

Dr. Ron Armstrong • January 22, 2023
Financial Adulting Part 1

1 Corinthians 13:11 When I was a child, I talked like a child, I thought like a child, I reasoned like a child. When I became a man, I put the ways of childhood behind me. ¹²For now we see only a reflection as in a mirror; then we shall see face to face. Now I know in part; then I shall know fully, even as I am fully known.

Malachi 3:10 Bring the whole tithe into the storehouse, that there may be food in my house. "Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."

Adulting Principle #1: Financial Adulting + God's Blessing = Prosperity

1. Financial adulting means I'm going to apply God's multiple principles. I'll even do hard stuff.
2. This is not a "prosperity" message. The Bible does not teach that we'll all be rich, never get sick, or ever experience tragedy.
3. But it does mean that God is generous with his children. (Aren't you with yours?)
 - a. God wants to be as generous with you as you are mature enough to handle.
 - b. There are behaviors that God will bless just like there are behaviors you will bless. Do you bless an obedient or disobedient child?
4. "I can take care of myself" isn't adulthood; it's just a step toward adulthood. Look at the real progression: (It's the direction of potential care.)

Infant-----Child-----Teen-----Adult

Adulting Principle #2: I can think about and do more than one thing at a time.

1. Kids are overwhelmed by multiple things; adults expect them.
2. People tend to see pieces instead of the whole financial puzzle. Here's the picture: (Income, spending, investing, debt, giving, God's blessing puzzle)

Adulting Principle #3: Mimetic wanting will make me miserable. It doesn't matter what my neighbor, brother-in-law, or friends have.

1. Most "wanting" is mimetic (imitative). Humans are master imitators. We even imitate others' wants. We follow their gaze.
2. The Bible warns me about having a burning desire (coveting) to have what other people have.
3. I believe it's harder to figure out what you really want than it is to figure out how to get it.

Adulting Principle #4: Everybody needs a spending plan.

1. Limited funds: If you've got a spending plan, you aren't scared to get the mail; you don't feel guilt when you spend; and you know whether you have the money.
2. Plenty: It will help you prioritize what is important to you, prevent over-accumulation of stuff, and it's the key to disciplined generosity.

Adulting Principle #5: If I don't figure out my income plan and my spending plan, I won't need to worry about an investing plan.

February 2: We'll talk specifically about income, investing, getting out of debt, and retirement.