

Christian Finances

FIRST THINGS FIRST -

It all belongs to God - Ps 24:1 -The earth is the Lord's and everything in it, the world, and all who live in it;

Loving money is extremely dangerous - 1 Tim 6:10 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.

WE MUST ADJUST WHO WE ARE BEFORE WE CAN CHANGE WHAT WE DO

We need to SPIRITUALLY clear our minds and control ourselves - 1 Peter 4:7 The end of all things is near. Therefore be clear minded and self-controlled so that you can pray.

Christians must always recognize God as the source - Matt 6:31-34 - 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.

*** We don't live to work and we don't work to live, we do all to glorify God**

Recognize, that EVERYTHING must be done to glorify God - 1 Cor 10:31 So whether you eat or drink or whatever you do, do it all for the glory of God.

IF the Lord is your leader, your needs will be provided - Ps 23:1 - The Lord is my shepherd, I shall not be in want

Understand, the more you have, the more is expected of you - Luke 12:47-48 - 47 "That servant who knows his master's will and does not get ready or does not do what his master wants will be beaten with many blows. 48 But the one who does not know and does things deserving punishment will be beaten with few blows. From EVERYONE who has been given much, MUCH WILL BE DEMANDED; and from the one who has been entrusted with much, much more will be asked.

If the reason is not God, it's the wrong reason - 1 Tim 5:5-6 - 5 The widow who is really in need and left all alone puts her hope in God and continues night and day to pray and to ask God for help. 6 But the widow who lives for pleasure is dead even while she lives.

Make sure your decisions are not influenced by the world - 1 John 2:15 Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him.

Continually ask yourself, are you doing things for God, or is it for anything else? - Matt 6:24 "No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth. NASU

CORE THINGS THAT DESTROY FINANCES:

Greed/Coveting –

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."

Col 3:5 Put to death therefore what is earthly in you: sexual immorality, impurity, passion, evil desire, and covetousness, which is idolatry. ESV.

***Coveting is whatever I make a motivation in my life**

Pride - Prov 29:23 A man's pride brings him low, but a man of lowly spirit gains honor.

James 1:9-10 - 9 The brother in humble circumstances ought to take pride in his high position. 10 But the one who is rich should take pride in his low position, because he will pass away like a wild flower.

Fear - 2 Tim 1:7 For God did not give us a spirit of timidity, but a spirit of power, of love and of self-discipline.

FINANCIAL DANGERS-

Money provides a dangerous safety - Eccl 7:12 Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: that wisdom preserves the life of its possessor.

Unfortunately, it tends to be the substitute for God- Eccl 10:19 A feast is made for laughter, and wine makes life merry, but money is the answer for everything.

Wealth is very deceptive - Matt 13:22 The one who received the seed that fell among the thorns is the man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making it unfruitful.

Instead of following the greatest command we love money instead - 2 Tim 3:1-2 - But mark this: There will be terrible times in the last days. 2 People will be lovers of themselves, lovers of money, boastful, proud, abusive, disobedient to their parents, ungrateful, unholy,

Advertisement and its dangerous affects -Gen 3:1-6 - Now the serpent was more crafty than any of the wild animals the Lord God had made. He said to the woman, "**Did God really say,** 'You must not eat from any tree in the garden?'" 2 The woman said to the serpent, "We may eat fruit from the trees in the garden, 3 but God did say, 'You must not eat fruit from the tree that is in the middle of the garden, and you must not touch it, or you will die.'" "**You will not surely die,**" the serpent said to the woman. 5 "**For God knows that when you eat of it your eyes will be opened, and you will be like God, knowing good and evil.**" 6 When the **WOMAN SAW** that the fruit of the tree was good for food and pleasing to the eye, and also desirable for gaining wisdom, she took some and ate it. She also gave some to her husband, who was with her, and he ate it.

We have made coveting okay. (What does this mean?)- Eccl 4:4 And I saw that all labor and all achievement spring from man's envy of his neighbor. This too is meaningless, a chasing after the wind.

***This is not just for what others have, but also what you have in reference to others**

Becoming discouraged because of the world injustice -Prov 13:23 A poor man's field may produce abundant food, but injustice sweeps it away.

Frustration of watching the wicked get more - Ps 73:12 This is what the wicked are like — always carefree, they increase in wealth

The more you have the harder it is to be faithful -Luke 18:25 Indeed, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

What happens when we do not have as much coming in as we need going out...Credits and loans - Prov 22:7 The rich rule over the poor, and the borrower is servant to the lender.

