

THE PARABLES OF THE LORD JESUS CHRIST
THE PRODIGAL SON/THE FORGIVING FATHER
(Stewardship Emphasis)
(LUKE 15: 11-32)

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Major Point of the Parable: The love, mercy, and forgiveness of God are beyond human comprehension.

Other Lessons: (Stewardship Emphasis)

- A Lesson in Money Management
 - This parable is about managing resources as much as it is about anything else.
 - Managing what we have is just as critical as what we have. If we do not manage what we have well, then no matter how much we have we will still be in trouble.
 - When we pray, work and seek resources we should also pray for discernment and ability to manage them.
 - A number of our problems center around managing and prioritizing as much as they do insufficiency.

- Immaturity and Inexperience in Handling Resources
 - Part of the young man's problem centered on his inexperience and lack of maturity in managing resources.
 - Immaturity and inexperience in handling resources is reason some of us have gotten over our heads in credit card debt.
 - Immaturity and inexperience in handling resources is the reason that the more some get the more we tend to spend and the deeper in debt we tend to get.
 - Immaturity and inexperience in handling resources is the reason that some people end up in worse conditions after receiving large sums of money than they were before.
 - We do not have to make all the mistakes of the younger son. Both the scriptures and secular materials offer free money management advice.

- Short-term pleasures and Long-term goals
 - Part of the wisdom in managing money is striking a balance between short-term pleasure and long-term goals.
 - Money is to be enjoyed. Money is also to be saved and invested. There has to be balance between the spendthrift spirit of the younger brother and the miserly spirit of the elder brother.
 - Do we have any long-term financial goals? What are they? What is our plan for reaching them?
 - Part of the wisdom in managing money is plain old fashioned, down to earth, discipline.
 - Part of wisdom in managing money is in knowing the difference between and appreciating and depreciating asset.

- Part of the wisdom in managing money is having the correct set of spiritual values and priorities.
 - Part of the wisdom in managing money is knowing the limits of money---what money can and cannot buy.
- What is not adequately replenished will soon run out. Tomorrow always comes. This rule of life not only applies to money to but to everything else in life as well.
 - Health and strength
 - Love and relationships
 - Faith and spirituality
- People get funny when it comes to money.
 - Love of money can be thicker than blood.
 - Love of money can be thicker than romance.
 - Love of money can be thicker than friendships.
 - Love of money can be thicker than professional associations.
 - Love of money can be thicker than commitment to great causes.
 - Love of money can be thicker than love for God.
 - Hesitation and refusal of believers to tithe
 - Money is still the last stronghold for a number of believers.
- We can recover from financial mistakes.
 - Everyone has made some financial mistakes. Everyone will make some more financial mistakes.
 - Recovery is possible if we keep a vision of financial wholeness.
 - Recovery is possible if we decide to move from the place we are currently.
 - Recovery is possible if we swallow pride, admit our errors and seek help.
 - Recovery is possible if we learn the lessons from our mistakes and failures.
 - Recovery is possible if we decide to leave some things and possibly some people behind.
 - The younger son had to leave hogs and Abraham had to separate from Lot.
 - The Lord Jesus Christ had to be willing to let Judas go.
 - Recovery is possible if we are prepared for rejection.
 - Recovery is possible if we have a humble spirit.
 - Recovery is possible if we are willing to retrace our steps and walk the road that leads to financial wholeness no matter how long it is or how far we are away from home or wholeness.
- From Imagination to Implementation
 - Faulty Financial Planning
 - Epitomized by Hans Solo in Star Wars episode 4, “New Hope” who imagined a lot of money with no specifics about amount, management or continued increase
 - No specifics regarding amount
 - No specifics regarding time line

- No specifics regarding management
- No specifics regarding continued increase or expansion
- Proper Financial Planning epitomized by Joseph in Genesis 41:25-35
 - Specific goal regarding amount: one-fifth saved
 - Specific time line, 7 years
 - Specific regarding management; had to manage entire harvest with goal of saving one-fifth
 - Discipline of plan helped him maintain power and live well when crisis was over
- Casting Financial Vision:
 - Seek God's Face: Proverbs 3: 5-6 and 10: 22
 - Write goals: Habakkuk 2: 2-3
- Step One: Set Goals
 - Beginning Date: April 9, 2019
 - Goal: Cash, investments, and other liquid assets
- Three months---
 - Easy:
 - Challenge:
 - Faith Stretch:
- Six months---
 - Easy:
 - Challenge:
 - Faith Stretch:
- One Year---
 - Easy:
 - Challenge:
 - Faith Stretch:
- One and a half years---
 - Easy:
 - Challenge:
 - Faith Stretch:
- Two years---
 - Easy:
 - Challenge:
 - Faith Stretch:
- Two and a Half Year Review:
 - Easy:
 - Challenge:
 - Faith Stretch:
- Three years--- Review every three to six months
 - Easy:
 - Challenge:
 - Faith Stretch:
- Five years--- with appropriate reviews every three to six months

