

Trusting God with our Finances - Giving the Best Gifts -

And the Lord said, "Who then is the faithful and sensible steward, whom his master will put in charge of his servants, to give them their rations at the proper time?"

"Blessed is that slave whom his master finds so doing when he comes.

"Truly I say to you that he will put him in charge of all his possessions.

Luke 12:42 - 44

All Scripture is quoted from the NASB unless otherwise noted.

Stewardship

Seek richness from God, not this world.

Proverbs 10:22

It is the blessing of the LORD that makes rich, And He adds no sorrow to it.

Store up treasures that will last.

Matthew 7:11

"If you then, being evil, know how to give good gifts to your children, how much more will your Father who is in heaven give what is good to those who ask Him!

"What is your 401K?"

Matthew 6:19-21

What do you consider to be riches?

Proverbs 11:4, 28

Riches do not profit in the day of wrath, But righteousness delivers from death.
He who trusts in his riches will fall, But the righteous will flourish like the *green* leaf.

Proverbs 22:4

The reward of humility *and* the fear of the LORD Are riches, honor and life.

Psalms 17:15

As for me, I shall behold Your face in righteousness; I will be satisfied with Your likeness when I awake.

What interest are you hoping to add to your joint savings account?

Proverbs 3:5- 18

Do you have shared financial goals?

II Peter 1:1 – 12

It's hard for a rich man to enter the kingdom of God...

Matthew 19:22 – 26

What riches should we seek after?

Proverbs 8:17 – 21

A steward is one who manages but does not own.

Matthew 25:14 – 30

Seek first His kingdom and righteousness...

Matthew 6:25 – 34

Don't just pray about, do it! And be united in your doing of it.

James 2:21 – 26

In what are you both investing?

Luke 16:11 – 13

"Live to give," let God put it in your heart.

II Corinthians 8:9

For you know the grace of our Lord Jesus Christ, that though **He was rich**, yet for your sake He became poor, so that you through His poverty might become rich.

The Tithe

(Is it still applicable today?)

The first tithe.

Genesis 14:18 – 20

And Melchizedek king of Salem brought out bread and wine; now he was a priest of God Most High.

He blessed him and said, "Blessed be Abram of God Most High, Possessor of heaven and earth;

And blessed be God Most High, Who has delivered your enemies into your hand." He gave him a tenth of all.

It's a matter of the heart.

Matthew 23:23

"Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cummin, and have neglected the weightier provisions of the law: justice and mercy and faithfulness; but these are the things you should have done without neglecting the others.

Jesus didn't correct them about tithing. If it were still not applicable today then He would not have said "but these are the things you should have done without neglecting the others".

Tithing is an act of faith.

Hebrews 7:1 – 10

Giving must be kept in the context of a good steward. You can't give what is not yours to give. Nor do you keep what is not yours.

II Corinthians 9:6 – 15

God certainly doesn't need your money!

Romans 11:33 - 35

Oh, the depth of the riches both of the wisdom and knowledge of God! How unsearchable are His judgments and unfathomable His ways!

For WHO HAS KNOWN THE MIND OF THE LORD, OR WHO BECAME HIS COUNSELOR?

Or WHO HAS FIRST GIVEN TO HIM THAT IT MIGHT BE PAID BACK TO HIM AGAIN?

So why tithe then?

Malachi 3:7 – 11

From ALL, learn the fear of the Lord...

Deuteronomy 14:2 – 23

"You shall surely tithe all the produce from what you sow, which comes out of the field every year.

"You shall eat in the presence of the LORD your God, at the place where He chooses to establish His name, the tithe of your grain, your new wine, your oil, and the firstborn of your herd and your flock, **so that you may learn to fear the LORD your God always.**

This is why we tithe!

Proverbs 1:7

The fear of the LORD is the beginning of knowledge; Fools despise wisdom and instruction.

Psalms 34:9, 10b

O fear the Lord, you His saints; for to those who fear Him there is no want. But they that seek the Lord shall not be in any want of any good thing.