Being rich, just to be rich, and hoarding wealth - James 5:1-5 - Now listen, you rich people, weep and wail because of the misery that is coming upon you. 2 Your wealth has rotted, and moths have eaten your clothes. 3 Your gold and silver are corroded. **Their corrosion will testify against you and eat your flesh like fire.** **YOU HAVE HOARDED WEALTH IN THE LAST DAYS.** 4 Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. 5 You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter.

Please understand, just saying "my trust and faith are in God" is meaningless unless you show it by following what he says!!! - James 2:24 You see that a person is justified by what he does and not by faith alone.

KNOW WHAT GOD IS SAYING TO US WHEN IT COMES TO FINANCES

Help those in need no matter who they are and don't fall into the trap - Luke 6:33-36 - 33 And if you do good to those who are good to you, what credit is that to you? Even 'sinners' do that. 34 And if you lend to those from whom you expect repayment, what credit is that to you? Even 'sinners' lend to 'sinners,' expecting to be repaid in full. 35 But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked. 36 Be merciful, just as your Father is merciful.

*** Key to lending money is; if you really need it back DO NOT lend it**

***Note to the borrower** - Ps 37:21 The wicked borrow and do not repay, but the righteous give generously;

So, what does this mean to us? - John 10:10 The thief cometh not, but for to steal, and to kill, and to destroy: I am come that they might have life, and that they might have it more abundantly. KJV

God warns of our relationship with the world when it comes to wealth- 1 John 2:16-17 - 16 For everything in the world — the cravings of sinful man, the lust of his eyes and the boasting of what he has and does — comes not from the Father but from the world. 17 The world and its desires pass away, but the man who does the will of God lives forever.

He said he will give use what we desire - Ps 37:3-4 - 3 Trust in the Lord and do good; dwell in the land and enjoy safe pasture. 4 Delight yourself in the Lord and he will give you the desires of your heart.

What is "the right" desires? - Rom 8:5-8 - 5 Those who live according to the sinful nature have their minds set on what **that nature desires**; but those who live in accordance with the Spirit **have their minds set on what the Spirit desires.** 6 The mind of sinful man is death, but the mind controlled by the Spirit is life and peace; 7 the sinful mind is hostile to God. It does not submit to God's law, nor can it do so. 8 Those controlled by the sinful nature cannot please God.

Our main purpose for making money - Eph 4:28 He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.

HOW NOT TO GET WEALTH-

Focused on ME ME ME - James 4:1-3 - What causes fights and quarrels among you? Don't they come from your desires that battle within you? 2 You want something but don't get it. You kill and covet, but **you cannot have what you want.** You quarrel and fight. You do not have, because you do not ask God. 3 When you ask, you do not receive, because you ask with **WRONG MOTIVES,** **THAT YOU MAY SPEND WHAT YOU GET ON YOUR PLEASURES.**

Getting it dishonestly –

Prov 13:11 Dishonest money dwindles away, but he who gathers money little by little makes it grow.

Prov 1:19 Such is the end of all who go after ill-gotten gain; it takes away the lives of those who get it.

Trying to get something for nothing - 2 Thess 3:11-12 - 11 We hear that some among you are idle. They are not busy; they are busybodies. 12 Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat.

Focusing on others - Ex 20:17 "You shall not covet your neighbor's house. You shall not covet your neighbor's wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor."

THERE MUST BE WISDOM WHEN IT COMES TO WEALTH

Learn from the past and know who the true provider is - Deut 8:10-18 –10 When you have eaten and are satisfied, praise the LORD your God for the good land he has given you. 11 Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. 12 Otherwise, when you eat and are satisfied, when you build fine houses and settle down, 13 and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, 14 then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery. 15 He led you through the vast and dreadful desert, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. 16 He gave you manna to eat in the desert, something your fathers had never known, to humble and to test you so that in the end it might go well with you. 17 You may say to yourself, "My power and the strength of my hands have produced this wealth for me." 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 forefathers, as it is today.

A secret to how we know when our wealth is from God -Prov 10:22 The blessing of the LORD brings wealth, and he adds no trouble to it.

While in the world some key points to remember - Luke 3:12-14 - 12 Tax collectors also came to be baptized. "Teacher," they asked, "what should we do?" 13 "Don't collect any more than you are required to," he told them. 14 Then some soldiers asked him, "And what should we do?" He replied, "Don't extort money and don't accuse people falsely — be content with your pay."

HOW YOU GET MONEY-

Work means DOING something productive -Prov 12:11 He who works his land will have abundant food, but he who chases fantasies lacks judgment.

This is commanded to those that need and those that give - 2 Thess 3:10 For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat."

Assistance – Prov 19:17 He who is kind to the poor lends to the Lord, and he will reward him for what he has done.

