

Your God and Your Money

I. Parable of the Shrewd Manager Luke 16:1-15

- A. God expects us to be honest yet shrewd in the use of money(v.1-8)
- B. Money is a tool to be used to gain friends(souls) (v.9)
- C. If we are not trustworthy in handling money, God will not entrust us with true riches(people's souls) (v10-11) God will keep us from leadership if we are not trustworthy with finances.

II. Whose Money is it? Matthew 25:14-30; Luke 16:1-15; Luke 14:33

- A. We are managers (stewards), not owners. An owner does what he pleases with his money/possessions, while a manager submits to the owner's will.
- B. As disciples our attitudes, must reflect a willingness to "give up everything" to advance God's Kingdom.

Questions

1. In what ways am I not being shrewd, honest, or trustworthy with my money or possessions?

Examples:

- Checkbook not balanced.
- Credit card debt--paying high monthly interest rates.
- Interest rates.
- Not paying bills on time.
- Writing bad checks.
- Not living by a budget.
- Borrowing from Christians or others and not repaying.

2. In what ways can I use God's money to win souls?

3. How do I view my money/possessions? Who owns them? Do I have the attitude of "giving up everything" for the Kingdom?

4. What are your personal decisions to change?

Dealing With Your Heart Part I: The Pure Heart

I. The Blessing of Giving Acts 20:33-35

- A. Paul did not desire anyone else's money or possessions.
- B. He worked hard and sacrificed to help the weak.
- C. He knew that giving brought more joy than receiving.

II. Living for Eternal Possessions Matthew 6:19-21; Hebrews 10:32-34

- A. If our treasure is in heaven, not on earth, our hearts will be in heaven also.
- B. As disciples we are commanded to be generous and willing to share.
- C. When we follow God's plan we feel great about enjoying the blessings God has given us.

Questions

1. Which do I desire more, to give or to receive? How does it show?
2. How can I put my treasure in heaven so that all my heart will be there also?
3. How am I being generous and willing to share on a daily basis?
4. Am I enjoying God's blessings or do I feel guilty about the things I have?
5. What are your personal decisions to change?

Dealing With Your Heart Part II: Obstacles

I. The Obstacles of Greed Luke 12:13-21 (Parable of the Rich Fool); Luke 16:19-31 (Parable of the Rich Man and Lazarus)

- A. Be on your guard against all kinds of greed. The value of a person's life has nothing to do with his financial worth.
- B. The rich fool's goal was financial independence and being independent of God. This is the "American Dream."
- C. The rich man in Luke 16 went to hell because of his greed and unconcern about the needs of others.

II. The Obstacle of Discontentment Philippians 4:10-13

- A. Paul rejoiced while he was in prison.
- B. He was grateful and content even when in need.
- C. Paul did not focus on what he lacked but rather on what he had (Christ).
- D. Also note 1 Timothy 6:6-10.

Questions:

1. How am I storing up treasures for myself but not being rich toward God?
2. How am I showing concern for the poor and needy?
3. Am I grateful and content with what I have right now?
4. What grieves do I have in my life because of greed and discontentment?

Examples:

- a. Debt
- b. High monthly payments
- c. Bad credit record

Dealing With Your Heart Part III: Obstacles (continued)

III. The Obstacle of Worry Matthew 6:25-34; Philippians 4:4-9

- A. As disciples we sin when we worry about our finances.
- B. Worry is a result of a lack of faith.
- C. Ways to overcome worry:

- 1. Prayer
- 2. Rejoice always
- 3. Be thankful in all situations

IV. The Obstacle of Laziness: Signs of Laziness According to Solomon

- A. The Sluggard

- 1. Oversleeping and eating too much Proverbs 6:9-11; 19:15; 20:13; 26:14
- 2. Not accomplishing goals, something always getting in the way Proverbs 13:4; 15:19
- 3. Unwilling to work hard Proverbs 19:24, 26:13

- B. Results of laziness: Poverty Proverbs 10:4, 12:24.

- C. Overcome laziness by hard work Proverbs 14:23

Questions

- 1. What do I worry about? How will I overcome it?
- 2. How does worry affect my relationship with God?
- 3. What signs of laziness do I need to overcome? Be specific.

Giving Part I: Sacrificial Giving

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I. Old Testament Precedent Leviticus 27:30; Malachi 1:13-14

- A. The Israelites were commanded to give a tenth (tithe) of all their income to the Lord.
- B. The Israelites had many other kinds of sacrifices (e.g. burnt, sin, grain, fellowship offerings) in addition to the tithe. The Israelites actually gave up 23% of their income to God.
- C. The sacrifices were to be the best available. God will not accept a second rate sacrifice.

II. New Testament Examples

A. The Widow Mark 12:41-44

She was commended not for what she gave, but for her giving heart. She was totally dependent on God.

B. Barnabas Acts 4:36-37

He sold his property and gave all the proceeds from the sale to meet the needs of the church.

