

FINANCES

A Study of The Stewardship of Money and Possessions

Lesson Fifteen

Memory Verse: *1 Corinthians 12:27*

Lesson Verse: *Philippians 4:19*

*"But my God shall supply **all your need** according to his riches in glory by Christ Jesus." Philippians 4:19*

I. Introduction

- A. The main emphasis in the Bible is not placed upon the mere *possession* of money, but rather on the *responsible use* of it! There is a big difference. You may be surprised at just how much the Bible has to say about "money." Money means "control," and "control" is the *real* name of the game. In other words, are you in control of your money, or is your money, and desire for possessions **controlling you**?
- B. This lesson deals with maintaining a proper attitude toward money, material possessions, and the importance of financial freedom from debt.



II. The Responsibility of Stewardship

- A. **What is Stewardship?** The Bible refers to the Christian not only as a child of God, but as a _____ of what God gives us (*1 Cor 4:1,2*).

1. A steward is "One who manages, or oversees another's property, finances, or other affairs." We are dealing with the control and management of money and possessions *for someone else* - not just our own! Examine the example of young Joseph in *Genesis 39:1-6*.
 - a. Who was Joseph's "master?" _____
 - b. What was Joseph in charge of? _____

Therefore, stewardship means responsibility. The issue for the Christian then is, "to whom are *we* responsible, and for *what*?"

2. Ownership is fixed with God. Remember, it is God who owns _____ things (*Psalms 24:1*)! We may possess some things in this life, but then again, it is we who are born and will die, while God remains. Therefore, when we take up "ownership" of something, we really are taking up *stewardship* of something that first belongs to God!
3. As stewards, we must remember that really, everything is a _____ from above (*James 1:17*), and that just as the Lord _____, He also can and does _____ as He did with Job (*Job 1:21*).
4. *Spirituality* cannot be measured by *abundance* of material possessions or its *lack*. God doesn't condemn anyone for simply having money. Nor does He condemn anyone for *not* having money. Instead, God is concerned with us maintaining a *right attitude* towards money. It is not money itself that is evil, but the _____ of money (*1 Tim 6:10*).
5. Stewardship involves _____ (*1 Cor 4:2*) over the things God has given us, including money. We are to be faithful with what we now have, and not worry about what we don't have (*Matt 25:21*).
6. Stewardship is not grievous, but rather an enjoyment. *1 Tim 6:17* says "God... *giveth us richly all things to* _____." God never wants us to idolize money and seek after riches, but to seek first the _____ of God and His righteous-

ness (Matt 6:33). He wants us to learn to be content, no matter where we are economically (Heb 13:5).

C. God's Four Purposes for Money - To provide for:

1. The needs of you and your family (1 Tim 5:8) - **Main Purpose**
2. The needs of others (1 Tim 6:17,18; 1 John 3:17) - **Compassion**
3. The operation of the government (Rom 13:1-8; Mt 22:17-22) - **Taxes**
4. The operation of your local church (Mal 3:10) - **Tithes and Offerings**

D. The Problems With Money

1. People end-up trusting in money instead of trusting in God (Mark 10:23-27; Prov 11:4, 28), to supply all their needs (Philp 4:19).
2. It is easy to start loving earthly possessions instead of heavenly ones (Matt 6:19-21; Col 3:1-4; Pr 30:7-9).
3. There is a great danger in thinking God's blessings can be measured by a person's material possessions (Luke 12:15; 1 Sam 16:7).
4. Beware when your life's objective becomes earning as much money as possible (Prov 23:4; Eccl 5:10-12).

E. Things Money *Cannot* Buy

1. _____ (Prov 16:16)
2. A righteous life (Prov 28:6)
3. A good night's sleep (Eccl 5:11,12)
4. The word of God (Ps 119:14,72,127)
5. Good health (Luke 8:43)
6. Quietness, peace (Eccl 4:6; Pr 15:16; 17:1)

F. Personal Achievement and Ambition

1. Ambition is the drive to obtain, or accomplish something beyond yourself. Ambition is definitely not bad. What you seek to possess, when it becomes your "god," is where the problem comes in. Every Christian needs ambition - or else no one would be getting up in the morning to go to work!
2. It is not wrong to achieve success. God desires that we have the desire to be a success in everything we do. The issue is HOW we achieve it (Ps 1:1-3; Josh 1:8). God wants us to achieve success the right way, which is always the Bible way (1Cor 9:25; 2Tim 2:5).

