



Top Fears

TOP FIVE FEARS



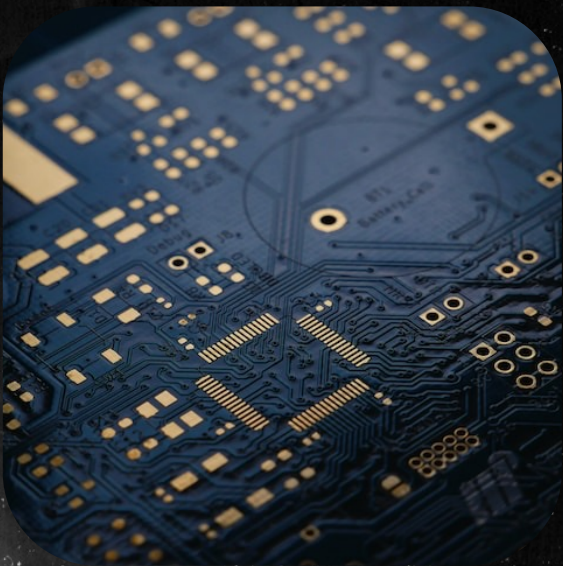
Top Fears

*The Fear of
Not Having Enough Money*

**What is fear?
Why do we fear?**

What is fear? Why do we fear?

"We fear what we do not **understand**"



What is fear? Why do we fear?

"We fear what we do not **trust**."



What is fear?

Fear is a **combination** of what we do not *understand* and what we do not *trust*.



**What about
money?**

How much is enough?

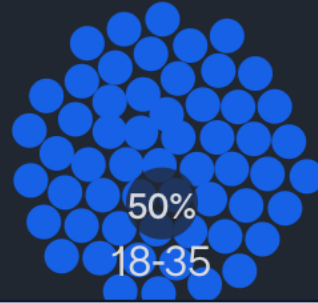
Survey

Menti.com
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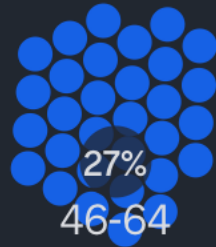


“How much annual income is enough for you to live comfortably?”

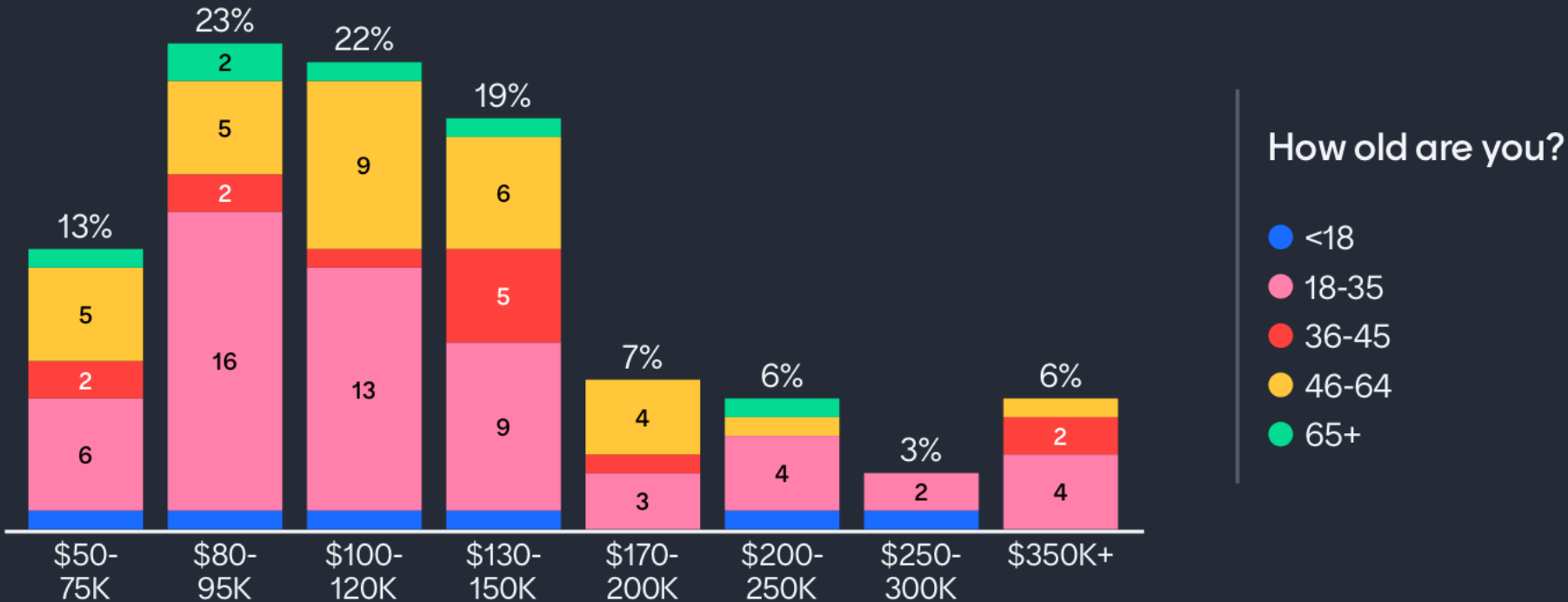
How old are you?



