

Having a plan

Family Finances

Failing to plan is planning to fail.

1. I don't think that will work.
2. I am not good with math.
3. I am so poor a budget won't work.
4. I am so poor that it doesn't matter if I plan.
5. I am doing so good a budget doesn't matter anymore.
6. It takes to much time to do all that.

God can have our money and not have our hearts, but he cannot have our hearts without having our money.

-R. Kent Hughes

Matthew 6:19-21, Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: ²⁰ But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: ²¹ For where your treasure is, there will your heart be also.

Will Rodgers said, "We'll hold the distinction of being the only nation in the history of the world that ever went to the poor house in an automobile."

Consider the following Biblical reasons for planning.

1. God wants his people to be knowledgeable about the things he has entrusted to us.

Proverbs 27:23, Be thou diligent to know the state of thy flocks, and look well to thy herds.

2. The real goal is for our plan to be God's plan.

Proverbs 16:3, Commit thy works unto the Lord, and thy thoughts shall be established.

3. We should be considering the future and not just the here and now.

Luke 14:28, For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?

4. Planning is an exercise in contentment.

1 Timothy 6:6, But godliness with contentment is great gain.

As a Christian, the biggest key in your financial plan is your desire to please God.

As a person that has a family, your secondary and very high priority should be, what is God's will for my family.

Here are some key things to consider.

1. Career Path.

A. What Career does God want you in?

B. If a career change is coming, plan for it.

2. Children's Needs

A. Do we want both parents to work or will one stay home?

B. Will the children be homeschooled or attend public school?

C. How do we hope to provide for higher education?

3. A Giving Plan

A. Giving to God

B. Giving to others in Need.

4. A Surplus

A. It may be difficult to image.

B. What will you do with the extra?

5. An Estate Plan

A. No matter what stage of life you are at, this is important.

B. The more God gives you the more detailed you have to get in this planning.

The key to getting this plan together is communication.

1. Communication between you and God.

A. Spend time in prayer.

B. Let his word and the leadership of his Spirit give you the answers.

2. Communication between you and your spouse.

A. They can hear from God too.

B. They may have some different ideas than you do.

C. You are seeking God's help to bring that together into one plan.

D. Don't dominate one another, work together.

E. The plan does need to be evaluated at times and may need to be adjusted.