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**Basic Principles to Simplify  
Your Use of Money**



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## 1. Understand Financial Freedom – Making Right Decisions

- \* Living within your means
- \* Living below your means



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## 2. Money Shows Your Priorities

- \* Money is the pacemaker to your heart. It gives the pulse to your passions. It funds what is important to you.



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## 3. Money is a Test

***Proverbs 30:8-9 “Remove from me a falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be***



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***full and deny you and say, “Who is the Lord?” or lest I be poor and steal and profane the name of my God.”***



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## 4. Think Outside Yourself

- \* Be a Consumer without Consumerism
- \* Deal with money without being Money Hungry



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- \* Deal with Material things without being Materialistic



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## 5. Become a Generous Giver

\* Save for your Earthly Future

\* Give for your Heavenly Future



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6. God has blessed you, so you can bless others



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7. Money is a great servant but a ruthless master

- \* Who is the possessor and who is the possessed?
- \* Enjoy your possessions without letting them destroy you



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Alexander Dumas (of Count of Monte Cristo fame) wrote:

*“Do not value money any more or any less than it’s worth; it is a good servant, but a bad master”*



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## Is Money Your Master or Servant



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## When Money is your Master:

- \* "I can handle it"
- \* "Money will solve my problems"
- \* "I can't be happy with less than \_\_\_\_\_ dollars"



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- \* You wear yourself out to make money.
- \* You hoard your money and are not generous



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**When Money is your Servant:**

- \* You live a contented life
- \* Leave the future in God's hands
- \* You don't measure your wealth/lack of wealth in monetary terms



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- \* You escape the pride of prosperity
- \* You literally use your money for things outside yourself
- \* You have a generous spirit



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## Developing the Discipline of Simplicity



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## Inward Evidence

- \* Seek first the Kingdom of God
- \* Freedom from Anxiety



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## Outward Evidence

- \* Ask the question: *“What are you attached to?”*
- \* Where your treasure is, there your heart will be also (Matthew 6:21)



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## Matthew 6:19-33

(page 685)



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**What are Jesus' treasures?**

- His Glory – He is God
- The Creation – He is the Creator
- His Attributes – Sovereignty



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- His Power – All Powerful
- His Residence – The heavens
- His Kingdom – The entire world
- He was perfect



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- He was Eternal – He was living forever
- Relationship with God the Father
- He never felt pain



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**Where is Jesus' heart?**

**It is where he spent his treasure**

- He left His Glory
- He became part of the Creation



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**- He emptied Himself of some of his attributes**

**- He subordinated His power over others**

**- He left heaven for Earth**



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- He left His kingdom to come to earth
- He took on the sin of the world
- He lost the relationship with the Father



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- He Died
- He went to Hell



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**WHY?**

**Because He Loved People**

**His Ultimate Treasure**



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