

BEING A GOOD STEWARD



AESOP FABLE THE ANT AND THE GRASSHOPPER



PROVERBS 6:6-8

“Go to the ant, thou sluggard;
consider her ways, and be wise:

Which having no guide, overseer, or
ruler,

Provideth her meat in the summer ,
and gathereth her food in the
harvest.”

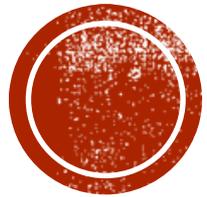


- 40% of working Americans are not saving for retirement.
- 25% have no savings what so ever.
- 61% live paycheck to paycheck
 - 1 in 5 earn \$100K or more per year

DID YOU KNOW?

Americans as a whole are not good stewards.





WHERE DO YOU START?



TITHING

- Individuals giving 10% or more of income to church/nonprofit organizations.
 - Have higher average of being debt free
 - Owe less on mortgage/auto/credit card debt
 - Have higher average of having wills/estate plans in place.



TITHING

- National average shows that 98.4% of high-net-worth households give to charity
 - Tithers say they are better off because they give
 - Non-tithers say they give because they are better off



TITHING

- Stewardship does not equal tithing

- 1 Timothy 6:17-19

“Charge them that are rich in this world, that they be not high-minded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; That they do good, that they be rich in good works, ready to distribute, willing to communicate; Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life.”



BUDGETING

- Most have been on this track for awhile but have allowed wants and needs get blurred
- Don't sacrifice your future self's wants for your present self's needs



STEWARDED KIDS

- Tough Love
 - Don't be an open checkbook

- Say “No”
 - It will help in the long run.



TALK TO YOUR SPOUSE

In the average American home...

- The day-to-day operation of the checkbook and daily expenses most often falls to the wife/mother
- The future savings and retirement plans fall to the husband/father



TALK TO YOUR SPOUSE

Also include the rest of the family if they will be affected by your future plans



YOUR MIND (GOOD & BAD)

- Continuing to learn new skills will help to keep you on track financially
- Make a plan



TEACH

- Proverbs 13:22

“A good man leaveth an inheritance to his children’s children; and the wealth of a sinner is laid up for the just.”

- Leaving them millions of dollars does them no good if they don’t have the knowledge to use it properly



THANK YOU

Questions or Comments

