



Free Teaching Series:
Master Your Money
Sermon Outline Week 1
Never Enough? Track

RON BLUE
INSTITUTE



Generosity
by LifeWay

Spend Less Than You Earn

Key phrase: Every spending decision is a spiritual decision.

Scripture: Philippians 4:11-13

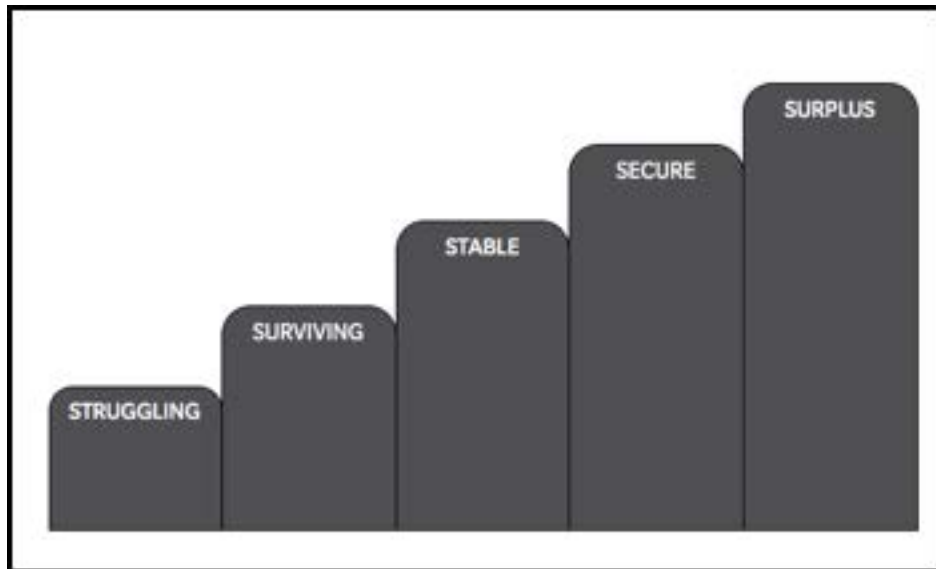
Video link: <https://12stone.com/watch/master-your-money/spend-less-than-you-earn/>

1) Introduction

- a) Does my money master me or do I master my money?
 - i) This is where the pressure comes
- b) Introduce Video 1 and Ron Blue
 - i) [VIDEO 1](#) – Introduction of who Ron is – why is he an expert?
 - (1) God's principles work
 - (2) Ron Blue short bio:
 - (a) Founder of Ronald Blue & Co. manages billions of dollars
 - (b) Founder of Kingdom Advisors
 - (c) Author of more than 20 books
 - (d) Same guy who threatened to leave his wife if she flaunted that Jesus stuff in his face
 - (e) Dave Ramsey said of him, "Long before I was encouraging people to live like no one else, Ron Blue was out blazing new trails as one of the great pioneers of Christian stewardship."

2) Five stages of financial journeys

- a) Lead into [VIDEO 2](#) where Ron introduces the five stages of financial journeys
- b) Struggling, Surviving, Stable, Secure, Surplus



- i) Where are you on the journey?
 - (1) Usually looking to move from one stage to the next – when you are at struggling you want to move to surviving and then to stable, etc.
 - (a) Caveat – the goal is not necessarily to reach the surplus or even secure step

