

BIBLICAL FINANCES

Lesson 7

Introduction: Churches/Pastors – All they ever talk about is money! ☺ I used to pride myself for not falling into that group! I never spoke about money – that is, until I was confronted by both God and His Word. Did you know...

- That Jesus was watched what people put in the offering, then preached about it.
- That there is more mention of money in the Bible than faith.
- That over 300 New Testament Scriptures deal with money.

Why is it so important? How we handle our finances is often a reflection of our relationship to God and our commitment to Him. It is also a means that God uses to witness to others of His faithfulness and love to us as we follow and obey His principles. On the other hand, the devil is sometimes able to bring despair, fear, guilt, and division through attacks on our finances. Some have even wandered from the faith because of a wrong approach to money.

***LUKE 16:11, 13 – “SO IF YOU HAVE NOT BEEN TRUSTWORTHY IN HANDLING WORLDLY WEALTH, WHO WILL TRUST YOU WITH TRUE RICHES?” ... “NO ONE CAN SERVE TWO MASTERS. EITHER HE WILL HATE THE ONE AND LOVE THE OTHER, OR HE WILL BE DEVOTED TO THE ONE AND DESPISE THE OTHER. YOU CANNOT SERVE BOTH GOD AND MONEY.”**

In today’s class we will shed Biblical light on the following questions and more...

- Is money evil? How about credit cards?
- Does God want us to prosper or to be content with what we have?
- What does the Bible say about debt?
- Is it wrong to save for a rainy day or retirement, or is that a lack of trust?
- Is there ever a time when we shouldn’t give our tithe to God?

1. BELIEVE THAT GOD WANTS TO BLESS YOU FINANCIALLY

A. YOU ARE TO BE SPIRITUALLY AND FINANCIALLY BLESSED.

3 Jn 2 (K.J.V.) – “Beloved, I wish above all things **that thou mayest prosper and be in health even as thou soul prospereth”*

B. GOD’S COVENANT BLESSINGS INCLUDES PROSPERITY

Deut 8:18 – “But remember the Lord your God, for it is He who gives you the ability to **produce wealth, and so **confirms His covenant**, which He swore to your forefather, as it is today.”*

Phil 4:19 – “And my God will **meet all your needs according to His glorious riches in Christ Jesus”*

- He promised “all of our needs”, not “all of our greed”

****To fully appreciate these two points (A & b), you must understand and embrace the next two as well.***

C. THAT GOD IS OUR SOURCE – PERIOD!

**Psalms 23:1 – “The Lord is my shepherd, I shall not want.”*

- TRUE PROSPERITY: “Not how much money I possess, but knowing Jehovah-Jireh (“The Lord My Provider”)
- GOD, OUR SOURCE CAN USE ANY CHANNEL HE WISHES TO PROVIDE FOR US
- OUR TRUST – Must be in God, not your riches, which, according to the Word, can take wings and fly away. **Prov 23:5*

D. THAT MONEY IS *NOT* THE ROOT OF ALL EVIL – THE LOVE OF IT IS

**1 Tim 6:10 – “For the love of money is the root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”*

2. ROOT OUT WRONG ATTITUDES ABOUT MONEY

A. THAT ACQUIRING WEALTH IS MOST IMPORTANT

**Mt 16:26 – “What good will it be for a man if he gains the whole world, yet forfeits his soul?”*

- WEALTH < SOUL

B. THAT WEALTH IS MORE VALUABLE THAN CHARACTER.

**Prov 22:1 – “A good name is more desirable than great riches; to be esteemed is better than silver or gold”*

- WEALTH < GODLY CHARACTER (GOOD NAME)

C. THAT WEALTH IS MORE VALUABLE THAN YOUR FAITH.

**Phil 3:7-9 – “But whatever was to my profit I now consider loss for the sake of Christ. What is more, I consider everything a loss compared to the surpassing greatness of knowing Christ Jesus my Lord, for whose sake I have lost all things. I consider them rubbish, that I may gain Christ and be found in Him, not have a righteousness that comes from the law, but that which is through faith in Christ...”*

- WEALTH < GAINING CHRIST & OUR FAITH

D. THAT YOU ARE GUARANTEED YOU WILL BE ABLE TO KEEP YOUR MATERIAL POSSESSIONS AND LIVE TO ENJOY WHAT YOU HAVE ACQUIRED.

**Mt 6:19-20 – “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.”*

**Luke 12:20-21 – “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ This is how it will be with anyone who stores up things for himself but is not toward God.”*

E. THAT THE QUALITY OF LIFE IS DETERMINED BY HOW MUCH MONEY YOU HAVE

**Luke 12:15 – “Then He said to them, ‘Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.’”*

F. THAT IT DOES NOT MATTER HOW YOU GET MONEY

**Proverbs 13:11 – “Dishonest money dwindles away...”*

G. YOU CAN EARN ALL THE MONEY YOU WANT WITHOUT ANYONE’S HELP, EVEN GOD’S.

**Deut 8:18 – “But remember the Lord you God, for it is He who give you the ability to produce wealth...”*

- Beauty, Brain, Brawn – It all comes from Him!

