

Finances, Part 1

Key Verses:

Ephesians 5:15, 16 NIV - *Be very careful, then, how you live—not as unwise but as wise, v. 16 making the most of every opportunity, because the days are evil.*

Deuteronomy 8:18a NIV - *But remember the Lord your God, for it is he who gives you the ability to produce wealth...*

1 Timothy 6:10 NIV - *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.*

Objective:

Of all the components of life where Christians seem to struggle to find a healthy balance, we find that the area of their finances often rank in the number one position. Does the Bible encourage or condemn the person who strives for financial gain? Is money evil? Should a person save for the future or give away all their possessions to those in need? In the next two lessons on finances, we hope to gain a balanced biblical view of the importance, value, and responsibility which God places on us regarding the purpose of money.

Money Matters

1) Money Matters to God

- a) Two-thirds of the parables told by Christ spoke directly about money and/or possessions. Amazingly, one out of every 10 verses in the gospels addresses financial issues. Altogether, there are over 2,300 verses in the Bible that give reference to money.

- b) Money matters to God because it reveals our _____ and the tendencies of our _____.

- c) Money matters to God because without clear thinking and wise _____, every one of us can find ourselves in financial bondage. God does not want His children in any sort of bondage.

Proverbs 22:7 - The rich rules over the poor, and the borrower is the slave of the lender.

- d) Money matters to God because God wants us to be _____ to pursue our life calling without the burden and anxiety of appeasing creditors.

“Studies have shown that 75 percent of Christians live paycheck to paycheck every month, always fearfully wondering if they’re going to have enough.”

- e) Money matters to God because God wants to _____ our hearts.

Luke 16:13 (NKJV) - No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

Matthew 6:21 - For where your treasure is, there your heart will be also.

Note: There is nothing wrong with Christians being wealthy. As long as one understands that it is God who gives them the power to gain wealth.

Deuteronomy 8:17, 18 NIV - You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” v. 18 But remember the Lord your God, for it is he who gives you the ability to produce wealth...

2) Money Matters to Satan

1 Timothy 6:10 NIV - 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.

- a) This is one of the most misquoted scriptures in the Bible. Most people misquote the Bible saying “money is the root of all evil” which the Bible does not say. Verse 10

actually states that it is the “_____ of money” which is at the root of evil. Money is neither good nor bad. It is amoral. However, money leads to sin when you worship it instead of God or let the desire to get it direct and/or control your life.

- b) Not all evil in the universe springs from the love of money but it is absolutely one of the great sources of many _____ of _____.

For instance, the love of money can lead to envy, strife, theft, dishonesty, greed, selfishness, cheating, etc...

- c) One particular evil of the love of money mentioned by Paul in verse 10 is a _____ from the Christian faith. When chasing after wealth, believers have a tendency to neglect spiritual things, and it becomes difficult to tell if they are truly a follower of Jesus or not.
- d) Not only did the money lovers lose their devotion to eternal values, but they “pierced themselves through with many sorrows.”
- i) There is the tragedy of a _____ life.
 - ii) There is the sorrow of losing one’s _____ to the world of sinful pleasures.
 - iii) There is the anxiety and worry of _____ one’s wealth through a crisis.
 - iv) There is the reality of _____ _____ in Heaven empty-handed.

3) Money Must Matter to You

- a) Money must matter to you because it has the potential to bring you some of your greatest joys as a believer or it can pierce your heart with many sorrows.
- i) Poorly managed money can wreck your marriage, ruin your health, and even turn your heart against God.
 - ii) For this reason, the wise use of your finances is one of the most important issues of your life in Christ.

- b) Money must matter to you because God wants to _____ His people so they can be a _____.

Psalm 144:15 - ... *blessed are the people whose God is the Lord!*

- i) We can define being blessed financially as having God's favor and supernatural help with all things concerning our money.

(1) A blessed man may not be wealthy by the world's standard, but if he has God working supernaturally on his behalf, then he is a blessed man.

(2) Over and over in Scripture, God says if we will obey Him, He will bless us and the work of our hands (See Deuteronomy 14:29; 15:10; 23:20; 28:8, 12).

- ii) Your money is an extension of yourself. It must be part of your full offering to God in response to His Lordship.

(1) Your money is a _____ for your family.

(2) Your money is a _____ for the Kingdom.

(3) Your money is a _____ against the enemy.

- c) Money matters so understand the principle of "THE FIRST."

- i) The _____

Exodus 13:2 - *Consecrate to me all the firstborn. Whatever is the first to open the womb among the people of Israel, both of man and of beast, is mine.*

- ii) The Firstfruits of the _____

(1) Exodus 23:19 - *The best of the firstfruits of your ground you shall bring into the house of the Lord your God.*

(2) Proverbs 3:9, 10 NIV - *Honor the Lord with your wealth, with the firstfruits of all your crops; v. 10 then your barns will be filled to overflowing, and your vats will*

brim over with new wine.

- iii) The first conquered city of _____ was the firstfruits of the Promised Land.

Joshua 6:19 - But all silver and gold, and every vessel of bronze and iron, are holy to the Lord; they shall go into the treasury of the Lord.

- iv) The Early Church exercised this firstfruits _____ .

1 Corinthians 16:1, 2 NIV - Now about the collection for God's people: Do what I told the Galatian churches to do. v.2 On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

- v) Finally, Jesus taught us to “ _____ .”

Matthew 6:33 - But _____ the kingdom of God and his righteousness, and all these things will be added to you.

- d) Money matters to you so don't waste your life; invest in the Kingdom.

Luke 12:13-21 NIV- Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” v.14 Jesus replied, “Man, who appointed me a judge or an arbiter between you?” v.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.” v.16 And he told them this parable: “The ground of a certain rich man produced a good crop. v.17 He thought to himself, ‘What shall I do? I have no place to store my crops.’ v.18 “Then he said, ‘This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. v.19 And I'll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.” ’ v.20 “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ v.21 “This is how it will be with anyone who stores up things for himself but is not rich toward God.”

- i) A blessed life is a life that is “rich toward God.”



- ii) Powerful Truth: Jesus never told anyone that the answer to their problems was more money. In fact, Jesus said what we really need to do is give it away and take up our cross and follow Him.

REFLECT

1. Money matters to God, to Satan, and it should matter a great deal to every follower of Jesus. Is financial management a strength or growth area for you? Explain.
2. Why is how you manage your family finances a stewardship test and trust?
3. The principle of giving the first to God is taught throughout the Bible. Do you practice the principle of tithing and if so, why or why not?
4. It seems counter-intuitive, but how is it more blessed to give than to receive?

ACT

Take a simple inventory of your financial status this week. If married, schedule a time to discuss this lesson with our spouse. Determine if there are any changes you need to make regarding how you are handling your money based on this lesson.