- (b) When Struggling we are not able to make ends meet; when Surviving we are living pay-check to pay-check; when Stable we are able to save some with an emergency fund; when Secure we are able save for long term goals; and with Surplus we have more than enough
 - (2) Ask yourself where am I and how do I get to the next step – answer comes in five biblical principles
 - (a) Introduce [VIDEO 3](#) where Ron shares five fundamental biblical financial principles
 - (b) These five principles help you get to your next step
 - (i) Spend less than you earn
 - (ii) Avoid the use of debt
 - (iii) Build margin (save)
 - (iv) Set long term goals
 - (v) Give generously
- 3) Spend less than you earn
 - a) You have to make this decision and then battle to make it happen
 - b) This principle is the foundation to financial strength and the reason people often get in trouble
 - c) If you don't buy into this, what is your only alternative -- spend MORE than you earn
 - i) PERSONAL ILLUSTRATION: tell a personal story when you gave in to peer pressure to do something you weren't qualified or prepared to do
 - (1) Examples: leading a white-water rafting trip when you have never rafted before; sky diving without proper training; trying to jump across a raging river
 - (2) When you, under peer pressure, go beyond your limits, you will nearly drown yourself
 - d) Most people try to attack this principle by focusing on earning more – they think the problem is they are not earning enough
 - i) What do the following all have in common (bankruptcy):
 - (1) Rapper - 50 Cent
 - (2) Don Johnson
 - (3) MC Hammer
 - (4) Willie Nelson
 - (5) Elton John
 - (6) Stephen Baldwin
 - (7) Kim Basinger
 - (8) Mickey Rooney
 - (9) Meatloaf
 - (10) Dion Warwick
 - ii) These people made a lot of money, but they never solved the first issue of spending less – earning more is not the first thing to solve
 - e) Ecclesiastes 5:10
 - i) If you never solve the spend less, then earning more won't fix it
 - ii) Master Your Money page 14:

(1) "One of the dramatic exceptions is that of a retired pastor who never earned more than \$8,000 in one year. I met this humble man because he wanted to know if he had enough financial resources to live out the rest of his life. At the time of this question, he was 80 years old; he had been retired for 20 years; and his wife had just begun to require full-time nursing care. His question, therefore, was a justifiable one! As I generally do, I began to ask some questions before giving advice. First, I asked him if he had any debts. His response was no, and he went on to say he had never borrowed any money. I asked, "why not?" He said because if he borrowed money, he would have to pay it back someday, and he couldn't afford to pay off debt, feed his family, and tithe. My second question was to ask what resources he presently had."

(2) The problem is usually not earning, it is managing it

f) Show [VIDEO 4](#) where Ron talks about the spirituality of all our spending decisions

i) "Every spending decision is a spiritual decision"

(1) We tend to live in a reality that God has a portion of this, and then I get to do what I want with the rest of it

(2) Maybe our personal finances are in trouble, because while we have the name of Jesus on our lips we have the values of this world in our finances

(a) Maybe this is what is wrong in our finances

(b) It would be like we prayed for God to heal us from sickness, but then went and drank gasoline all week

(i) We must be willing to change our behavior – we must be willing to spend less than we earn

g) Show [VIDEO 5](#) where Ron addresses the question of why is this so hard to do?

i) In a world that is all about more, we are trying to learn to spend less

ii) The point is to come and live differently than the world and not look just like the world

h) We all must learn to be content – Phil 4:11-13

i) No matter where you are on the financial journey, you have to learn to be content in that circumstance

ii) How do I live content without being complacent or discontent?



- (1)** To live content I must learn:
 - (a)** Grateful
 - (i)** Without this, I can enter into drivenness and become discontent or become passive and complacent
 - (b)** Celebrate – I must be able to celebrate others when they are blessed
 - (i)** Without this, we get caught in a comparison trap and begin to compete with everyone else
 - 1.** On the other side, I view myself as a victim and think that nobody else should have this
 - (c)** Honor God (follow His principles)
 - (i)** Without these, we dishonor His principles
- (2)** Before you can master your money, you must master your emotions
 - (a)** Proverbs 21:20
 - i)** What is your choice going to be?
 - ii)** Where do you want to be?
- 4)** Conclusion: Wondering where to start – how do you get a handle on your spending?
 - a)** Come on back next week and we will dive in



Free Teaching Series:
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Generosity
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Give Generously

Key phrase: We need to give in order to break the power of money. You can love God and have money, but you can't love money and have God.