One of the body's goals is to create equality in the body - 2 Cor 8:13-14 - 13 Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. 14 At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. **THEN THERE WILL BE EQUALITY,**

Inheritance - Prov 19:14 Houses and wealth are inherited from parents, but a prudent wife is from the Lord.

HOW NOT TO INVEST WEALTH

Reaping before you sow - Prov 20:25 It is a trap for a man to dedicate something rashly and only later to consider his vows.

By oppression & favoritism - Prov 22:16 He who oppresses the poor to increase his wealth and he who gives gifts to the rich — both come to poverty.

Avoid co-signing for others responsibilities –

Prov 22:26-27 - 26 **DO NOT** be a man who strikes hands in pledge or puts up security for debts; 27 if you lack the means to pay, your very bed will be snatched from under you.

Prov 11:15 He who puts up security for another **will surely suffer**, but whoever refuses to strike hands in pledge is safe.

Not Budgeting and not planning through God - James 4:13-17 - 13 Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." 14 Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. 15 Instead, you ought to say, "If it is the Lord's will, we will live and do this or that." 16 As it is, you boast and brag. All such boasting is evil. 17 Anyone, then, who knows the good he ought to do and doesn't do it, sins.

By doing nothing - Prov 6:6-11- 6 Go to the ant, you sluggard; consider its ways and be wise! 7 It has no commander, no overseer or ruler, 8 yet it stores its provisions in summer and gathers its food at harvest. 9 How long will you lie there, you sluggard? When will you get up from your sleep? 10 A little sleep, a little slumber, a little folding of the hands to rest — 11 and poverty will come on you like a bandit and scarcity like an armed man.

HOW TO INVEST IT-

We are all farmers; what ever we plant is what will grow-Gal 6:7-8 - 7 **Do not be deceived**: God cannot be mocked. A man reaps what he sows. 8 The one who sows to please his sinful nature, from that nature will reap destruction; the one who sows to please the Spirit, from the Spirit will reap eternal life.

Plan and budget - Luke 14:28-30 - 28 "Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? 29 For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, 30 saying, 'This fellow began to build and was not able to finish.'

***Many don't budget because it's depressing what we see, but we can't allow emotions to dictate our actions.**

INVEST IN GOD –

As with every other aspect of our lives we must also glorify God with our wealth - Prov 3:9-10 – 9 Honor the LORD with your wealth, with the firstfruits of all your crops; 10 then your barns will be filled to overflowing, and your vats will brim over with new wine.

True investments DEFINED - 1 Tim 6:18-19 - 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Not giving to God is stealing from God. - Mal 3:8 "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings.

"How" we give is also important because when we give, we represent God - 2 Cor 9:7-9 - 7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. 8 And **GOD IS ABLE TO MAKE ALL GRACE ABOUND TO YOU**, so that in all things at all times, having all that you need, you will abound in every good work. 9 As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever."

*** This is why we call Christian giving "Grace giving" instead of tithe and offerings today.**

Do not let your giving be dictated by your situation but by your faith in God - 2 Cor 8:1-5 -1 And now, brothers, we want you to know about the grace that God has given the Macedonian churches. 2 Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. 3 For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, 4 they urgently pleaded with us for the privilege of sharing in this service to the saints. 5 And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.

***CHRISTIAN GIVING IS FOR TWO PURPOSES;**

- THE RUNNING OF THE CHURCH
- HELPING THOSE IN NEED

How much we give is directly tied to how much we receive (not just money) - 2 Cor 9:6 Remember this: Whoever sows sparingly WILL also reap sparingly, and whoever sows generously WILL also reap generously.

Your Grace giving is what pays for the ministry - 1 Cor 9:11-12 - 11 If we have sown spiritual seed among you, is it too much if we reap a material harvest from you? 12 If others have this right of support from you, shouldn't we have it all the more? But we did not use this right. On the contrary, we put up with anything rather than hinder the gospel of Christ.

Ministers living is to be made by the Gospel - 1 Cor 9:13-14 - 13 Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? 14 In the same way, **the Lord has commanded** that **THOSE WHO PREACH THE GOSPEL SHOULD RECEIVE THEIR LIVING FROM THE GOSPEL.**

Grace Giving is done by faith!!! Mark 12:41-44 - 41 Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. 42 But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. 43 Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. 44 They all gave out of their wealth; but she, out of her poverty, put in everything — all she had to live on."

Providing for those in need is investing in God

We give to others we give to God (this is not an option, but a requirement) –

Matt 25:35-36 - 35 For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, 36 I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.

