

- 1. How would you define or describe your life purpose?**
- 2. What are some goals that can help you achieve this life purpose?**
- 3. What are some financial goals that can help support your life goals and purpose?**

Short term financial goals (next 12 months)

Mid-range financial goals (2-5 years)

Long-term financial goals (5 years to retirement)

Link to video used in worship:

<https://www.youtube.com/watch?v=GgBpyNsS-jU>



God's Enough: Cultivating the Right Dream

Sheri Clifton



Timothy 6:17–19

As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.



fluenza – “the constant need for more and bigger and better stuff”

According to PBS:

- 1. “The bloated, sluggish, and unfulfilled feeling that results from efforts to keep up with the Joneses.”**
- 2. “An epidemic of stress, overwork, waste, and indebtedness caused by dogged pursuit of the American Dream.”**
- 3. “An unsustainable addiction to economic growth.”**



Average home size according to National Homebuilders Association:

1973 1660 sf
2016 2700 sf



“Slate” on the storage industry:

1960 – none

2016 – 2.3 billion sf



“Credit-itis” – an illness brought on by the opportunity to buy now and pay later. It feeds on our desire for instant gratification.



In last 20 years – credit card balance has tripled and average minimum payment cut in half *(Mark Brinker)*



1973 average car loan was 36 or 48 months
2016, 72 or 84 months



**Home mortgages now extend to 50 years –
consumes up to 1/3 total household income**



College students are now graduating with average of \$37,000 in debt



Dave Ramsey finds people think they will be secure if they just make 20% more



The Three Deadly Sins of Excessive Consumerism

Envy or Covetousness

Greed or Avarice

Gluttony



Timothy 6:10 For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.

Ecclesiastes 5:10 The lover of money will not be satisfied with money; nor the lover of wealth, with gain. This also is vanity.

Matthew 16:26 “For what will it profit them if they gain the whole world but forfeit their life? Or what will they give in return for their life?”



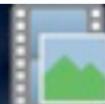
John 10:10a
“The thief comes only to steal and kill and destroy.”





John 10:10

“The thief comes only to steal and kill and destroy. I came that they may have life, and have it abundantly.”

 **First Steps:**

- **simplify our lives and silence the voices constantly telling us we need more.**
- **live counterculturally by living below, not above, our means.**
- **build into our budgets the money to buy with cash instead of credit.**
- **build into our budgets what we need to live generously and faithfully.**



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