H. How To Evaluate the Lack of Money

When you experience a perceived need, the following are the possible reasons why you may not have the money for it.

1. You may not need it. God may be saying, "Forget about it for now."
2. You may have already misspent it. You may have already over-spent yourself on things that you did not need (new TV, phone, tablet), so that now you cannot obtain things that you do need (food, clothing).
3. God may be testing your faith (Jam 1:2-8). Sometimes God wants to see if you will wait upon Him to provide the funds instead of getting impatient, and making the "thing" your "god" (Ps 27:14).
4. Your perception may be all wrong - you may have the wrong attitude about what are your *needs* and what are your *wants* (Luke 12:15)!

Key Truths About Money

- ❖ To love money is the beginning of the worst nightmare anyone could ever have!
- ❖ All your money belongs to God - it is only yours because God first gave it to you.
- ❖ You owe God the tithe of every pay-check - if you hold back, then be ready for God to get you!
- ❖ A cheerful giver is the happiest person alive!

III. Steps to Financial Freedom

Many people are in financial bondage. They owe the bank, credit card companies, friends and relatives. You may be facing great personal pressure in your home and marriage because of these debts. Here are some wise steps from God's word that you can take to become financially free.

- A. **Transfer Ownership.** Realize you are owned by _____ (1Cor 6:19-20; Col 3:23-24). Give everything over to God for His control. This encourages you to be faithful with what you currently possess - so you don't squander or waste it (Mt 25:14-30).
- B. **Become Free from Debt (Rom 13:8).** Realize that it is a priority (Pr 22:7)! Here are some helpful steps to getting, and staying *current* financially.
 1. **Start with a written budget (Prov 27:23-24).** Record all your expenses and income in a monthly budget. Write out a basic budget below:

| Write Out Your Budget by Percentage of Income (no matter how small) | | | |
|---|-------------|-------|---------|
| Monthly GROSS INCOME: _____ | | | |
| EXPENSE | Avg | Yours | Percent |
| Firstfruits to God (the tithe) | 10% | _____ | _____% |
| House Rent or Mortgage (including insurances) | 23% | _____ | _____% |
| Groceries | 18% | _____ | _____% |
| Auto/Travel Expenses (Fuel, Repairs) | 10% | _____ | _____% |
| Household Needs and Clothing | 8% | _____ | _____% |
| Electricity, Heat, Water | 8% | _____ | _____% |
| Savings | 5% | _____ | _____% |
| Entertainment (Birthdays, dining out) | 5% | _____ | _____% |
| Telephone | 5% | _____ | _____% |
| Miscellaneous (Snacks, Newspapers) | 8% | _____ | _____% |
| Other _____ | 0% | _____ | _____% |
| Total | 100% | _____ | _____% |

- a. This helps you know where you are financially.
- b. **Bind yourself** to living within the budget, and don't "cheat" on it.
- 2. **WORK to obtain money, and to get ahead of debt.** It takes work (Pr 10:4)! Money is not a God-given right. Work, not money builds your confidence, develops character and discipline (2 Thes 3:10-12). Work was designed as a lifestyle for man even before Adam and Eve fell into sin (Gen 2:15), and hard work is part of the curse that God placed upon life *because of* Adam's sin (Gen 3:17-19).
- 3. **Determine the difference between "needs" and "wants".** Example: When you need a car. You may want a new BMW. But your need can be satisfied with a used *Ford*. Quit demanding only what *you want*!
- 4. **Begin to eliminate non-essentials.**
 - a. Avoid *costly* _____ (Prov 21:17) - every TV channel available!
 - b. Utilize individual skills by "fixing and doing things yourself".
 - c. Get rid of non-essentials in your life that only drains your pocket.
- 5. **Think before buying (Prov 24:3).** Every purchase should be evaluated:
 - a. Is it a necessity? Have I checked whether it is a *need*, or a *want*?
 - b. Does this purchase reflect my Christian values? Is it questionable?
 - c. Is it the very best buy? Or is it just convenient on credit cards?
- 6. **Discontinue Credit (and Overdraft) Buying.** If you are in debt from the misuse of credit cards, or your **bank overdraft**, then stop! **Totally Stop Using Them!!**

You will have to sacrifice some of your wants and desires in life to get current, or you will only get deeper into debt.

