. 4:28)
 - "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." (Lk. 6:38)

Q4. How have your been learning from God, to trust God, to be content, and to give?

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Financial FEARS Do I have enough \$?

Our Mission – Glorify God by serving those who suffer from a mood disorder and those who care for them

"Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. ²⁰ Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. ²¹ Wherever your treasure is, there the desires of your heart will also be. ²² "Your eye is a lamp that provides light for your body. When your eye is good, your whole body is filled with light. ²³ But when your eye is bad, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is! ²⁴ "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money. (Matthew 6:19-24 NLT)

A ministry of Grace Baptist Church, Bowie MD Childcare available at no cost from 7:00-8:30 Tuesdays <u>www.gbcbowie.org</u>