Scripture: Luke 6:38; Malachi 3:6-12

Video link: <https://12stone.com/watch/master-your-money/give-generously/>

1) Introduction

- a) Recap of where we have been
 - i) The five steps in our financial journey – how do we get to the next step
 - ii) The five biblical financial principles
 - (1) Spend less than you earn
 - (2) Avoid the use of debt
 - (3) Build margin (save)
 - (4) Set long term goals
 - (5) Give generously
 - iii) Hear Ron explain the importance of giving in [VIDEO 12](#)
 - (1) Learning how we apply these principles and learn how to master our money
- b) This week we are going to unpack the fifth principle, give generously, and briefly introduce the fourth principle, set long term goals
 - i) We are tying these two principles together today because having a long-term outlook means we are looking to eternity as well as this life and when you do that it is imperative to tie giving in to that outlook
 - (1) Giving won't make sense unless you have a long-term outlook with a God-sized view
 - 2) Set Long Term Goals
 - a) Hebrews 11:1-2, 6, 13a, 16
 - i) Your longest-term goal is heaven and we all are living by faith
 - ii) If your faith in Jesus never redefines how you view money, you need to question whether you really believe -- faith in Jesus redefines everything
 - (1) Luke 6:38
 - (a) Jesus is painting a picture that everyone would understand
 - (i) In the OT, the people were told to leave the edges of the field untouched so the poor could come and get grain
 - 1. The poor would have lived a far distance away and so they could not come very often
 - 2. As a result, they would need to take as much as they could carry when they came

3. They would collect the grain in their basket and then shake it and the chaff would blow out and then they would press it down – this would give them more room

(ii) Jesus is saying that when you give to God, He will provide for you

(b) This is not a get rich scheme with God, it is a get right with God – get your heart in the right place

(2) Master Your Money page 32-33 – the longer term your perspective, the better your present decision is likely to be

b) Goals Example (feel free to use your own):

i) Tithe (return first 10% to God)

(1) Wanted to honor God regardless – Jesus says that we can't love God and money at the same time, so we have to make a choice

(a) You can love God and have money, but you can't love money and have God

ii) No credit card debt

iii) Save something every paycheck (eventually 10%)

iv) No consumer debt

v) Eventually, no car debt

vi) Kids college – debt free

vii) Cash margin (3 to 6 months of expenses)

viii) Retirement plans

ix) House debt free plans

3) Give generously

a) When we set long term goals, we have to also be thinking about giving

b) Ron shares with us in [VIDEO 13](#) his thoughts on tithing

i) Giving produces joy and who doesn't want joy

c) Tithe – literally means one-tenth

i) PERSONAL TESTIMONY: Why is this a settled issue in your life?

(1) Rooted in scripture:

(a) Example passages – 2 Corinthians 9:6-7, 1 Corinthians 16:2, Malachi 3:6-10

(2) This frees up our finances

d) Three reasons we give:

i) God owns it all

ii) God is first

iii) I can afford to give

(1) These all flow naturally out of each other: Because God owns it all, He is first, and because He is first I can afford to give

e) God Owns it all

i) In [VIDEO 14](#) Ron shares how the belief that God owns everything informs our view on giving

(1) Faith informs our finances – the most fundamental decision we make is

when we agree that God owns it all

- (2)** “I believe we need to give to break the power of money” – Ron Blue
 - (a)** We are either closed fist ed or open handed with our money – giving allows us to live open handed
 - (i)** When we are closed fist ed we act as if it is all mine – this is our “mine” field (and it is just as dangerous as a mine field)
 - (b)** PERSONAL ILLUSTRATION: (a child thinking something you provided is theirs when you try to use it)
 - (i)** EXAMPLE STORY: you take your 2 year old to a movie theater and buy him some Skittles. During the movie you reach over to take a few and he screams at the top of his lungs, “NOOOOOOOOO.”
 - 1.** In this story, the son forgot four things that we often forget with our heavenly father:
 - a.** I provided the Skittles
 - b.** I don’t need the Skittles
 - i.** God doesn’t need our money – He isn’t wringing His hands when we don’t give
 - c.** I have the power to take the Skittles (i.e. I’m bigger than my child)
 - i.** We lose our moment of reverence with God
 - ii.** Parable of the man who builds bigger barns
 - d.** He needs to give the Skittles
 - i.** How the child responds to the father affects their relationship
 - ii.** Luke 12:15
 - 2.** POSSIBLE HANDOUT: hand out individual packages of Skittles to everyone
 - a.** When you open your bag, take out one of your favorite color and set it aside and when the offering comes by put it in the offering plate – God is first

