

**There is nothing too hard for God.**

**I am a daughter of the King.**

**God has great plans for me!**

**I will make every effort to live as a  
Christian should.**

**I will strive to inspire and  
encourage my sisters to do the  
same.**

*Sisters Class*  
*Sunday,*  
*February 04,*  
*2024*



*Lydia*



*Acts 16:11-15*

## Important Facts:

- Acts is written by Luke, who was a physician, Scripture writer and missionary who traveled with the apostle Paul.
- The Church starts in the book of Acts (**Acts Chapter 2**)
- God added to the Church daily (**Acts 2:47**)
- Apostles got busy doing what Christ commissioned them to do in **Matt 28:16-20**. *Vs 19-20 “Therefore go and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age.”*
- Acts is a book of conversions. Few Examples - 3,000 on Pentecost (**2:41**), The Samaritans (**8:12**), Ethiopian Eunuch (**8:35**), Cornelius (**10:47**), The jailor (**16:33**), Crispus & Corinthians (**18:8**)



## Acts 16:11-15

<sup>11</sup> From Troas we put out to sea and sailed straight for Samothrace, and the next day we went on to Neapolis.

<sup>12</sup> From there we traveled to Philippi, a Roman colony and the leading city of that district<sup>[a]</sup> of Macedonia. And we stayed there several days.

<sup>13</sup> On the Sabbath we went outside the city gate to the river, where we expected to find a place of prayer. We sat down and began to speak to the women who had gathered there.

<sup>14</sup> One of those listening was a woman from the city of Thyatira named Lydia, a dealer in purple cloth. She was a worshiper of God. The Lord opened her heart to respond to Paul's message.

<sup>15</sup> When she and the members of her household were baptized, she invited us to her home. "If you consider me a believer in the Lord," she said, "come and stay at my house." And she persuaded us.

**Who  
was  
Lydia?**

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<sup>15</sup> When she and the members of her household were **baptized**, she invited us to her home. "If you consider me a **believer** in the Lord," she said, "come and stay at my house." And she **persuaded** us.



# Who was Lydia?

Worshipper of God

Listener

Humble

From the City of  
Thyatira

Hospitable

**Businesswoman**

Repentant

Baptized

Responded to Paul's  
message

Social

Dealer in Purple  
Cloth

Believer in the  
Lord

**Generous**

Shared the Gospel

Persuasive





# Businesswoman

Who  
does  
she  
look  
like?

How  
does  
she make  
decisions?

What  
does  
she do?

Where  
does  
she  
work?

When  
does  
she  
work?



# Titus 2:3-8

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- 3 The aged women likewise, that they be in behaviour as becometh holiness, not false accusers, not given to much wine, teachers of good things;
- 4 That they may teach the young women to be sober, to love their husbands, to love their children,
- 5 To be discreet, chaste, **keepers at home**, good, obedient to their own husbands, that the word of God be not blasphemed.





# Businesswomen in our Homes for God!

- **Proverbs 14:23** – All hard work leads to profit, but mere talk leads only to poverty.
- **Proverbs 21:20** – The wise store up choice food and olive oil, but fools gulp theirs down.
- **Proverbs 13:11** – Dishonest money dwindles away, but whoever gathers money little by little makes it grow.
- **Proverbs 22:9** – The generous will themselves be blessed, for they share their food with the poor.
- **Proverbs 22:7** – The rich rule over the poor, and the borrower is slave to the lender. **(Story of Joseph, Gen. 37–Gen. 47)**
- **Proverbs 21:21** – Whoever pursues righteousness and love finds life, prosperity and honor. **(Matt. 6:33)**





Matthew 6:33

**33 But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.**

## Matthew 6:25-33

<sup>25</sup> Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?

<sup>26</sup> Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they?

<sup>27</sup> Which of you by taking thought can add one cubit unto his stature?

<sup>28</sup> And why take ye thought for raiment? Consider the lilies of the field, how they grow; they toil not, neither do they spin:

<sup>29</sup> And yet I say unto you, That even Solomon in all his glory was not arrayed like one of these.

<sup>30</sup> Wherefore, if God so clothe the grass of the field, which today is, and tomorrow is cast into the oven, shall he not much more clothe you, O ye of little faith?

<sup>31</sup> Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed?

<sup>32</sup> (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things.

