

Costly living in a cost of living crisis

Women Working Well in the Wharf seminar, St Peter's Barge, 26 September 2024

What is your money personality type?

[Adapted from <https://www.goodhousekeeping.com/uk/consumer-advice/money/a44702609/money-personality-types/#>]

The Spendy Wendy

Motto: When the going gets tough, the tough go shopping.

This could be you if: You know the three digits on the back of your bank card off by heart from all your online shopping.

The Ostrich

Motto: I bury my head in the sand.

This could be you if: You're never sure there's money in your account when you tap your card to pay.

The Goblin

Motto: Money – my precious!

This could be you if: You get more of a kick from saving money than spending it.

God's good gifts

Immeasurably good gifts: salvation and future hope (John 3:16; Philippians 2:6-8; 1 Peter 1:4)

Good gifts now (Psalm 24:1; James 1:17; Matt 6:8; Matt 6:11; 1 Tim 6:17)

The danger of God's good gifts

Deuteronomy 8:10-18 (page 184)

1. What is the big danger that the Israelites will face once they have a land of their own? How does comfort and prosperity particularly put them in danger?
2. What has the Lord done for them? Why does this make forgetting the Lord more absurd?
3. What has the Lord done for us? How could our comfort and prosperity put us in danger of forgetting the Lord and what he's done for us?

Matthew 13:22

As for what was sown among thorns, this is the one who hears the word, but the cares of the world and the deceitfulness of riches choke the word, and it proves unfruitful.

Matthew 6:19-21, 24

¹⁹ “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.

²⁴ “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

Using God’s good gifts wisely

1. What does this proverb say and how does it help us think about money/wealth today?

	Passage	Verses	Main point
1.	Proverbs 16:8, 16	Better is a little with righteousness than great revenues with injustice. How much better to get wisdom than gold! To get understanding is to be chosen rather than silver.	
2.	Proverbs 21:5	The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.	
3.	Proverbs 21:20	Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.	
4.	Proverbs 23:4-5	Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle towards heaven.	
5.	Proverbs 28:20, 22	A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished. A stingy man hastens after wealth and does not know that poverty will come upon him.	
6.	Proverbs 30:7-9	Two things I ask of you; deny them not to me before I die: Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, “Who is the Lord?” or lest I be poor and steal and profane the name of my God.	

2. Which proverb(s) do you think the following characters need to think about and why?

1. The Spendy Wendy

2. The Goblin

3. The Ostrich

Using God's good gifts generously

PROVIDING FOR OUR FAMILIES (1 TIMOTHY 5:8)

PROVIDING FOR THOSE IN CHRISTIAN MINISTRY (1 TIMOTHY 5:17-18)

PROVIDING FOR THE POOR

2 Corinthians 9:5-15 (page 1165)

1. What attitude should the Corinthians have to giving to the Christians in Jerusalem?

2. What should be their motivations for giving?

3. What should be our motivations for giving?

4. Thinking about all the categories of people God says we should provide for (family, those in ministry and the poor), how should a Christian decide how to split her giving between them? Should the split be equal? What circumstances may affect this?

GENEROSITY FUELLED BY GOD'S GENEROSITY

2 Corinthians 8:1-3,

We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, ² for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. ³ For they gave according to their means, as I can testify, and beyond their means, of their own accord,

2 Corinthians 8:8-9

I say this not as a command, but to prove by the earnestness of others that your love also is genuine. ⁹ For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

More to think about

Luke 12:13-21

1. What warning does Jesus give this young man?
2. Where are you at risk of having similar attitudes to the young man and/or of the rich man in the parable?
3. Why is this foolish?
4. What would it look like for you to be 'rich towards God'?

Luke 12:22-34

1. Where are you at risk of being anxious about your material needs?
2. How has God shown that he's more than able to provide what we need?
3. What are we to seek instead of material things? Why (from the passage) is seeking this infinitely more sensible than seeking material things?
4. Is there anything to change to ensure your heart is inclined towards heaven?

Help to manage your finances

Here are some recommendations of free sources of information if you or someone you know wants help with finances.

Christians Against Poverty
www.capuk.org

Money Saving Expert
www.moneysavingexpert.com

Citizens Advice
www.citizensadvice.org.uk
0800 144 8848

National Numeracy (help with maths)
www.nationalnumeracy.org.uk