f) God is first

- i)** Master Your Money page 240: “Preemptive giving is clearly defined in Proverbs 3:9: ‘Honor the Lord with your possessions, and with the first fruits of all your increase.’ To me, this means that giving to God’s work should have the first priority over all other uses of money, and therefore I give, preempting all other uses, until I have met that commitment.”
- ii)** PERSONAL ILLUSTRATION – tell a story of how you have given a gift, received a gift, or seen someone give a gift that resulted in change to both the giver and the recipient
 - (1)** If God isn’t first then you really don’t trust Him, you really don’t love Him
 - (a)** Seek first the Kingdom of God
 - (2)** Do you struggle with worrying about the wrong things first?
 - (a)** We have to settle what we put first
 - iii)** CAST VISION: How does giving in your church fund what

God has commanded us to do in this world?

- (1) What does your congregation's giving go to fund? – the Great Commission, the poor, widows, children, evangelism, missions, etc.
- (2) Make sure to communicate that your members are a part of something bigger than just stuff – when you give to the church you are giving to something bigger than your stuff

g) I can afford to give

i) Whatever is last feels the pressure, and YOU get to decide the order

(1) When God is 1st, Saving is 2nd, Lifestyle is 3rd

(a) All the pressure is shifted to your lifestyle and when you run out of money you adjust your living

(2) When Lifestyle is 1st, Saving is 2nd, God is 3rd

(a) All the pressure is shifted to your giving

(i) This is what people mean when they say they can't afford to give – it means that giving is not a priority and God is last in my life

(ii) Whatever is first, you can afford – you can either adjust your living or adjust your giving – it all depends on what is first

h) In [VIDEO 15](#) Ron provides a personal story of how generosity is not defined by how much you have

4) Conclusion

a) You must make a decision – what are you going to do with the truth of God

b) POSSIBLE APPLICATION: 90 Day Trust Test

i) This is about a spiritual breakthrough and trusting God in His word

ii) Challenge people to tithe over the next 90 days

(1) Affirm that this is not about money, this is about hearts and spiritual breakthrough

(2) Offer to return their giving over these 90 days if they ever feel like they are in over their heads or this is a scam or whatever they feel

(a) This is not about the money



Free Teaching Series:
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Avoid the Use of Debt

Key phrase: To avoid the use of debt we must learn (1) not to be impulsive, (2) to be patient, and (3) to protect our savings.

Scripture: Luke 12:13-21

Video link: <https://12stone.com/watch/master-your-money/avoid-the-use-of-debt/>

1) Introduction

- a) Recap of the 5 steps on our financial journey
 - i) May be wondering how to move from one step to the next – no matter where you are
- b) Lead into [VIDEO 6](#) where Ron recaps the 5 biblical principles
 - i) Spend less than you earn
 - ii) Avoid the use of debt
 - iii) Build margin (save)
 - iv) Set long term goals
 - v) Give generously

2) Avoid the Use of Debt

- a) We are all creatures of our culture – culture becomes normal for us – only as we look back do we often realize our decisions are dumb
 - i) Example: Fashion from the 60s or 70s or 80s
 - (1) It feels normal, but looking back it feels dumb
 - ii) Debt without discussion is something we will look back on and realize it was stupid
 - iii) Introduce [VIDEO 7](#) where Ron addresses the pressure in our culture to use debt to fund our lifestyles
 - (1) We all need encouragement to live differently than the rest of society with respect of debt
 - (2) Culture has redefined what it means to be able to afford something
- b) The problem with Greed is that it masks as Need
 - i) Once we say we need it, it is easier to justify
 - ii) Francis of Assisi – “Man has confessed every sin to me except for greed”
 - iii) Greed is hard to identify because what others have that we don’t have is always in our face: social media, online shopping, commercials, etc.
 - (1) ILLUSTRATION – there is a story that was circulated recently about a 17-year-old Chinese teenager who sold his kidney on the black market and used the money to buy an iPad and an iPhone. When his mom came home and found him in very bad shape, he simply explained that he sold his kidney because he “needed” the iPad and iPhone.
 - (a) [NOTE: the details of this boy’s reason for selling his kidneys was not able to be verified by us]
- c) The Bible talks more about money than faith and prayer combined – this isn’t because God cares about money that much, but it is because we do
 - i) The way you feel about money is a direct expression of your faith
 - ii) Luke 12:13-15

