

Come As You Are (CAYA) Service
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Financial Matters Living as a Christian

Matthew 6:19-21, 22, 24

[Lay Up Treasures in Heaven]

[19] “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal,

[20] but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

[21] For where your treasure is, there your heart will be also.

[22] “The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light,

[24] “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

Compare a list of what you owe vs. what you own

Twelve Commandments of Money As a Christian

1. Thou shalt (return) to God, first

- ☉ if we get this one down, everything else falls into place
- ☉ when you tithe, you are welcoming God in a financial way
- ☉ God gave you the job, not your soror/frat brother, etc.,

☉ DEBT

☉ Doing

☉ Everything

☉ But

☉ Tithing

2. Pay yourself, second

- ☉ Jesus saves....you should, too!
- ☉ Personal savings: www.americanexpress.com (offering a 1.15% or 1.45% on savings accounts)
 - ☉ compare your interest rate
- ☉ discovery.com (\$500 minimum balance)
- ☉ convert some spending into savings
- ☉ take CASH to the grocery store
 - ☉ you'll take your time when you have 3-20's vs. a check card/check
- ☉ Work a loaf!
 - ☉ take your lunch to work
- ☉ check the upper and lower shelves at the stores
- ☉ stewardship is a lifestyle
- ☉ Three things that kill relationships
 - ☉ money, sex and communication
 - ☉ FICO shows your character
 - ☉ attraction get you down the aisle; love will keep you in the marriage

3. Thou shall take action

- 🎧 call 888-567-8688 and opt OUT of receiving junk mail
 - 🎧 automatic 10 points to your FICO
- 🎧 800 club (FICO score)
 - 🎧 35% of the FICO is paying on time
 - 🎧 25% is credit utilization
 - 🎧 don't cut or cancel the card
 - 🎧 Most of us are saying, "I can't cut my credit card!! That is my God!!"
 - 🎧 Look up and read the Credit Card Act of 2009
 - 🎧 http://frwebgate.access.gpo.gov/cgi-bin/getdoc.cgi?dbname=111_cong_bills&docid=f:h627enr.txt.pdf
 - 🎧 http://www.whitehouse.gov/the_press_office/Fact-Sheet-Reforms-to-Protect-American-Credit-Card-Holders/
 - 🎧 http://en.wikipedia.org/wiki/Credit_CARD_Act_of_2009
 - 🎧 Credit card's 1st cousin? FEE (returned check fees, late payment fees, annual fees, etc.)

4. Obligation (anything that can become a zero balance)

- 🎧 multiply car payments by 12 = there goes your wealth
- 🎧 God may be withholding things from the kingdom; we think that if we get more \$\$, we get more things.
- 🎧 the RIGHT things: wife, husband, house, etc.
- 🎧 there is nothing too hard for God and it's NEVER too late to start.

5. Change between wants and needs

- 🎧 I will act my "wage"

6. Live on less than what you earn

- CON
- 🎧 Convenience
- 🎧 Consolidate
- 🎧 Consume

7. Set financial goals

- 🎧 if you can't understand their language (financial advisors), RUN!

8. Educate

9. Sound and wise investments

- 🎧 Look at fixed index annuities

10. Protect your finances

- 🎧 SPIC - securities
- 🎧 FPIC - banks

11. Retirement

- 🎧 leave it for just that! Don't touch it.

12. IRS/Taxes

- 🎧 offers and compromise (if you meet certain qualifications)
- 🎧 in collections department

- 🍷 tax debt must be over \$10K
- 🍷 Matthew 5:25
- 🍷 letter to be distributed
 - 🍷 doubt liability
 - 🍷 433A form
 - 🍷 must show economic hardship
- 🍷 make offer
- 🍷 abate penalties and interest
- 🍷 illness (terminal), HIV, elderly
- 🍷 AWilson@upbc.org

Debt is the result, not your problem!

- 🍷 poor self image
- 🍷 pride
- 🍷 jealous
- 🍷 loneliness
- 🍷 materialistic
- 🍷 spending fast
- 🍷 cut the spirit of plastic