

Money Matters

*A Biblical Guide
To Financial Stewardship*

Agree/Disagree:

- Money is the key to happiness and the American dream.
- Money is the root of all evil. (money corrupts)(Prov. 13:8; 15:16)
- I spend a lot of time thinking about things related to money.
- I find that I become preoccupied with temporal things. (2 Cor. 4:16-18; Col. 3:2)
- I would feel comfortable to allow someone to see my checkbook.
- Where you spend your money reveals where your heart is. (indicator)
- How we use our money is a reflection on our relationship with God. (Mk. 12:41)
- I could learn how to be a better steward of my money and possessions.

Financial Challenges:

- Growing indebtedness
- Unemployment
- Abundance of things/materialism
- Double Income/high expectations
- Limited savings
- No future plans – living day to day
- Marital conflict/stress/fatigue
- Missing parents/parenting

Money Facts:

- Most people spend 50% of their time thinking about money and wealth. (how to get it, spend it, save or invest it, borrow it, steal it, give it away, or protect it.)
- The Bible records that Jesus spoke more on money than heaven or hell.
- 1 out of 10 passages in Gospels speaks to money or possessions. (Lk. 3:11-14)
- 16 out of the 38 parables Jesus told were on money or stewardship.
- 2000 passages in the Bible deal with wealth or property.
- Money is morally neutral. However, what we do with it can be for good or evil. It is a reflection of our hearts. Our view of money defines how we live (Matt. 6:21; Luke 12:22,29,30,33,34) "Where your treasure is, there your heart is."
- The credibility of Christianity stands on how we handle our money (2 Cor. 8:20,21).
- Our daily practice of the use of money may be in conflict with Biblical wisdom on money, pursuit of wealth, and things money can buy.

Basic Questions: (Regardless of income.)

- What do we do with our resources?
- How do we wisely spend, save, or invest our money?

Discussion Questions:

- What is your personal view of money?
- How did your family spend money growing up? How much stress was in your home over finances? How was money misused?
- How are you presently with money? (the good, the bad, and the ugly)
- How much stress is presently felt in your marriage over finances?
- Is it easier for you to spend or to save? Why?
- How have you exercised caution or restraint in your purchasing?
- How are you and your spouse different in regards to money and its use?
- What would you like to do if you had the \$\$\$?
- What do you have to show for the money you have made.

Biblical Guidelines On Money: (Whose money is it anyway?)

- **God is the owner of every thing.**

"Lord, what do you want me to do with YOUR money?"

"What do you want me to do with what is yours? (house, children, cars)

We do not own anything... really.

1 Chronicles 29:11,12 "For everything in heaven and on earth is yours." "Wealth and honor come from you, you are the ruler of all things." (Deut. 10:14)

Psalms 24:1 "The earth is the LORD's and everything in it..." (Acts 17:24,25)

Leviticus 25:23 "The land is mine..."

Psalms 50:10-12 "The cattle on a thousand hills"... is mine. "The world is mine and all that is in it."

Haggai 2:8 "Silver and gold is mine."

Deuteronomy 10:14 "To the LORD your God belong heaven and the highest heavens, the earth and all that is in it."

- **He is in complete control of every circumstance.**

Job 1:21; 2:10 "The LORD gives and the LORD has taken away; may the name of the LORD be praised." "Shall we accept good from God and not trouble?"

Daniel 4:35,37 "He does as he pleases... no one can hold back his hand or say to him, 'What have you done'." "Everything he does is right and all his ways are just..." (Job 23:13)

Psalms 135:6 "The LORD does whatever please him..."

Psalms 139:3 "You are familiar with all my ways..."

Romans 8:28 "We know that in all things God works for the good of those who love him who have been called according to his purpose."

- **God must be our only source of security. ("In God we trust!")**

Where have you put your confidence? Is it in your bank account?

Proverbs 11:28 "Whoever trusts in his riches will fail."

Proverbs 18:11 "The wealth of the rich is their fortified city; they imagine it an unshakeable wall."

Job 31:24-28 "If I have put my confidence in gold, and called fine gold my trust, if I have gloated because my wealth was great and because my hand had secured so much... that too would have been an iniquity calling for judgment, for I would have denied God above."

Proverbs 3:26 "... for the Lord will be your confidence..."

Proverbs 14:26 "In the fear of the LORD there is strong confidence."