- (1) Context: in chapter 12, Jesus is talking to thousands of people and He is teaching them to be on guard and telling them to live for larger things than material wealth. In the midst of this sermon, a guy interrupts Him thinking "my brother needs to hear this sermon about materialism."
 - (a) It is so much easier to see greed in others than in ourselves
- (2) v. 15 – life does not consist in the abundance of your possessions
 - (a) Jesus did not answer the man's question, He says your life does not consist of greed
- d) Master Your Money chapter 5 – "The Dangers of Debt"
 - i) Debt has the reverse impact than we intended – listen to Ron explain how debt has the long-term effect of lowering our standard of living: [VIDEO 8](#)
 - ii) You cannot borrow your way to the next step of the financial journey
 - (1) If you do that, instead of going forward, you go backward
 - (a) If you don't conquer lies, they will conquer you
- e) Three things we need to protect:
 - i) Protect From Impulse
 - (1) Listen to Ron explain how to protect ourselves from impulse: [VIDEO 9](#)
 - (2) Get control by setting a budget – a budget is a set of pre-made decisions
 - (a) This is just like dieting and exercise – have to pre-decide what you are going to eat and so you can't go to a buffet
 - (i) VIDEO from Jerry Seinfeld regarding a buffet and how it breaks down our judgment:
<https://www.youtube.com/watch?v=984VkHzXl8w> [starting at 3:55 through 4:52]
 - (b) A buffet breaks down our mind, reason, and judgment
 - (i) When we have no limits and treat life like a spending buffet, we will bulge until we bankrupt
 - (ii) Proverbs 22:7
 - (c) What spending impulses are conquering you?
 - (d) What is taking you into debt that can be avoided?
 - (3) Example: 10/10/80 budget (first 10 to God, second 10 to save, third for lifestyle)
 - (a) Then you live inside of your 80 (or less) – otherwise your 80 will try to consume your 10/10 and will consume all that is there
- ii) Protect From Impatience
 - (1) Let's listen to Ron as he helps us learn to protect from impatience: [VIDEO 10](#)
 - (2) Delayed gratification is the way to protect against impatience
 - (a) It is the process of not spending now, so you can have some later
 - (3) Where are you pretending you can get ahead without practicing delayed gratification?
 - (4) Where do you need to wait?
 - (a) Wait while you work your way there
- iii) Protect Your Savings
 - (1) In [VIDEO 11](#) Ron describes how and why we need to protect our

long-term savings

- (2) A little bit over a long period of time and you will be just fine
 - (a) This is really contrary in a culture that tells us we should get it now
- (3) You must draw lines and be vigilant
 - (a) If you don't draw the line, it will be drawn for you – draw the line so you can be successful
- (4) PERSONAL ILLUSTRATION: [provide a story where you or someone else went to extravagant lengths to protect a child or someone who was vulnerable]
 - (a) If you don't protect it, everything in this world will drive you to spend it all and you will end up without any savings
 - (b) This isn't easy, but it isn't impossible
 - (i) You must start getting rid of your consumer and credit card debt and then you will be able to move into saving
- f) The bottom line with saving and avoiding debt: Get rich slow
 - i) Master Your Money page 59 – debt – getting in to debt takes no effort, but getting out is hard because it takes time

3) **Conclusion**

- a) Being wealthy or being poor are neither a sign of being holy or right with God
- b) PERSONAL ILLUSTRATION: share your own story of struggle and success with money and how you have been able to practice these principles or have struggled in applying them
 - i) These principles need to be embraced and practiced
- c) We are more than conquerors – you either conquer the things of the world or they will conquer you



Free Teaching Series:
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Set Long Term Goals

Key phrase: Four things to know for setting long term financial goals.