C. The Macedonians 2 Corinthians 8:1-3

D. They gave beyond their ability even though they were extremely poor.

III. True Sacrifice Costs Something 2 Samuel 24:21-25

- A. David refused to sacrifice to God something that cost him nothing.

Questions

1. Am I giving my best to God in my weekly giving? Do I give to God first out of my pay or out of what is left over?
2. What percentage of my income am I giving in my weekly contribution?
3. What am I willing to sell or sacrifice for special contribution?

Giving Part II: Giving by Faith

I. It Takes Faith to Give Malachi 3:8-11

- A. God wants us to test him in our giving (v.10). All we need is the faith.
- B. God is waiting to pour out blessings when we trust him. It is easy to say, "I'll give when God blesses me." God says, "Give and I will bless you."

II. God's Promises Malachi 3:10-11, Mark 10:29-31, 2 Corinthians 9:10-11

- A. We will not have enough room for God's blessings.
- B. We can never out give God.
- C. God always gives back 100 times as much to us.
- D. God will continue to give to us so we in turn can give to others and meet their needs.
- E. Ultimate blessing: Treasure in heaven.

III. Depend on God Philippians 4:14-19

- A. Our giving is a sacrifice pleasing to God.
- B. When we give, God will meet all our needs.

Questions

1. Do I hold back on my contribution because I am worried about the future?
2. Does my giving cause me to rely on God?
3. What amount of money should I be giving that is both responsible and still requires faith?
4. When I have relied on the promise of God in my giving? What did God do in response?

Giving Part III: Joyful Giving

I. Giving With Joy-

- A. Each man should give what he has decided in his heart to give. Plan your giving.
- B. God does not want you to give reluctantly or under compulsion. You should feel joy, excitement, and enthusiasm when you give.
- C. God loves a cheerful (in Greek “hilarious”) giver.

II. The Privilege of Giving,

- A. The Macedonians urgently pleaded to give.
- B. They understood that it was a privilege because they had first given themselves to the Lord.

III. Special Times of Giving, Time of Victory and Joy for God’s People

- A. The Israelites gave to build the temple and the people rejoiced 1 Chronicles 29:1-9).
- B. The building of the tabernacle: The people willingly brought more than needed Exodus 35:20-29, 36:2-7).

Questions

1. Am I a cheerful giver? What keeps me from giving cheerfully?
2. Am I eager or reluctant to give, especially for special contributions? Why?
3. At what time was I most joyful about my giving? Why?

Sacrificial Giving

I. Jesus' Example 2 Corinthians 8:9, Luke 9:57-58.

- A. Jesus chose to live sacrificially. He gave up heaven itself.
- B. He became poor so the world could be saved.

II. The Need for Sacrificial Living

A. To meet the physical needs of others 2 Corinthians 8:13-15; Acts 4:34-47.

- 1. Paul wanted those who had plenty to sacrifice for those who are in need.
- 2. The first-century Christians sacrificed so there would be no needy people among them.

B. To support the full-time workers so that the world would be evangelized---- Philippians 4:10-19.

C. There was always a purpose in the Bible for living sacrificially. It was never to sacrifice for the sake of sacrifice alone.

Questions

1. In what ways can I choose to live more sacrificially in order to have more money to give to meet needs?

Examples:

- Cut food budget
- Limit or eliminate dining out for a time to save for a special contribution
- Use creativity during dates in order to save money
- Stop impulse spending (vending machines, fast foods, etc)

2. Am I willing to "become poor" so that others can have the opportunity to become Christians.

3. Am I planning ahead for the next special mission contribution? What sacrifices and savings plans need to be made NOW to ensure victory for God?

Planning and Budgeting

I. Introduction

"If you fail to plan, you plan to fail."

As Christians, we often fail to have a plan for our finances. Prior to doing this study you may have even thought it unspiritual to spend time focusing on your finances. Hopefully, by now you have developed convictions as to God's plan for your finances. In this study we will look at the need for us to establish a budget for our spending. A budget is a reasonable written plan for your giving, spending and savings based on your income. It is a tool to help you to be a good steward of that which God has entrusted to you.

II. The Need for a Budget

- A. God expects you to know the condition of your flocks and herds (money, possessions, debts) Proverbs 27:23.
- B. We must have a plan and commit it to God. Proverbs 16:1, Luke 14:28-30. Luke 14:28-30.

III. Guidelines

- A. Plan first to give to God.
- B. Plan to live sacrificially, not beyond your means.
- C. Plan to have something to share, to be able to be generous with others.
- D. Plan to save occasional or emergency expenses (e.g. special missions, auto repairs, medical expenses, family vacation)
- E. Plan to eliminate debt. Romans 13:8

Questions

1. Do I have a written budget that I use to plan my giving, spending, and saving?
2. Do I compare my actual spending to my budget? How often?
3. Have I adopted a standard of living that enables me to stay out of debt and have enough to be generous with others?