3. ESTABLISH RIGHT (BIBLICAL) ATTITUDES ABOUT MONEY

A. EVERYTHING BELONGS TO GOD, THEREFORE WE MUST...

- SURRENDER OUR RIGHTS OF OWNERSHIP
- MOVE FROM OWNERSHIP TO STEWARDS

Mt 13:45 – “Again the Kingdom of heaven is like a merchant looking for fine pearls. When he found one of great value, he went away and **sold everything he had and bought it.”*

Luke 14:33 – “...any of you who **does not give up everything he has cannot be my disciple.”*

B. LOVE GOD, NOT MONEY

Mt 22:37,38 – “You shall **love the Lord ... this is the first and greatest commandment.”*

1 Tim 6:10 – “For the **love of money is the root of all kinds of evil. Some people, eager for money, have wandered from the faith...”*

C. GIVE NO PLACE FOR GREED IN YOUR LIFE

Eph 5:3 – But among you there must not be even a hint of sexual immorality, or of any kind of impurity, **or of greed, because these are improper for God’s people.*

D. LEARN CONTENTMENT

1 Tim 6:6-8 – “But godliness **with contentment is great gain ... if we have food and clothing, we will be **content** with that.”*

Phil 4:12-13 – “I have learned the secret of **being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through Him who gives me strength.”*

E. YOU ARE BLESSED TO BE A BLESSING

**Gen 12:2 – “I will bless you. ... and you will be a blessing.”*

**1 Tim 6:17 – Command those who are rich...*

- Not to be arrogant
- Not to trust in their wealth
- To enjoy what God has given them
- To do good ... rich in good deeds, generous, willing to share

4. APPLY BIBLICAL PRINCIPLES OF FINANCIAL SUCCESS

A. RIGHT PRIORITIES

Mt 6:31,33 – “So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ ... Your heavenly Father knows that you need them. But **seek first His Kingdom and His righteousness, and all these things will be given to you as well.”*

B. TITHE

Mal 3:8 – “Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ **In tithes and offerings.”*

- Tithing Precedes the Law
- Jesus endorsed tithing (when speaking to the Pharisees)

C. GIVE _____

- **GENEROUSLY** – “According to **the portion you give** it will be given you.” – 2 Cor 9:6
- **CHEERFUL** – “For God loves a **cheerful giver.**” – 2 Cor 9:7
- **SACRIFICIAL** – “But the King replied ... ‘No, I insist on paying you for it. I will not sacrifice to the Lord my god burnt offerings that **cost me nothing.**’” – 2 Sam 24:24 *(Also the “widow’s mite”)

D. SOW SEED

Gal 6:7 – “A man **reaps what he sows.”*

- Plant what you want in your life

E. SPEAK FAITH

Prov 18:21 – “The tongue has the power of **life and Death...”*

F. TREAT PEOPLE FAIRLY

Mt 7:12 – “In everything, **do to others what you would have them do to you”*

G. BE DILIGENT

**Prov 6:10 – “A little sleep, a little slumber, a little folding of the hand to rest – and poverty will come on you...”*

H. BUDGET

**Gen 41 – “Example of Joseph”*

I. SAVE

**Prov 6:6 – “Go to the ant ... it stores it’s provisions in summer.”*

- Dave Ramsey says, “Put away \$1000 emergency fund first”
- Goal: Have 3-6 months salary in savings
- Put away for retirement!
- BUT KEEP TRUST IN GOD – Remember: Prov 23:5

J. DON’T OVERSPEND

**2 Cor 8:12 – “For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.”*

K. AVOID DEBT

**Prov 22:7 – “The borrower is servant to the lender.”*

**Rom 13:8 – “Let no debt remain outstanding, except the continuing debt to love one another...”*

- Debt is one of the three major causes of divorce
- Avg Credit Card Debt - \$8,367 cf. \$3,218 a decade ago.
- Don’t use a credit card unless you pay off totally each month
- The one who is debt free is also free to give and further God’s Kingdom

L. TRUST

**Phil 4:19 – “And my God will meet all your needs according to His glorious riches in Christ Jesus”*

- Remember “disobedient Israel” in the wilderness and how God provided for them. **See Stats handout*
- Story of the “Picture of the Son” – Who Will Take the Son? (Hand-out)
- Read: Mt 6 as an assignment – Meditate upon it, get it into your spirit

CONCLUSION: So, you can see the HIGH VALUE that God places upon our ability to rightly handle money. Are there areas where you might need to repent, or ask for His help. He is eagerly waiting and willing to give mercy and grace and help us to grow in this area.

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