<sup>33</sup> But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

O'ye Of  
little Faith





**Proverbs 22:7** – The rich rule over the poor, and the borrower is slave to the lender.

## Romans 13:8

**<sup>8</sup> Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.**

**There is nothing too hard for God.**

**I am a daughter of the King.**

**God has great plans for me!**

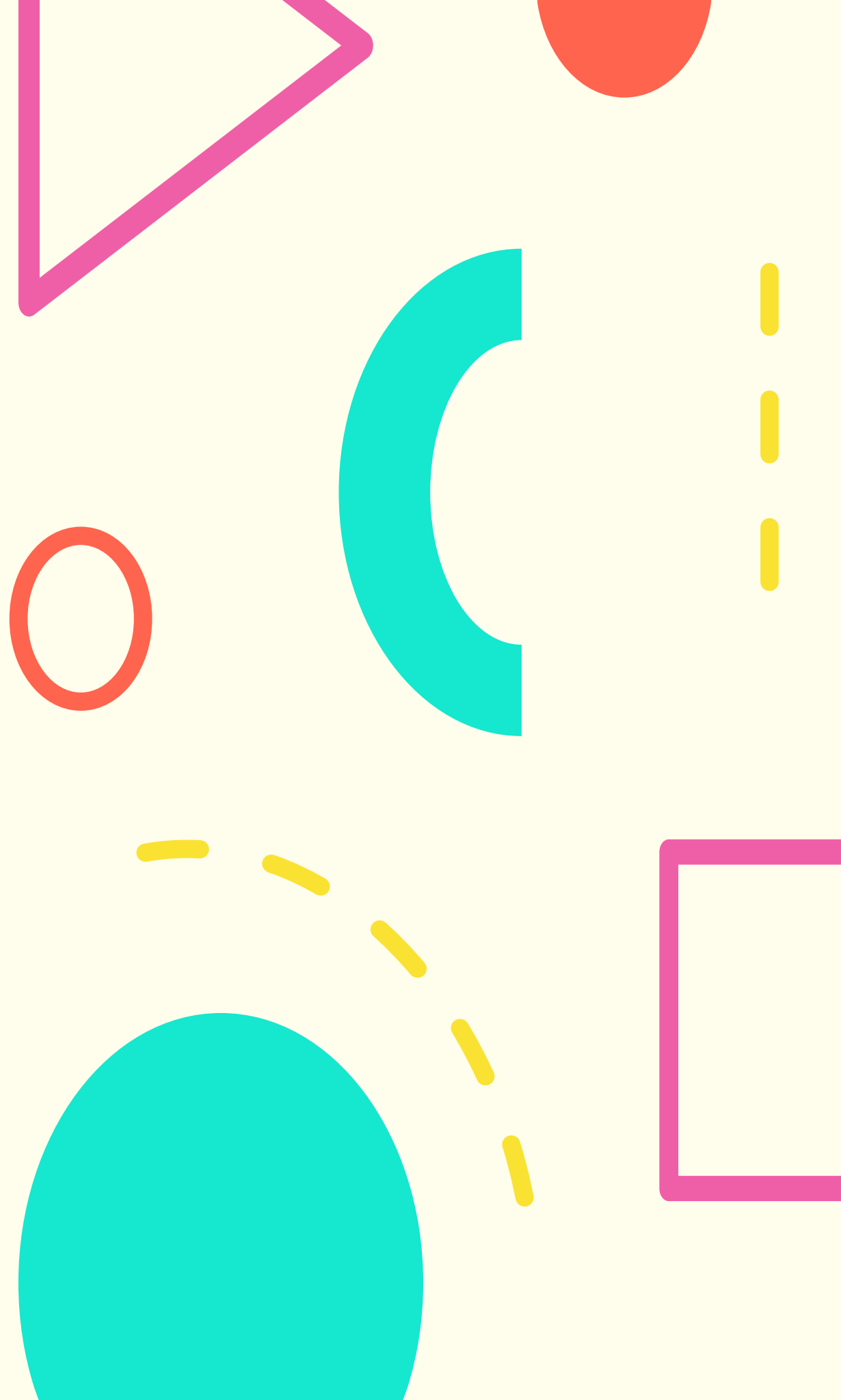
**I will make every effort to live as a  
Christian should.**

**I will strive to inspire and  
encourage my sisters to do the  
same.**



# RECAP

- **Lydia** – Acts 16:11-15
- **Lydia** was a businesswoman and generous.
- How do we become the best businesswomen in our home for God?
- **Matthew 6:33**
- What happens when we have little faith with our finances? **DEBT**
- **Proverbs 22:7** – The rich rule over the poor, and the borrower is slave to the lender.
- **Romans 13:8** – Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.