Scripture: Matthew 6:19-34

Video link: <https://12stone.com/watch/master-your-money/set-long-term-goals/>

1) Introduction

- a) Have you ever taken a dare?
 - i) PERSONAL ILLUSTRATION: tell a story of a dare you accepted and shouldn't have taken
 - (1) Why is it that dares are always dumb? We have been taking a different spin on dares these last four weeks by daring you to do something smart and to master your money
- b) Recap of the 5 biblical principles
 - i) Spend less than you earn
 - ii) Avoid the use of debt
 - iii) Build margin (save)
 - iv) Set long term goals
 - v) Give generously
- c) No matter where you are on the journey, you can apply these 5 principles to move along on your journey
- d) This week we are returning to setting long term goals and giving generously – it is hard to talk about one without the other

2) Set long term goals

- a) Four things you need to know for setting long term goals
 - i) You can't take it with you, but you can send it on ahead
 - (1) What do people lose if they decide to skip on the give side? Ron provides insight on this question: [VIDEO 16](#)
 - (2) Matthew 6:19-21, 24
 - (a) This teaching would have blown people's minds of the day – the Sadducees were teaching people that there was only this life on earth and nothing after and now Jesus is saying how you live here will affect your eternity
 - (i) This does NOT mean you can buy or earn your way to heaven – that is a gift of grace
 - (ii) However, how you manage your money gives evidence to whether you believe what you say you believe
 - (iii) When I give, I am making deposits in eternity
 - (iv) This is why Ron said, "How I spend my life now means something for eternity"
 - 1. In [VIDEO 17](#) Ron goes deeper into this quote
 - (b) Are you motivated to have a better eternity than your life on earth?
 - ii) If you aim at nothing you will hit it every time
 - (1) Why and how do you advise someone to set long term goals: [VIDEO 18](#)

- (a) Questions that Ron poses for us:
 - (i) What are you aiming at in your finances?
 - (ii) Have you involved God in the process?
 - 1. Asking God, "what would you have me to do," is what goal setting is all about
- (2) As you ask God about your goals, you need to also ask about long term giving goals – think about setting long term giving goals
- (3) Your financial world and life are important to God and need to be cultivated and cared for like you do your prayer and devotional life
- (4) Setting a giving goal:
 - (a) The average or slightly above average earner in the United States could give away hundreds of thousands of dollars during their lifetime – if you made \$60,000 and tithed over a working life (without any increase in pay) you would give over a quarter of a million dollars away
- iii) Long term rewards have no short cuts
 - (1) Master Your Money page 50: "To create or increase your margin, you only have two choices: increase income or decrease expenses. . . ." [the better option for most people is to reduce expenses] "This is the hard part, because in order to generate enough cash-flow margin each year to meet your long-term objectives, you have to make the long-term a priority over the short-term."
 - (2) PERSONAL ILLUSTRATION – tell a story of a time you tried to take a short cut and it turned out badly – credit cards are a great example if you have that type of story
 - (3) Long-term goals reorient you to your priorities
 - (4) ILLUSTRATION – bring \$1,000 in cash (9 \$100 bills and 5 \$20 bills) as a representation of 1 week of income (\$52,000 for a year)
 - (a) If I give the first 10%, save the second 10%, and live on the rest this is how it lays out [lay out the cash in this way putting the \$20s in the save pile]
 - (b) Now it often happens that I overspend my lifestyle, so I take one of the \$20s from the saving pile and put it over into lifestyle. Sometimes (often) I end up putting all of the \$20s designated for savings into lifestyle.
 - (i) When I think about spending \$20, I tend to think of it in terms of how much I make (\$52,000) and it feels insignificant – 0.04%
 - (ii) However (now pick up the 5 \$20s), if I view it as a percentage of my future/savings, that \$20 represents 20% of my future
 - 1. Now when the world starts asking me for \$20, it becomes a valuable \$20
 - 2. You have to value each of the dollars you have or you will never find control in your budget
 - (5) The way to start your financial freedom is to begin making changes today

- iv) The certainty of economic uncertainty
 - (1) In [VIDEO 19](#) Ron answers the question “What advice would you give us as you have watched people live through these principles”
 - (a) “Don’t fall into the trap of thinking prosperity is the answer, it’s not, it is security in the Lord.” – Ron Blue
 - (b) God isn’t wringing His hands in worry over the world, the economics, politics, etc. – He has this
 - (i) God has you and your family and you get to relax and find His peace in the midst of uncertainty

3) **Conclusion**

- a) Will you take the dare and set long term goals and order your finances in accordance with biblical principles?