Planning (short and long term)

Proverbs 3:16-19

Long life is in her right hand; In her left hand are riches and honor.

Her ways are pleasant ways And all her paths are peace.

She is a tree of life to those who take hold of her, And happy are all who hold her fast.

The LORD by wisdom founded the earth, By understanding He established the heavens.

Who founded the earth? Who established the heavens? What part of the heaven and / or earth do any of us own?

I Timothy 6:5-6

But godliness *actually* is a means of great gain when accompanied by contentment.

For we have brought nothing into the world, so we cannot take anything out of it either.

Nothing that we "have" is truly ours. Acknowledge who is the true owner (God).

Proverbs 8:18

"Riches and honor are with me, Enduring wealth and righteousness.

Rely upon His peace.

One of the biggest challenges we face when we are not in control of our finances is a lack of peace. As we build our plan with God's assistance and direction, we can have His peace to guide us, especially when things get challenging.

Philippians 4:6-7

God expects us to work hard, but our work will have no profit if we don't rely upon Him.

Psalms 127:1-2

Do not make quick decisions.

Proverbs 21:5

The plans of the diligent *lead* surely to advantage, But everyone who is hasty *comes* surely to poverty.

There are plenty of get rich schemes out there. There are plenty of people who will take your money! Remember the advice from a wise man – "free is seldom free...."

Set as your financial goal **contentment**.

Ephesians 5:5

For this you know with certainty, that no immoral or impure person or covetous man, who is an idolater, has an inheritance in the kingdom of Christ and God.

Ecclesiastes 2:10-11

The family takes care of each other.

Acts 4:31-15

There is wisdom in a good plan.

Proverbs 24:1-7

Be patient and wise in your planning. BUT don't just sit on things that have to be dealt with. Ignoring things because you're overwhelmed is not the right approach. Seek counsel from God and His Word as well as a competent Christian financial counselor.

18% debt can very quickly turn into 30% debt and snowball from there.

Our plans need to be according to God's will.

Proverbs 16:3

Commit your works to the LORD and your plans will be established.

You may be thinking, "I got myself into this mess, so I need to get myself out of it."

Each of us needs to humble ourselves before the mighty hand of God (I Peter 5:6) and seek God's direction.

Ask God for His direction and He will provide it.

You should treat your budget as part of your prayer list. Daily, thank God for His love and for all that He provides to you.

When planning, especially for the long term, consider the following:

Ask yourselves this question: "What is our long term financial plan?"

Many couples think the answer to this is: a pension plan, having a home, being able to enjoy the "later years" in "comfort," providing for the children and grandchildren, etc. Are these plans based upon our understanding of the Bible or what we've been taught by family, friends, educators, and "professionals?"

Husbands strive to give things to their wives and children thinking that's what they should do. Where in the Bible does that direction come from?

What does God say about this?

Ephesians chapter five teaches us that husbands are to nourish and cherish our wives. It doesn't direct a husband to give material things. A husband is to promote the growth of his wife, and the wife responds with reverence. Do you see where there is money or gifts required in that exchange?

In the book of Proverbs, we are instructed to teach our children the Word of God, so that they will not depart from it when they are grown (Proverbs 22:6). Are there any money or gifts required in that exchange?

Are we "spending" our lives on the things that God has instructed us to spend them on?

Often we may think that biblical truth is not applicable today because:

"It doesn't work", "That's way too easy an answer," "The economy is COMPLETELY different today than it was in Jesus' time!"

When you think these things, ask yourself: "Why do I have thoughts contrary to the Word of God?"

Is not God's Word God's will for our lives?