Proverbs 19:23 "The fear of the Lord leads to life; then one rests content, untouched by trouble."

Jeremiah 17:7 "Blessed is the man who trusts in the LORD, whose confidence is in Him."

Luke 14:33 "Any of you who does not give up everything he has cannot be my disciple."

Matthew 6:24 "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."

1 Timothy 6:17 "Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches, but in the living God, who gives us rightly all things to enjoy."

Mark 12:44 The widow's gift was all she had.

- **Money is a gift from God.**

Deuteronomy 8:18 "It is He who gives you the ability to produce wealth."

Proverbs 10:22 "It is the blessing of the Lord that makes rich, and He adds no sorrow to it."

Ecclesiastes 5:19 "When God gives any man wealth and possessions and enables him to enjoy them, to accept his lot and be happy in his work, this is a gift of God."

1 Chronicles 29:11,12 "Both riches and honor come from You Oh Lord..."

1 Corinthians 4:7 "What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?"

1 Samuel 2:7 "The LORD sends poverty and wealth..." (God blesses obedience)

* We manage God's wealth. What are you going to do with it?

- **Having money or things is not evil.**

(The question is where your heart is and what you do with what you have been given.) (Proverbs 30:8,9 God give us balance)

Abraham (Genesis 13:2)

Isaac (Genesis 24:35; 26:13,14)

Jacob (Genesis 30:43; 31:1,16)

Joseph (Genesis 41:40-43)

* It is acceptable to acquire and enjoy wealth. What we need to do it give God thanks, be willing to share generously with those in need.

- **God calls us to be wise stewards of what he has blessed us with.**

(“Properly managing money & things He has entrusted to your care.”)

Genesis 1:28 “dominion”

1 Corinthians 4:2 “Now it is required that those who have been given a trust must prove faithful.”

Luke 16:10,11 “Whoever can be trusted with very little can also be trusted with much and whoever is dishonest with very little will also be dishonest with much. If you have not been trustworthy in banding worldly wealth, who will trust you with true riches?”

Matthew 25:14-30 “Well done good and faithful servant, you have been faithful with a few things, I will put you in charge of many things.”

- **God promises to provide for our needs as we seek Him.**

Genesis 22:14 God’s name: “Jehovah Jireh” “The LORD will provide.”

Matthew 6:25-34 “Do not worry about your life, what you will eat or drink, or about your body, what you will wear... Are you not much more valuable than they? ...Will he not much more clothe you? ...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.”

2 Corinthians 1:8,9 “This happened that we might not rely on ourselves but on God.” “On Him we have set our hope that He will continue to deliver us.”

2 Corinthians 3:5 “Not that we are competent in ourselves to claim anything for ourselves, but our competence comes from God.”

2 Corinthians 9:8 “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.”

2 Corinthians 12:9 “My grace is sufficient for you, for my power is made perfect in weakness.”

Philippians 4:19 “My God shall supply all your needs according to His riches in glory in Christ Jesus.”

Proverbs 10:3 “The LORD does not let the righteous go hungry.”

Psalms 37:25 “I have never seen the righteous forsaken or their children begging bread.”

Psalms 34:10 “Those who seek the LORD lack no good thing.”

Psalms 84:11 “No good thing will he withhold from those whose walk is blameless.”

Psalms 112:1-7 “Blessed is the man who fears the LORD, who finds great delight in his commands. His children will be mighty, the generation of the upright will be blessed. Wealth and riches are in his house... even in darkness light dawns for the upright, for the gracious and compassionate and righteous man. Good will come to him who is generous and lends freely... who conducts his affairs with justice...he will have no fear of bad news.”

Hebrews 13:5 “I will never leave you nor forsake you.”

Deuteronomy 8:3,7-14 “...understand that man does not live by bread alone, but man lives by everything that proceeds out of the mouth of the LORD.”

“The LORD is bringing you in to a good land...(a land of plenty)... where you will eat food without scarcity, in which you will not lack anything...”
“When you have eaten and are satisfied, you shall bless the LORD your God for the good land which He has given you.”

- **Obedience brings blessings from the Lord.**

Genesis 39:2,3 “The LORD gave him success in everything he did...”

Deuteronomy 7:12-14 “Because you listen... keep and do...He will love you and bless and multiply you; He will bless the fruit of your womb and the fruit of your ground, your grain... oil, the increase of your herd and ... flock... you shall be blessed above all people...”

