## Series:

Sermon Notes & Community Group Discussion Sunday, March 15, 2015

Transform

God Owns It All

Deuteronomy 8:10-18

Preaching: Brady Traywick

"The earth is the Lord's and the fullness thereof, the world, and those who dwell therein;" Psalm 24:1

God is the Owner.

We are the Managers.

God gives us our <u>abilities</u>.
God gives us our <u>resources</u>.
God gives us our <u>skills and talents</u>.
God gives us <u>opportunities</u> to earn money.
God gives us bodies and <u>strength & energy</u> to work.
God gives our employers the money to pay us with.

Bad managers can't give.

God has called us to be joyful, generous givers.

Since God Owns It ALL, what needs to change about your BUDGET, BUYING, & GIVING?

## **Crossroads Financial Assessment**

<b>Total Family Units</b>	173
Total Giving for 2012	\$394,391.00
Total Giving for 2013	\$609,058.00
Total Giving for 2014	\$675,097.00

ZIP Codes Represented by Family Units	Average Income Per ZIP Code	% of Family Units Per ZIP Code	Total Income Per ZIP Code
78613	\$93,001.00	9%	\$1,448,025.57
78660	\$86,647.00	12%	\$1,798,791.72
78717	\$111,638.00	6%	\$1,158,802.44
78727	\$84,438.00	18%	\$2,629,399.32
78728	\$68,080.00	4%	\$471,113.60
78729	\$78,982.00	14%	\$1,912,944.04
78753	\$54,842.00	3%	\$284,629.98
78758	\$59,734.00	16%	\$1,653,437.12
78759	\$95,272.00	14%	\$2,307,487.84
78781	\$54,842.00	4%	\$379,506.64

More than one million families have completed Financial Peace University. We have found, on average, FPU graduates who continue to implement the principles they learned increase their giving by 1% after completing the course and by 2.9% one year after completion.

Estimated Combined Income of all Family Units:	\$14,044,138.27
Average Income Per family Unit:	\$81,179.99
Currently every family unity is giving 4.81% of their average annual income, making your total income:	\$675,097.00
If every family increases giving by 1% (5.81% total), your annual income would be:	\$815,538.38
If every family unit increases giving by 2.9% (7.71% total), your annual income would be:	\$1,082,377.01
If every family unit were giving 10% of the average annual income for the zip codes represented, your total income would be:	\$1,404,413.83