- Easy:
- Challenge:
- Faith Stretch:



Ways to reach goals:

1. Extra income
 - a. Tithe from all extra income
 - b. All income should fit within our standards as Christians
2. Save change
3. Shop in closet and save or invest money saved or pay down debt
4. Learn value of accessorizing
5. Shop in pantry and save or invest money saved or pay down debt
6. Except for major purchases such as homes or automobiles, do not buy anything that cannot be paid down in thirty days. If you cannot pay it off in thirty days you cannot afford it no matter how large your credit balance is
7. Learn to say No (Saying No to certain people and behavior is disciplined and learned behavior)
 - a. To broke friends and relatives
 - b. Impulse buying
8. Get a financial partner or accountability partner
 - a. Build relationships with people who have as much or more than you, who will will add not take away from your life
9. LIVE WITHIN YOUR MEANS
10. Develop a Management Plan (Budget)
Someone has said that a budget allows you to tell your money where to go so you do not have to wonder where it went

SAMPLE MONTHLY BUDGET

INCOME:

Monthly Income #1 (after taxes) _____
 Monthly Income #2 (after taxes) _____
 Monthly Income #3 (after taxes) _____
 Total Income _____

EXPENSES:

Tithe (10% off gross, before taxes) _____
 Other offerings and donations _____

Savings (10% or more) _____

Housing Expenses: _____

Mortgage _____
 Rent _____
 Groceries _____
 Association Fees _____
 Property Taxes _____
 Insurance _____
 Gas _____
 Electric _____
 Water and Sewer _____
 Trash Pickup _____
 Home phone _____
 Cell phone _____
 Cable TV _____
 Internet _____
 Home Repairs _____
 Other _____

Automobile Expenses: _____

Car or lease payments _____
 Auto Insurance _____
 Gasoline _____
 Auto Maintenance _____
 Other _____

Other Transportation: _____

Bus _____
 Train _____
 Taxi _____
 Other _____

Health Costs and Other Insurance: _____

Health Insurance _____
 Medicine _____
 Physician _____
 Deductibles _____
 Disability _____
 Life _____

Other Expenses: _____

Clothing _____
 Laundry/Dry cleaning _____
 Tuition _____
 School supplies _____

Family/care giving assistance _____
 Entertainment _____
 Subscriptions _____
 Memberships _____
 Vacation Allotment _____
 Throw away _____

Loans and Credit Cards: _____

Installment loans _____
 Credit card 1 _____
 Credit card 2 _____
 Credit card 3 _____

Miscellaneous Expense: _____

1. _____
2. _____
3. _____
4. _____

Total Estimated Monthly Expenses: _____

Estimated Income After Expenses: _____

Expenses Under/Over Income: _____

Plans for Balancing Plan for Financial Vision

NEVER COUNT GOD OUT!!!

- The love, mercy and forgiveness of God extend not only to sin but also to waste of resources.
- The second chances of God also extend to waste of resources and mismanagement.
- God is delighted when we decide to move beyond financial bondage
- God still desires and is willing to bless us despite our history of waste and mismanagement.
- God’s will and favor have the last word and are more powerful than obstacles and opposition we may encounter.

Daily Prayer:

Lord Jesus you have a vision for my life that is greater than any vision I can have for myself or others can have for me. Lord Jesus show me the vision you have for the finances that come into and flow through my hands. Some things I see for myself. Some things I have planned for myself. Lord Jesus show me your vision beyond my plans and what I can see. Elevate my thinking to your vision. Save me from the petty and mundane. Following your vision, I know that I CAN AND I WILL BE FINANCIALLY FREE, TO YOUR GLORY AND YOUR HONOR---Nothing more, nothing less and nothing else. In your name Lord Jesus, do I offer this prayer, Amen.