Deuteronomy 30:2,11,15,19 “Obey him with all your heart... What I am commanding you is not too difficult for you or beyond your reach... I have set before you today life and prosperity – death and destruction... now choose life... for the LORD is your life.”

Joshua 1:8 “Be careful to obey... that you may be successful wherever you go... be careful to do everything written... then you will be prosperous and successful.”

Psalms 1:3 “Blessed is the man... whatever he does prospers...”

Proverbs 10:4 “Diligent hands bring wealth.”

Proverbs 10:22 “It is the blessing of the Lord that makes rich, and He adds no sorrow to it.”

Proverbs 13:21 “Misfortune pursues the sinner, but prosperity is the reward of the righteous.” (May be God’s blessing, not necessarily material wealth)

- **The challenge is to be content**

1 Timothy 6:6-10,17 “Now godliness with contentment is great gain. For we brought nothing into this world; and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. But you, O man of God, flee these things and pursue righteousness, godliness, faith, love, patience, gentleness. (v. 17)
Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches, but in the living God, who gives us richly all things to enjoy.”

Philippians 4:6,7,11,12,19 “Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God. And the peace of God, which surpasses all understanding will guard your hearts and minds through Christ Jesus. Not that I speak in regard to need, for I have learned in whatever state I am, to be content. I know how to be abased and I know how to abound: Everywhere and in all things, I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me. My God shall supply all your need according to His riches in glory by Christ Jesus.”

- “Learned” – it doesn’t come naturally

Hebrews 13:5 "Keep your lives free from the love of money, and be content with what you have..."

Proverbs 15:16 "Better is a little with the fear of the LORD than great wealth with turmoil."

- **Conversion transforms one's attitude about money**
Luke 19:2,8, Zacchaeus was willing to return 4X to who he had been dishonest.
- **Godly leadership must be exemplary in the use of money** (1 Tim. 3:3,4).
Luke 16:13-15
- **Keep the right perspective: Wealth is temporary.**
Mark 8:36,37 "What good is it for a man to gain the whole world, yet forfeit his soul? Or what can a man give in exchange for his soul?"
1 Timothy 6:7 "For we brought nothing into the world, and we can take nothing out of it."
Psalms 49:12,17 "Man, despite his riches, does not endure... He will take nothing with him when he dies." (Job 20:20,21; Ecc. 5:15)
Luke 12:20,21 "This very night your soul is required of you...now who will own what you have prepared?"
Ecclesiastes 2:18 "I hated all the things I had toiled for...because I must leave them to the one who comes after me."
Ecclesiastes 5:15 "Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hands." (see 6:2,3)
Proverbs 11:4 "Wealth is worthless in the day of wrath..."

Personal Evaluation:

- What are your financial plans/goals together?
- Are you living within your income?
- What is your % of debt –v- savings in your marriage?
- How have you prepared financial reserves for any unforeseen emergencies?
- What are your financial priorities (needs -v- wants)(negotiable/non-negotiable)
How do you decide which is which? Are you in agreement with your purchases?
- What are you doing now to plan for future inheritance to pass on to your children?
- Do you have life insurance? How have you provided for your family after you?
- What plans do you have for retirement?
- How have you made preparations for a Will or Living Trust?
- Are there things that you would like to buy that you can do without or substitute something cheaper or go about it a better way or postpone buying it or sell something to fund it? (inflow/out go)
- Are you wasteful or are you efficient with resources God has blessed you with?
What do you take for granted?
- Are you in or out of balance in regards to money and its use?

Financial Goals:

- Get out of debt
- Save for the future
- Spend wisely
- Give to the work of the Lord.

Financial Evaluation Worksheet:

Assets: (What you own.)		
Cash/Savings Accounts		
Stocks/Bonds/Investments		
Cash Value Of Life Insurance		
Home		
Rental Property/Income		
Land		
Business Assets		
Possessions		
Auto/RV		
Retirement/Pension/IRA's		
Other:		
		Total:
Liabilities: (What owns you.)		
Consumer Credit Debt		
Home Mortgage (1 st)		
Bank Mortgages (2 nd)		
Vehicle/RV/Toy Loans		
Family Debt		
Business Loans		
Taxes		
Outstanding Bills		
School Loans		
Other:		
		Total:
		Grand Total: