

Dr. Ron Armstrong • January 29, 2023

## Financial Adulting Part 2

**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.

**Philippians 4:12** I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. <sup>13</sup>I can do all this through him who gives me strength.

**Malachi 3:** “Will a mere mortal rob God? Yet you rob me. “But you ask, ‘How are we robbing you?’ “In tithes and offerings. <sup>9</sup>You are under a curse—your whole nation—because you are robbing me. <sup>10</sup>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. <sup>11</sup>I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,” says the LORD Almighty.

### **Adulting Principle #1: I must win the battle in my mind before my finances.**

1. Cultivate the “I can” attitude.
  - a. I can learn contentment. With God’s help I won’t be controlled by fear, greed, boredom, or shame. (Spending triggers.)
  - b. I can be trusted with more. Commit to practicing biblical money principles.

- c. I can be good at this. I am not controlled by my past, parents, or passions.
2. It’s amazing what happens when I quit asking “if?” and start asking “how?”

### **Adulting Principle #2: I automate what helps me (blessing) and inconvenience what hurts me.**

1. God blesses my tithe, my savings, and getting rid of debt, so I enhance my faithfulness by automating it.
2. The Bible warns me that I need God’s protection against the little pests. People often say, “I don’t even know where it went.” The little pests got it.
3. Touch increases temptation:
  - a. When you touch the tithe, savings, or debt reduction money, you will always encounter temptation.
  - b. “I can handle it” is a poor strategy. The Bible teaches us to flee temptation; not “handle” it.

### **Adulting Principle #3: Adults change when we need to; and we need to. (Longevity changed your future.)**

1. Life got longer, and the timing of life’s stages changed. We can lament it or change with it.
2. You would be wise to begin planning for the Young-Old stage of life.

### **Adulting Principle #4: Adults talk about money.**

1. If married, they talk to their spouse.
2. They develop a team of advisors.

### **Adulting Principle #5: Adults pull the wagon.**

1. They do it for two reasons:
  - a. Adults know it’s their job.

- b. Adults know that's where the joy is.
- 2. Are you pulling the wagon or riding in it?

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