# REFOCUS



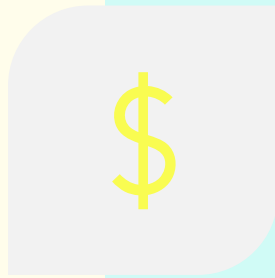
**STOP SPENDING  
MORE THAN YOU  
MAKE.**

**WE HAVE ALL  
THAT WE NEED.**

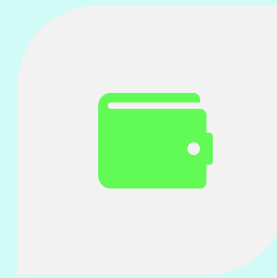


**GET RID OF  
CREDIT CARDS,  
EXCEPT ONE  
MAJOR CARD,  
LOANS, ETC.**

**(CONFESSION)**



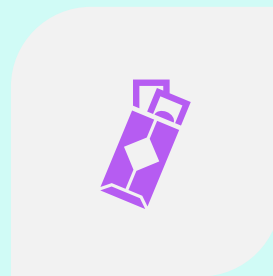
**KNOW HOW MUCH  
YOU MAKE  
(INCOME)**



**KNOW HOW MUCH  
YOU SPEND  
(EXPENSES)**



**CREATE AN  
EMERGENCY FUND –  
START LOW AND  
INCREASE AS YOU  
REDUCE DEBT.  
GOAL – 3-6 MONTHS  
OF YOUR  
EXPENSES.**



**\*\*\*USE CASH  
ENVELOPES OR HAVE A  
SEPARATE DEBIT CARD  
FOR CASH ITEMS. KEEP  
THIS ACCOUNT  
SEPARATE FROM YOUR  
EMERGENCY FUND.**



**NEVER HAVE  
ANOTHER CAR  
NOTE!**

# Helpful TIPS



# Helpful TIPS

- Create a **BUDGET** (Do this *before* the start of **EVERY** Month) and **NEVER STOP** Budgeting.

**Your NET Income (-) ALL Your Expenses = \$ XXX**

**If Your Expenses are more than Your Income,  
You're Overspending!!!**

**If Your Income is more than Your Expenses,  
~~SAVE~~ (this should already be a line item in your  
expenses), Give MORE!**

# DEBT SNOWBALL

## QUICK REFERENCE

Get more great money tips at [GirlTalkwithFo.com](http://GirlTalkwithFo.com)!

### STEP 1 LIST DEBTS FROM SMALLEST TO LARGEST

List every debt, except for your mortgage. That includes student loans, credit cards, automobiles, etc.



### STEP 2 PAY THE MINIMUM ON ALL DEBTS EXCEPT THE SMALLEST

Put extra money toward your smallest debt while paying minimum on the rest.



### STEP 3 PAY OFF YOUR SMALLEST DEBT

Pay off your smallest debt and apply money from that payment to your next smallest debt.



### REPEAT STEP 4

Repeat each step until all debts have been paid off and you're completely DEBT FREE!



**START PAYING OFF DEBT TODAY!**

## Pay OFF Your Debt

### February 2024

	Balance	Due	Paid	New Balance
1. Old Navy	\$ 80	\$ 10	\$ 80	\$ 0
2. HomeGoods	\$ 200	\$ 20	\$ 20	\$ 180
3. Macy's	\$ 1,000	\$ 25	\$ 25	\$ 975
4. Student Loan	\$10,000	\$100	\$100	\$ 9,900
5. Auto Loan	\$30,000	\$500	\$500	\$29,500

### March 2024

	Balance	Due	Paid	New Balance
1. Old Navy	\$ 0	\$ 0	\$ 0	\$ 0
2. HomeGoods	\$ 180	\$ 20	\$ 30	\$ 150
3. Macy's	\$ 975	\$ 25	\$ 25	\$ 950
4. Student Loan	\$ 9,900	\$100	\$100	\$ 9,800
5. Auto Loan	\$29,500	\$500	\$500	\$29,000

### April 2024

	Balance	Due	Paid	New Balance
1. Old Navy	\$ 0	\$ 0	\$ 0	\$ 0
2. HomeGoods	\$ 150	\$ 20	\$150	\$ 0
3. Macy's	\$ 950	\$ 25	\$345	\$ 605
4. Student Loan	\$ 9,800	\$100	\$100	\$ 9,700
5. Auto Loan	\$29,000	\$500	\$500	\$28,500

### May 2024

You should pay at least \$55 on your Macy's debt in the Month of May!

