

# *Practical Stewardship*

## Session 3

1

## Practical Stewardship

- Change your paradigm
- Work diligently
- Plan your spending
- Control your spending
- Listen to counsel
- Persevere

2

## Change Your Paradigm



3

## Change Your Paradigm

“He who spares his rod hates his son, but he who loves him disciplines him promptly.”

Proverbs 13:24

4

## Change Your Paradigm

“The rich rules over the poor, and the borrower becomes the lender’s slave.”

Proverbs 22:7 (NASB)

5

## Change Your Paradigm

“For all things come from You, and of Your own we have given You.”

1 Chron. 29:14

6

## Change Your Paradigm

“A faithful man will abound with blessings,  
but he who hastens to be rich will not go  
unpunished.”

Proverbs 28:20

7

## Change Your Paradigm

“There is desirable treasure, and oil in the  
dwelling of the wise, but a foolish man  
squanders it.”

Proverbs 21:20

8

## Change Your Paradigm

“Have you found honey? **Eat only as much as you need**, lest you be filled with it and vomit.”

Proverbs 25:16

9

## Work Diligently

- Diligence = Hard Work + Wisdom
- Illustrated by the virtuous wife  
(Proverbs 31:27)
- Don't overwork (Prov. 23:4-5)
- Diligence will be rewarded
- Time and chance happen to all men  
(Eccl. 9:10-11)
- Diversify (Eccl. 11:6; Prov. 31)

10

## Work Diligently

- Am I working diligently?
- Am I overworking?
- Do I need more income, or lower expenses, or both?
- Is poor planning/control my problem?
- Am I “unlucky”?

11

## Plan Your Spending

- Diligence in planning is required  
(Prov. 27:23-27; Prov. 6:6-11)
- Setting priorities is important  
(Prov. 24:27)
- Jesus indicates wisdom of planning  
(Luke 14:28-30)

12

## Plan Your Spending

- Blueprint
- Budget/Spending Plan/Cash Flow Plan
  - Regular planning meetings
  - Monthly? By pay period?
  - Unity in planning
  - Flexibility in planning
  - Contingency planning
  - Planning for fun

13

## Plan Your Spending

- Career planning (one income?)
- Debt reduction plan
- Savings plans
- Insurance (Eccl. 7:12)
- Retirement
- Will (Prov. 13:22)

14

## Control Your Spending

- Great plans still have to be implemented
- Managed money goes further
- Paper or plastic?
- Quicken®? Notebook? Envelopes?  
Apps?
- Emergency fund
- The closer to the edge, the more control
- “A penny saved ...”

15

## Listen to Counsel

“Where there is no counsel, the people fall;  
but **in the multitude of counselors there is  
safety.**”

Proverbs 11:14

16

## Listen to Counsel

- Look for help
- Find successful, experienced role models  
(Job 12:12)
- Don't turn your back on wisdom  
(Rehoboam)
- Read!

17

## Persevere

- Look for motivators
- Remember the ants
- Accountability partner
- Track your progress
- Have some fun
- Check your priorities!
- Read
- Pray!

18