▶ Start Menti



How much annual income is enough for you to live comfortably?



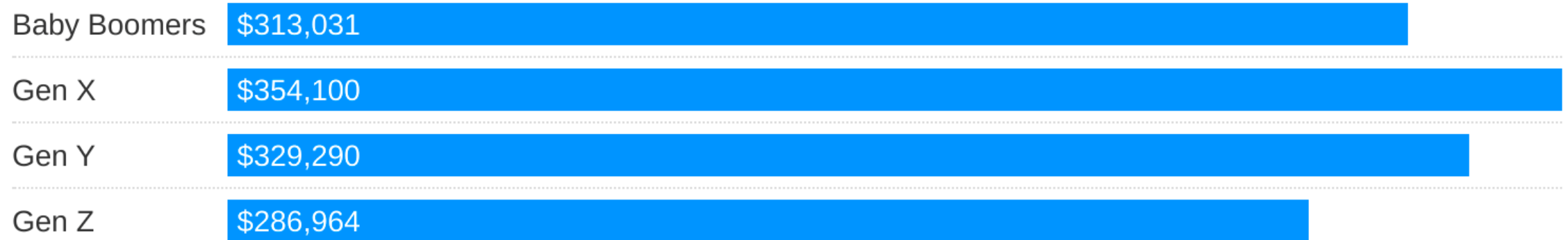
According to the Australian Bureau of Statistics (Aug 2023), the average annual income for Victorians is **\$95,310.80**

According to Forbes (Jun 2023), the median annual income is about **\$79,800**

How much do you need to earn per year to be rich?

How much do you need to earn per year to be rich?

■ Average



Source: Finder survey of 1,013 respondents, December 2021



Average - **\$320,000** per year

Not Having Enough Money

The fear of not having enough money may actually be a lack of understanding and a lack of trust in God.

Matthew 6:19-34 NIV



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19 "Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.



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Matthew 6:19-34 NIV

22 "The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. 23 But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!



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Matthew 6:19-34 NIV

24 "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

1 Timothy 6:7-10 NIV

7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. 9 Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. **10 For the love of money is a root of all kinds of evil.** Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.



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Matthew 6:19-34 NIV

25 "Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? 26 Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? 27 Can any one of you by worrying add a single hour to your life?

28 "And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. 29 Yet I tell you that not even Solomon in all his splendor was dressed like one of these. 30 If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith?

Matthew 8:19-20 NIV

19 Then a teacher of the law came to him and said, "Teacher, I will follow you wherever you go."

20 Jesus replied, "Foxes have dens and birds have nests, but the Son of Man has no place to lay his head."





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31 So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' 32 For the pagans run after all these things, and your heavenly Father knows that you need them.

33 But seek first his kingdom and his righteousness, and all these things will be given to you as well. 34 Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.



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The fear of not having enough money is actually a lack of understanding and trust in God.

Three reflection questions



**1. Where is your
treasure?**



**2. Where is
your trust?**

Practical Tips:

1. Being wise with spending
2. Do a budget
3. Don't stop giving and being generous



3. What does it mean for you to **seek first** His kingdom and His righteousness?

We are not called to live in comfort.
We are called to live in *obedience*.

We are not called to live selfishly.
We are called to live *sacrificially*.

Three questions:

1. Where is your **treasure**?
2. Where is your **trust**?
3. What does it mean for you to **seek first** His kingdom and His righteousness?