## Budgeting is PLANNING

- **Psalms 20:4** - May he give you the desire of your heart and make all your plans succeed.
- **Proverbs 15:22** – Without counsel plans fail, but with many advisers, they succeed.
- **Proverbs 16:3** – Commit your work to the Lord, and your plans will be established.
- **Proverbs 16:9** – The heart of man plans his way, but the Lord establishes his steps.
- **Proverbs 19:2** - Desire without knowledge is not good, how much more will hasty feet miss the way!
- **Luke 14:28** - Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?

## BUILDING BLOCKS STUDENT HANDOUT

# Budget scenarios

A budget is a spending plan that outlines what money you expect to earn or receive (your income) and how you will save it or spend it (your expenses) for a given period of time.

A key term to understand in creating a budget is net income, which is the amount of money you receive in your paycheck after taxes and other deductions are taken out; this is also called take-home pay.

The following scenarios describe three different personal budgets. **Note:** The monthly expenses in the scenarios aren't intended to equal monthly net income.

\*\*\* Assign Scenarios to Groups \*\*\*



# BUDGETING

## Additions to each Budget Scenarios

1. **Add Two Additional Expenses:** Offering to God and Giving to Others.
2. **ZERO Balanced Budget Approach** – A zero balance budget is a budgeting strategy in which you assign every dollar of your income to specific categories until there's no money left over. **You plan where every dollar of your income will go.** The goal is to have your income minus your expenses equal zero at the end of the month. If your expenses or more than your income, start trimming expenses. If your income is more than your expenses, throw a party! Better yet, if you have debt pay it down or allocate monies to your short/long terms goals or GIVE More! *The Zero Balance Budget approach requires you to keep a little buffer in your checking account (Recommendation: \$200-\$400).*
3. Let's start **BUDGETING – 5 minutes! On-Line – Use Scenario 1**



## Make a Budget

Use this worksheet to see how much money you spend this month. Then, use this month's information to help you plan next month's budget.

Some bills are monthly and some come less often. If you have an expense that does not occur every month, put it in the "Other expenses this month" category.

MONTH  YEAR

### My income this month

Income	Monthly total
Paychecks (salary after taxes, benefits, and check cashing fees)	\$ <input type="text"/>
Other income (after taxes) for example: child support	\$ <input type="text"/>
<b>Total monthly income</b>	<b>\$ 0.00</b>

Income

### My expenses this month

	Expenses	Monthly total
HOUSING	Rent or mortgage	\$ <input type="text"/>
	Renter's insurance or homeowner's insurance	\$ <input type="text"/>
	Utilities (like electricity and gas)	\$ <input type="text"/>
	Internet, cable, and phones	\$ <input type="text"/>
	Other housing expenses (like property taxes)	\$ <input type="text"/>
FOOD	Groceries and household supplies	\$ <input type="text"/>
	Meals out	\$ <input type="text"/>
	Other food expenses	\$ <input type="text"/>
TRANSPORTATION	Public transportation and taxis	\$ <input type="text"/>
	Gas for car	\$ <input type="text"/>
	Parking and tolls	\$ <input type="text"/>
	Car maintenance (like oil changes)	\$ <input type="text"/>
	Car insurance	\$ <input type="text"/>
	Car loan	\$ <input type="text"/>
	Other transportation expenses	\$ <input type="text"/>

Need a  
Budget Sheet  
Go to  
[consumer.gov](https://www.consumer.gov)

