

Finances, Part 2

Key Verses:

Luke 6:38 - *Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.*

Philippians 4:19 NIV - *And my God will meet all your needs according to his glorious riches in Christ Jesus.*

3 John 1:2 KJV - *Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.*

Objective:

The topic of finances and the principles of stewardship is one of the most important subjects to cover as we are establishing the basics of discipleship. In this second lesson on finances, we will identify the four basic attitudes of finance and discuss the seven practical ways in which we should handle our money according to the Bible.

Ownership vs. Partnership

Ownership: True Disciples of Jesus have settled the issue of personal ownership. They have learned that their hearts belong to God and everything in their possession is the Lord's also.

Romans 14:7, 8 NIV - *For none of us lives to himself alone and none of us dies to himself alone. v.8 If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord.*

1 Corinthians 6:19, 20 NIV - *Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? v.20 You are not your own; you were bought at a price...*

Partnership: God has called us to partner with Him and with one another in establishing and advancing His Kingdom on Earth.

1 Corinthians 3:9 KJV - *For we are labourers together with God...*

Philippians 1:3-5 NIV - *I thank my God every time I remember you... because of your partnership in the gospel from the first day until now.*

Four Basic Attitudes toward your Finances

1. Be _____ and not _____

1 Timothy 6:6-10 NIV - *But godliness with contentment is great gain. v.7 For we brought nothing into the world, and we can take nothing out of it. v.8 But if we have food and clothing, we will be content with that. v.9 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. v.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.*

2. Trust in God and not _____

Proverbs 11:28 NIV - *Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.*

Make God your source for everything in life, especially your joy!

When a person depends upon money for security, they will often become arrogant and overconfident when prospering or desperate and fearful during periods of lack.

3. Be Generous and not _____

Proverbs 11:24, 25 NIV - *One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. v.25 A generous man will prosper; he who refreshes others will himself be refreshed.*

- a. Giving and receiving is one of the great principles of the Kingdom: sowing and reaping.

When you give freely as the Spirit directs, you will be blessed for your generosity. When you hold on to the little that you have and refuse to share, you are in danger of losing the little you thought you had!

- b. Generosity is an attitude of the heart. God does not regard the amount you give, but the degree of sacrifice and the willingness on your part to give it.

Jesus made this observation for his disciples: Luke 21:1-4 NLT - *While Jesus was in the Temple, he watched the rich people dropping their gifts in the collection box. v.2 Then a poor widow came by and dropped in two small coins. v.3 "I tell you the truth," Jesus said, "this poor widow has given more than all the rest of them. v.4 For they have given a tiny part of their surplus, but she, poor as she is, has given everything she has."*

4. Walk in _____ and not Fear

2 Corinthians 9:8, 10, 11 NLT - *And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others. ...v.10 For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. v.11 Yes, you will be enriched in every way so that you can always be generous...*

- a. God never rewards selfishness and neither does He reward the fear of going without. These attitudes only keep us thinking about ourselves. Instead, God rewards faith and obedience.

If you hoard out of the fear of not having enough, you limit God's blessings on your life.

- b. You are called to be a resource for God's Kingdom. Use your faith to trust God to supply "seed" and trust Him to meet your own needs as you concern yourself with others.

Seven Practical Bible Basics for Handling Your Money

1. _____ the first 10 percent of all your income.

Malachi 3:10 NIV - *"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."*

- a. The tithe is the beginning point for managing your finances as a Christian.

The tithe originated with Abraham, continued with Moses, and it was confirmed by Jesus. Even Paul instructed the early church to set a percentage of money aside each week "in keeping with their income" for an offering on Sundays (1 Corinthians 16:2).

- b. Speaking to the Pharisees, Jesus makes a statement about tithing:

Matthew 23:23 NIV - *Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cummin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.*

Jesus confirms that we should not neglect honoring God by giving our tithe to the Lord. At the same time, Jesus does not want our giving to become religious ritual while we are neglecting the sincerity of loving others.

- c. By honoring God with the tithe, you are expressing thanks for how He has blessed you in the past. By tithing, you are also making God the priority of the present and you are acting in faith for your future.
2. _____ a percentage of your monthly income.

Proverbs 21:20 NIV - *In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.*

We recommend the "10, 10, 80 Rule." Give 10 percent; save 10 percent and live off of

the remaining 80 percent.

3. Create a _____.

- a. A budget is a plan for prosperity. Most of us have enough money, but we waste it on wrong priorities.
- b. The tithe gets top priority, then housing, food, clothing, and transportation. Everything else should receive lower priority.

4. Avoid _____.

Proverbs 22:7 NIV - The rich rule over the poor, and the borrower is servant to the lender.

- a. Only borrow on appreciating items, such as a house. Most people have to borrow to purchase a car. Obviously, it is hard to work without adequate transportation. However, never borrow on unsecured loans like credit cards.
- b. If you are in debt, develop a plan for debt reduction.

List all your debts from highest to lowest, also noting interest rates. Start with the debt with the highest interest rate but smallest balance. Draw a red line though it when you pay it off and write paid in full. Then take the money that is freed up and apply it to the next debt. Slowly but surely, you'll get out of debt.

5. Be _____ and diligent.

Colossians 3:23, 24 NIV - Whatever you do, work at it with all your heart, as working for the Lord, not for men, v.24 since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

2 Thessalonians 3:10-12 NIV - For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat." v.11 We hear that some among you are idle. They are not busy; they are busybodies. v.12 Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat.



Laziness and idleness are not acceptable as a follower of Christ. In life in general and especially at your place of employment, do your work as unto the Lord.

6. Be a _____ of what God has given you.
- In the parable of the talents (Luke 19:11-26), Jesus taught His disciples how faithfulness in managing another person's property would result in expanded resources.
 - Jesus taught His disciples to be faithful over what they have and God will give them more.
7. Lay up _____ in _____.

Matthew 6:19-21 NIV - *Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. v.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. v.21 For where your treasure is, there your heart will be also.*

Everything you give to the Kingdom of God for the purpose of fulfilling the Great Commission will be given back to you, if not in this world, then in the world to come.

REFLECT

1. Read the three key verses again out loud. Which of these verses speaks directly to you and why?
2. The lesson speaks of “ownership” and “partnership.” Discuss God’s ultimate ownership of you and all you own and then, how can you best partner with God to be a good steward of the funds entrusted to you.
3. Choose one of the “Four Basic Attitudes Towards Your Finances” that impacted you the most in this lesson. Why do you think it spoke to your heart?
4. Which of the “Seven Practical Bible Basics for Handling Your Money” do you find you need to work on?
5. Pastor talked about the “10-10-80 Rule.” Do you practice this in your own finances?

ACT

Choose one of the “Seven Practical Bible Basics for Handling Your Money” that is a growth area for you and develop a SMART goal to convert this financial weakness in to a financial strength.