# IF MONEY TALKED: SWHW MASTERMIND

### Michelle Myers + Somer Phoebus

All quotes are from Michelle Myers + Somer Phoebus unless otherwise noted.

Don't forget to take the quiz (ifmoneytalked.com/quiz) before you watch

AND Andy's giving us 30% off ending Thursday, 4/30. Use promo code sheworksHisway at checkout. Grab your copy here: https://store.northpoint.org/products/if-money-talked-workbook? \_pos=1&\_sid=fecbaae41&\_ss=r

Jesus talked about money more than He talked about heaven. - SP

Money is the number one thing that we put our security in outside of God. - SP

Money the most tempting thing that we can get comfortable with. - SP

Our anxiety changes with our income. - SP

We have to see God as the ultimate Provider. We cannot attach His provision to a bank account.- SP

We can do what the Lord calls us to do with our money regardless of how much money we have. - SP

the "consumption assumption" — every bit of my money is for me to spend. If we don't allow Jesus to tell us what to do with our money, culture will. - MM

We confuse needs vs. wants.

Re-frame in your mind what "extra" means.

Does our income drive your spending? There is never financial relief in that cycle. There is always financial pressure because you're pushing your budget.

"The moment you think you own me, I actually own you." - Money

We've heard the argument of manager of your money vs. owner of your money, but that means you are not the manager of your money; you are the manager of His money. - MM

You are the manager, God is the owner. If I am the manager of something that God owns, I am responsible and accountable for how I handle it. - MM

God has allowed me to steward money on His behalf. - MM

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Pg. 43 The 5 Things You Can Do with Your Money

Spend It

Repay debt

Pay taxes

Save it

Give it

Sometimes what looks financially responsible, isn't always what's financially obedient. - SP

Give it

Save it

Pay taxes

Repay debt

Spend it

Give = God + Others

When we give first, if something happens, and there's not enough left, God is not the one who is robbed - SP

"If Jesus wants to know where your heart is, He'll look at your bank statement, not your Bible." – Andy Stanley

#### Give

- Give out of what you're grateful for
- Give over what breaks your heart.

#### Save

- Tuition for kids?
- Weddings/kids futures?
- Family vacation?
- Unplanned generosity?

#### Live

Go back to the beginning + remember what "extra" actually means. You'll see that if you're here, you have all of your needs + a lot of your wants already.

If you'd like to change where your heart is, change where your money is going. What gets your money gets

your attention.

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Think in percentages, not amounts.

I will give \_\_%.
I will save \_\_%.
I will live on \_\_\_%.

pg. 47 -- Pay attention to where you feel tension.

What if my husband and I don't agree on how we should spend our money? (pg. 36-37)

**Pause** 

Acknowledge

Reciprocate

Talking it over

Responding generously.

There is no such thing as over-communication in marriage. - MM

Malachi 3:10

Take God at his Word. - MM

The local church is always God's plan A. - MM

Anytime we struggle with guilt, we may still be making it more about us than our Heavenly Father. - SP