## Make a Budget

	Expenses	Monthly total
HEALTH	Medicine	\$
	Health insurance	\$
	Other health expenses (like doctors' appointments and eyeglasses)	\$
PERSONAL AND FAMILY	Child care	\$
	Child support	\$
	Money given or sent to family	\$
	Clothing and shoes	\$
	Laundry	\$
	Donations	\$
	Entertainment (like movies and amusement parks)	\$
	Other personal or family expenses (like beauty care)	\$
FINANCE	Fees for cashier's checks and money transfers	\$
	Prepaid cards and phone cards	\$
	Bank or credit card fees	\$
	Other fees	\$
OTHER	School costs (like supplies, tuition, student loans)	\$
	Other payments (like credit cards and savings)	\$
	Other expenses this month	\$
<b>Total monthly expenses</b>		<b>\$ 0.00</b>

**Expenses**

$$\begin{array}{c}
 \$ \quad 0.00 \\
 \text{Income}
 \end{array}
 -
 \begin{array}{c}
 \$ \quad 0.00 \\
 \text{Expenses}
 \end{array}
 =
 \begin{array}{c}
 \$ \quad 0.00
 \end{array}$$

Maybe your income is more than your expenses. You have money left to save or spend.

Maybe your expenses are more than your income. Look at your budget to find expenses to cut.

[Print Form](#)

Need a  
Budget Sheet  
Go to  
[consumer.gov](http://consumer.gov)



## Scenario 1: Recent college graduate

Sara recently graduated with a degree in marketing. She started a job that pays her \$48,000 per year. Her monthly net income is \$2,800. She's moving into her own one-bedroom apartment in the city. She doesn't own a car, but she has subway expenses. She also adopted a dog, so she has to pay for dog food and vet bills. Sara has budgeted for the following monthly expenses:

Expense type	Expense cost	Expense type	Expense cost
Rent	\$960	Utilities	\$80
Food	\$400	Cell phone	\$100
Clothing	\$150	Savings	\$100
College loan	\$140	Renter's insurance	\$80
Eating out, entertainment	\$200	Pet care	\$60
Subway	\$220	Cable, Internet	\$160

## Scenario 2: Planning for family goals

Derek and his wife Diana have two children under 4 years of age. Derek works as a school security officer and earns \$20/hour, or \$41,600 per year. Diana is an assistant manager for a hotel and earns a yearly salary of \$46,200. Their net

income is \$5,271 per month. Their cars are a little older, but they are both paid off. So their primary travel expenses are gas, tolls, and general car maintenance. Cable TV is important to them because Derek loves watching football games, and, since their children are young, they don't go out much. They've talked about opening college savings plans for both children, but they forget each month. They own an older home, so they would also like to make improvements to their house and are thinking about getting a home equity loan to meet this goal. Derek and Diana have budgeted for the following monthly expenses:

Expense type	Expense cost	Expense type	Expense cost
Mortgage	\$1,240	Child care	\$1,200
Food	\$1,300	Cable, Internet	\$170
Utilities	\$110	Cell phones	\$160
Transportation	\$140	Credit card payments	\$400
Insurance (home, cars)	\$240	Eating out, entertainment	\$300

## Scenario 3: Young working woman

Kenza was born and raised in a small town. She loves animals and got a full-time job as a vet tech after she graduated from high school. The vet gave her on-the-job training. Kenza wants to leave home and get an apartment with a friend. She realizes having a roommate to share the costs of living will help keep her expenses low. Kenza earns \$11.77 an hour and works 40 hours per week. Her annual income will be just under \$25,000. Kenza's monthly net income is \$1,458. There is a bus that runs between her job and the apartment she wants to rent. She and her friend go out every weekend and have fun. Kenza has budgeted for the following monthly expenses:

Expense type	Expense cost	Expense type	Expense cost
Rent	\$375	Renter's insurance	\$33
Groceries	\$175	Cell phone	\$55
Utilities	\$45	Cable, Internet	\$40
Savings	\$25	Bus passes	\$40
Eating out, entertainment	\$350	Clothing	\$200

# Why?

Obedience to God with our Finances.

Keep God FIRST.

Seek after God's righteousness.

Be slave only to God.

Give to others!





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## God wants us to be Givers, to be **GENEROUS**

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- **James 4:2-3** - You desire but do not have, so you kill. You covet but you cannot get what you want, so you quarrel and fight. You do not have because you do not ask God. <sup>3</sup> **When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.**

# God wants us to be Givers, to be **GENEROUS**

- **Acts 20:35** – In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’
- **Luke 6:38** – Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”
- **2 Corinthians 9:6** – Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.
- **2 Corinthians 9:7** – Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.
- **Remember, we can not out give God!**



# Questions and Comments

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