Matt 25:45-46 - 45 "He will reply, 'I tell you the truth, whatever you did not do for one of the least of these, you did not do for me.' 46 "Then **THEY WILL GO AWAY TO ETERNAL PUNISHMENT**, but the righteous to eternal life."

We can give to the needy with our excess - Luke 3:10-11 -10 "What should we do then?" the crowd asked. 11 John answered, "The man with two tunics should share with him who has none, and the one who has food should do the same."

Just one of the benefits of giving - Prov 11:25 A generous man will prosper; he who refreshes others will himself be refreshed.

Don't take advantage of them who work for you. -Deut 24:14-15 – 14 Do not take advantage of a hired man who is poor and needy, whether he is a brother Israelite or an alien living in one of your towns. 15 Pay him his wages each day before sunset, because he is poor and is counting on it. Otherwise he may cry to the LORD against you, and you will be guilty of sin.

If any giving is not giving with Godly love, it's like not giving at all - 1 Cor 13:3 If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing.

Services –

Though the world payments may be unfair, we are to pay the price requested - Matt 22:19-21- 17 19 Show me the coin used for paying the tax." They brought him a denarius, 20 and he asked them, "Whose portrait is this? And whose inscription?" 21 "Caesar's," they replied. Then he said to them, "Give to Caesar what is Caesar's, and to God what is God's."

We need to pay everyone we owe - Rom 13:6-8 -6 This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. 7 Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. 8 Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.

On self and family-

This statement defines our everyday lives- Titus 3:14 Our people must learn to devote themselves to doing what is good, **IN ORDER THAT** they may provide for daily necessities and not live unproductive lives.

We must understand what provide means - 1 Tim 5:8 If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.

Enjoyment is not wrong, it's from God - Eccl 3:12-13 - 12 I know that there is nothing better for men than to be happy and do good while they live. 13 That everyone may eat and drink, and find satisfaction in all his toil — this is the gift of God.

God gives us what we need for our enjoyment - 1 Tim 6:17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment

But if done irresponsibly you are held accountable - Eccl 11:9 Be happy, young man, while you are young, and let your heart give you joy in the days of your youth. Follow the ways of your heart and whatever your eyes see, but know that for all these things God will bring you to judgment.

Love is solely for God and the things of God Pleasure is meant to be enjoyed and controlled - Prov 21:17 He who loves pleasure will become poor; whoever loves wine and oil will never be rich.

Do not allow your freedoms to be the deciding factor - 1 Cor 10:23-24 - 23 "Everything is permissible"-but not everything is beneficial. "Everything is permissible"-but not everything is constructive. 24 **Nobody should seek his own good, but the good of others**.

***(If "the what appears evil" is for your pleasure, avoid it, if the appearance of pleasure is for God (like Jesus eating with the sinners to minister) proceeded.)**

***Wives are not to make financial decisions without husband (because he's the head) Husbands are not to make financial decisions with out the wife (she's a partner). If done, you will have to answer to God!**

Future needs-

Make sure what we value is in the right place - Matt 6:19-21 - 19 "**DO NOT** store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. 21 For **WHERE YOUR TREASURE IS, THERE YOUR HEART WILL BE ALSO**

Spread your wealth out to prepare for all situations (diversify) - Eccl 11:1-2- Cast your bread upon the waters, for after many days you will find it again. 2 Give portions to seven, yes to eight, for you do not know what disaster may come upon the land.

Remember money will be worthless in judgment - Prov 11:4 Wealth is worthless in the day of wrath, but righteousness delivers from death.

The soundest investment for your future is contentment

1 Tim 6:6 But godliness with contentment is great gain. 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.

Phil 4:12-13 - 12 I know what it is to be in need, and I know what it is to have plenty. 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. 13 I can do everything through him who gives me strength.

CONCLUSION -Heb 13:5-6 - 5 Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." 6 So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"

Question: (Christian Finances)

Name: _____

1. What all in the earth belongs to God?
2. Money is the root of all evil (true or False)
3. Explain how God is the source and what everything else is in reference to God.
4. Give an example of how a person can try to serve two masters.
5. In your own words, explain one of the three things that destroy finances
6. How is what Satan did to Eve in the garden the same as advertisements and commercials today.
7. What is going to be the evidence against those that are rich who live wrong.
8. Using Sound doctrine, are we to lend money to everyone who asks?
9. Explain what coveting is.

10. What is one of the goals that the Body of Christ should have for everyone?

11. When should Christian's co-sign for others?

12. Why do we call Christian Giving, Grace giving?

13. Explain Matt 22:21.

14. How can we successfully invest today without going against Matt 6:19-21 ?

15. Explain what it means to be content.