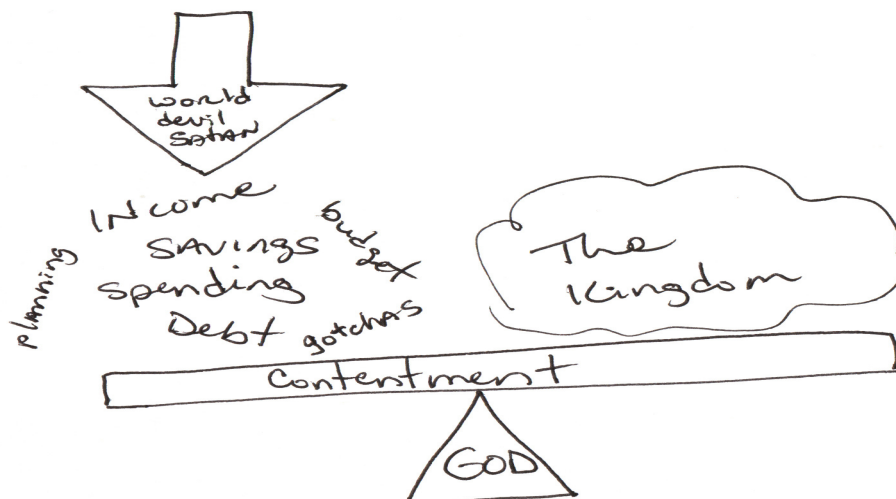
Matthew 6:26

"Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they?"

Our plans need to have these goals:

- Faith unto the end (God never promises that our lives are going to be "easy")
- Keeping our personal fellowship with God solid and on track
- Keeping our family fellowship on track according to God's standards, not the world's
- Contentment (when is enough enough?)

Don't allow the pressures of this world to get you out of balance with God!



Some things to consider to help you keep a "good balance."

Savings plan

Proverbs 21:20

There is precious treasure and oil in the dwelling of the wise, But a foolish man swallows it up.

Inheritance plan

Proverbs 13:22

A good man leaves an inheritance to his children's children, And the wealth of the sinner is stored up for the righteous.

Psalms 37:25

I have been young and now I am old, Yet I have not seen the righteous forsaken or his descendants begging bread.

Don't envy

Psalms 49:16-17

Hebrews 13:5

Motives

What are your financial goals; are they Kingdom focused?

II Corinthians 9:8

And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed;

I Timothy 6:17-19

What is your motivation(s) for seeking and acquiring financial well-being?

Luke 12:15

Then He said to them, "Beware, and be on your guard against every form of greed; for not *even* when one has an abundance does his life consist of his possessions."

Shouldn't I gain wealth so that I can help others?

There's a balance to acquiring and accumulating wealth. If you think about it for a moment, the more you have, the more God expects you to steward. Do you really want or need an \$80,000 Mercedes and a million dollar home? Maybe you do maybe you don't....

As God begins to bless you and your financial plan begins to mature and pay dividends, invest what God is giving to you. Instead of acquiring more and more, determine when it's time to start giving of your abundance - especially in the abundance of your time. You need to determine if you are going to spend your time holding onto all of that wealth, or are you going to spend your time on the things of God?

Ecclesiastes 5:10

He who loves money will not be satisfied with money, nor he who loves abundance *with its* income. This too is vanity.

Many believe that they need to have a substantial retirement plan in place so that they can have a financially viable income when they are old and unable to work. Why would God only take care of you when you are young and strong and able to work? Will He really abandon you once you reach the age of sixty-five?!

Psalms 50:14-15

Ecclesiastes 5:13

Giving Goals

II Corinthians 9:10-11

Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness; you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.

Proverbs 15:16

Better is a little with the fear of the LORD Than great treasure and turmoil with it.

How much is enough (too little is also the wrong approach)?

Proverbs 18:11

A rich man's wealth is his strong city, And like a high wall in his own imagination.

Psalms 127:2

It is vain for you to rise up early, To retire late, To eat the bread of painful labors; For He gives to His beloved *even in his* sleep.

For your further study

Sharing

Matthew 25:33-40

What do we share?

James 2:15

I John 3:18-24

II Corinthians 8:7-15

Hebrews 13:16

Seek God

Proverbs 3

Matthew 7:1-14

The new city of Jerusalem has a gate...

Philippians 4:1-20

Revelation chapters 21 and 22