7. **Practice Saving.** Save part of the money you obtain, even if it is only a little a month (**Prov 21:20**). Don't spend everything you make (**Lk 15:11-16**)! Prepare for the future (**2Cor 12:14; Pr 13:22**). How to save:
 - a. Have sales resistance. Follow common sense and not your feelings when it comes to "sales" (beware of covetousness).
 - b. Don't be guilty of *presumption*, where you assume the money you spend will show up somewhere, sometime later (**Ps 19:13**) - i.e., charging it when not having the money to pay it off right away
 8. **Pray.** When we have done our best, then we can confidently ask God to meet our daily needs and be thankful for the way He provides (**Matt 6:11**). Learn to trust God (**Heb 13:5,6**).
- C. **Practice and learn the blessing of giving to others** (**Philp 2:4; Lk 6:38**). Jesus said in **Acts 20:35**, "*It is more blessed to give than to _____*." He was the best example of this when He gave himself on Calvary.
- D. **Maintain a Clear Conscience** (**Pr 28:13, Mt 5:23-24**). Do all business dealings with a pure heart. Remember that you will give an account to God, so "*provide things _____ in the sight of _____ men*" (**Rom 12:17**).

IV. What About *Tithing* - The Giving of the Firstfruits of Our Resources

The giving of tithes and offerings to your local church is God's ordained way of supporting that ministry. Faithful stewardship of our possessions involves designating the " _____ " of our increase to God (**Prov 3:9,10**)! Not because God needs our money (**Ps 24:1**), but rather, because we need to learn how to manage our resources so that we can obey God - not just "survive" from pay-check to pay-check! Tithing is the payment of our *firstfruits* to God simply out of obedience to His word, and because we love Him (**2 Chron 31:5**)!

- A. According to **Mal 3:8-10**, the Lord is very serious about the Christian making sure that *money* does not become our "god." And the way He helps us to remember HIS first place, is by requiring us to keep *Him* in first place with our finances. This remembrance is called the *tithe*.
- B. How much is a *tithe*? _____ of your income (**Lev 27:32**).
- C. Tithing was normal for who? _____ (**Heb 7:1,2**)
- D. In the Old Testament, tithes and offerings were presented *where*? (**Dt 12:5,6; Mal 3:10**) _____ In the New Testament it is to be gathered where? (**1 Cor 16:1,2**) _____
- E. *When* should we tithe? (**1 Cor 16:1,2**) _____
- F. Why tithe to my local church? So that your local church can be self-sufficient- not dependent upon the government, bazaars, or bake sales. And so that the pastor can be full time for serving the Lord (**1 Tim 5:17,18**)

V. Giving More than a Tithe? *The Proof of Our Love for God!***A. Why Give, When I Already Tithe?**

1. The tithe is an act of obedience, but giving above the tithe is an act of love because you are giving *above* what is required (**Luke 17:10**). The principle is, you have not *given* until you have paid what is owed!
2. Giving proves the _____ of our love - is it only out of duty (as with the tithe), or is it heart-driven (**2 Cor 8:1-8; 9:7**)?
3. Giving above the tithe develops an attitude of *grace* (**2Cor 8:6,7; 9:8**), and dependence upon God. Remember, God *first* gave (**John 3:16**)!
4. Giving provides us the opportunity to make *eternal* investments (**Philp 4:15-17; Mt 6:19-21**). The more invested, the greater the return.
5. Giving allows God the opportunity to give back to us over and above what He already gives us (**Luke 6:38**)!

B. How Should I Give to the Lord?

1. Give ***Sacrificially*** (**2 Cor 8:1,2**). It is not always easy.
2. Give ***Faithfully*** (**1 Cor 16:2**) - consistently!
3. Give ***Cheerfully*** (**2 Cor 9:7**)! It is a privilege to be able to give!
4. Give ***Willingly*** (**2 Cor 8:3-5, 11, 12**)! It is up to you!

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