Dealing With Debt Part I: God's View

I. Types of Debt

A. Legitimate

1. To meet real needs, to provide for necessities (e.g. home, mortgage)
2. To enable you to earn a living (e.g. auto, educational, business loan.)

B. Sinful, Foolish

1. To make purchases which are not essential (e.g. entertainment items, vacations, etc.)
2. Borrowing what you cannot repay or do not know when you can repay.
3. Borrowing at excessive interest rates (credit cards).

II. Borrowing

- A. As Christians, borrowing should be an exception, not the rule.
- B. Do not let any debt remain outstanding, remain debt free. Romans 13:8.
- C. God calls those wicked who borrow and do not repay Psalms 37:21.
- D. Let your "yes" be "yes". When you borrow, repay on time. Matthew 5:37.
- E. When you borrow someone's property you are responsible for it. For example, if you borrow someone's car and get into an accident, you are responsible to pay the cost of repairs.

III. Lending

- A. DO not charge interest when lending to a brother in need. Have compassion and do not add to people's burdens. Exodus 22:25-27.
- B. Be generous in lending to those in real need. Deuteronomy 15:7-8.
- C. Do not lend expecting repayment; therefore, do not lend what you need to get back. For example, do not lend what you need to pay your rent, expecting the borrower to repay on time. Luke 6:34-36.
- D. Do not lend or give money to someone, especially a brother who is idle, or unwilling to work. Do not lend to people if it promotes irresponsibility. 2 Thessalonians 3:6-10.

Dealing With Debt Part II: Getting Out- The Radical Approach

I. Why Get Out of Debt?

- A. It hinders us from being able to give generously. When we are paying 18% plus interest on top of the principal, it is difficult to have anything left to share with others.
- B. Wasteful. The exorbitant interest we pay on our credit cards is totally wasted.
- C. The balance is probably there because you were not following God's plan for your finances.

II. How to Get Out

A. You must be radical Matthew 5:29-30.

1. Cut up all credit cards (if you have outstanding balances that you have not been able to pay off for three months or more).
2. Call your credit card companies and cancel the accounts.
3. Work out your budget with the goal of removing your debt. Do not buy anything that is not necessary. Cut all unnecessary expenditures out of your budget (e.g. cable, TV, newspapers).
4. Get input- Proverbs 15:22.
5. Commit your plan to the Lord Psalms 127:1-2.

B. Finish the job Luke 14:28-30.

1. Let godly sorrow lead you to repentance 2 Corinthians 7:10-11. You must take responsibility for your debt.

Questions

1. Are you in sinful or foolish debt? If so, why?
2. Are you willing to apply the principles set forth to get out of debt?
3. What will be the hardest thing for you to change to get out of debt?
4. Whom do you know that will be able to help you with

Your God and Your Job

I. God's Plan for Your Life Genesis 3: 19; Ecclesiastes 3:13; 2 Thessalonians 3:10

- A. It is God's will for us to work hard in order to earn the bread we eat.
- B. God wants us to find satisfaction in our work.
- C. If a person will not work, he cannot eat.

II. Responsibility of the Employee Colossians 3:22-25; Ephesians 4:28; Acts 5:29

- A. Obedience: We are to be disciples to our boss, on the job. God expects us to obey our boss not just to win his favor, but out of reverence for Christ.
- B. Wholeheartedness: God expects us to put our whole heart into our work. As Christians we should be the most sincere and hard-working employees on the job.
- C. Do not steal from your employer (e.g. receiving pay for work you did not do, taking supplies, submitting false or exaggerated expense reports).
- D. Obey God first. If asked to do something that is illegal, unethical or sinful, obey God over men.

(Note: for students, these principles would apply to your schoolwork.)

Questions

1. What do I need to repent of in relation to my job? Be specific.
2. Am I doing anything as a part of my job that is sinful or goes against my conscience?

Christian Responsibilities

I. Yourself | Thessalonians 4:11-12.

- A. We need to be financially independent in the sense that we take care of our own. As adults we should not be dependent on parents, family, friends, or the church except in rare instances.
- B. Non-Christians do not respect people who do not carry their weight financially. We hinder the spread of the gospel if we are irresponsible with our finances.

II. Family | 1 Timothy 5: 4-8

- A. Taking care of our family is one of the most basic responsibilities we have. If we fail, we deny the faith.
- B. Responsibility includes at least parents, grandparents, spouse, children, brothers, and sisters.
- C. It is right for us to repay our parents and grandparents.

III. Government | Romans 13:1-7.

- A. We need to support the government through the payment of taxes.
- B. We pay not according to what we can get away with but what is right to pay.

IV. The Church | Corinthians 16:1-2

- A. Each member has the responsibility to take care of the church financially.
- B. Set aside on the first day of every week.
- C. Plan and save for special contributions.

V. The Poor | Luke 12:33; James 1:27

Question

1. In which of the above areas am I not fulfilling my responsibilities and why?