

Money

It is the single greatest factor in what we will or will not accomplish in life

God Wants You Prosperous and Wealthy

Proverbs 11:10–11 (NKJV)

¹⁰ When it goes well with the righteous, the city rejoices; And when the wicked perish, *there is* jubilation. ¹¹ By the blessing of the upright the city is exalted, but it is overthrown by the mouth of the wicked.

- Blessing “*Prosperity*” or “*Liberal Pool*”

God clearly has an outline for our money in the Bible for financial freedom

- 500 verses on Prayer and Faith each – 2,000 on Money
- 16 of 38 Jesus’ Parables about money and possessions
- It is the single greatest factor in what we will or will not accomplish in life

KEYS TO KINGDOM CENTERED FINANCIAL GROWTH

The Tithe

- We are returning what is holy to the Lord
- We release God’s ability to bless the rest

You Must Sow a Seed to Get a Harvest

2 Corinthians 9:6–7 (NKJV)

⁶But this *I say*: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. ⁷So let each one *give* as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.

Some people think they can give a tithe in any amount where ever they want, whatever they feel

- In scripture the tithe is never called seed
- The tithe puts God's hands on our finances
- Our seed creates a harvest that He can bless
- Every farmer sows seed expecting a harvest
- Once we return the tithe we activate the principle of sowing and reaping

Proverbs 11:24–25 (NKJV)

²⁴There is *one* who scatters, yet increases more; And there is *one* who withholds more than is right, But it *leads* to poverty. ²⁵The generous soul will be made rich, and he who waters will also be watered himself.

- We should expect a harvest when we sow
- Generosity begets generosity – **Mark 4:25 MSG**

God wants to increase every seed sown so we can have a greater response to the need surrounding us

Develop a Strong Work Ethic

This is an important part of creating a financial future

- Faith demands work
- Every level of faith requires an equal level of personal commitment
- Am I willing to work hard, expecting God to bless my efforts?

Colossians 3:23–24 (NKJV)

²³ And whatever you do, do it heartily, as to the Lord and not to men, ²⁴ knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ.

- Am I willing to pick up a second job if necessary?
- We all have approximately 112 waking hours a week
- What am I willing to serve God with?

Proverbs 6:6–11 (NKJV)

⁶ Go to the ant, you sluggard! Consider her ways and be wise, ⁷ Which, having no captain, overseer or ruler, ⁸ Provides her supplies in the summer, *and* gathers her food in the harvest. ⁹ How long will you slumber, O sluggard? When will you rise from your sleep? ¹⁰ A little sleep, a little slumber, a little folding of the hands to sleep— ¹¹ So shall your poverty come on you like a prowler, and your need like an armed man.

- Working hard doesn't kill you, it releases you for increase
- Of course we are responsible for our attitude
- We should be the best employees in the company

Proverbs 22:29 (NKJV)

²⁹ Do you see a man *who* excels in his work? He will stand before kings; He will not stand before unknown *men*.

- All promotion comes from God – **Psalm 75:6-7**
- He will make sure you are noticed
- Out of work? – Work for free
- What would you like to do?
- Find somewhere you could do that for free, for a month
- Get involved in charity or church

Have a Plan to Save and Invest for the Future

Proverbs 13:22 (NKJV)

²² A good *man* leaves an inheritance to his children's children, But the wealth of the sinner is stored up for the righteous.

- Financial management must be intentional and generational
- This includes adequate life and disability insurance
- Today's decisions release tomorrows benefits
- This applies to finances and every other area in life

Psalm 112:1–3 (NKJV)

¹ Praise the LORD! Blessed *is* the man *who* fears the LORD, *who* delights greatly in His commandments. ² His descendants will be mighty on earth; The generation of the upright will be blessed. ³ Wealth and riches *will be* in his house, and his righteousness endures forever.

Be Financially Accountable

Proverbs 11:14 (NKJV)

¹⁴ Where *there is* no counsel, the people fall; But in the multitude of counselors *there is* safety.

- Find someone who knows more than you
- We all have blind spots – stay teachable
- Get on a budget and stick to it
- Otherwise you will drift because of circumstances
- We can all develop and do things better
- Good decisions are managed decisions

Don't Buy in to "Get Rich Quick" Schemes

Proverbs 28:19–20 (NKJV)

¹⁹ He who tills his land will have plenty of bread, but he who follows frivolity will have poverty enough! ²⁰ A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished.

- If it sounds too good to be true – it is!
- It seems like every time God is ready to make a breakthrough in your life the enemy has a short cut
- Building a strong financial future is not going to happen in one quick swoop
- It comes through God-Centered living, hard work and patience

Give to The Poor

Proverbs 19:17 (NKJV)

¹⁷ He who has pity on the poor lends to the LORD, and He will pay back what he has given.

Psalm 41:1 (NKJV)

¹ Blessed *is* he who considers the poor; The LORD will deliver him in time of trouble.

- God is passionate about those who become trapped in their struggle
- The more we increase, the greater the need we can meet
- The law had provision for the poor
- Jesus gave to the poor
- The early church gave to the poor
- People need a handout and a hand up
- We should be known to be generous

Do Not Guarantee a Loan for a Friend

Proverbs 6:1–2 (NKJV)

My son, if you become surety for your friend, *If* you have shaken hands in pledge for a stranger, ² You are snared by the words of your mouth; You are taken by the words of your mouth.

- He goes on to say, get out of the contract

The reason you don't want to co-sign or loan money to someone is four-fold

- If it doesn't work out for them you could lose the money and the friendship
- You might be setting them up for something they're not ready for
- If everything falls apart you might be tempted to get angry at God
- The Bible says – DON'T DO IT!

Don't Let Money Determine Your Decisions

Proverbs 11:28 (NKJV)

²⁸ He who trusts in his riches will fall, but the righteous will flourish like foliage.

- If we get a tempting job opportunity that requires us to move, it must be from God, right?
- Many people would be quick to make a change for more money

How many would be willing to make a decision and have the discipline to let God reveal and develop their talent and gifts, where they are?

Realize All I Have Comes from God

James 1:17 (NLT)

¹⁷ Whatever is good and perfect is a gift coming down to us from God our Father, who created all the lights in the heavens.* He never changes or casts a shifting shadow.*

- God gave you your life
- He gave you talents and aptitudes
- He gave you learning capabilities
- He has opened educational and vocational doors for you throughout your life

We need to realize *“I didn’t get here on my own. Everything I have has come my way from the loving hand of God.”*

- You are not a self-made man or woman
- We are invited by God to steward the gifts he has given us in a way that supports His purposes in the earth

Live Joyfully Within God’s Current Provision for My Life

Hebrews 13:5 (NLT)

⁵ Don’t love money; be satisfied with what you have. For God has said, “I will never fail you. I will never abandon you.” *

- Its human nature to look for greener pastures
- To wish for better circumstances, more affluence, an easier life
- If only I had a better job, a nicer house, a newer car, I would be happy

Recent Gallup Poll ranked the USA 33rd in the world on a happiness scale

Seven of the top ten countries were in Latin America which generally rank low on the typical economic indicators we might associate with happiness

Philippians 4:11–13 (NIV)

¹¹ I have learned to be content whatever the circumstances. 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 all this through him who gives me strength.

- When I am fully reconciled to God financially I can joyfully accept God's current level of provision for my life
- Throughout the course of life that provision can go up or down
- It is our responsibility to be able to make adjustments and be content in both

There are implications as to whether or not you are living joyfully in God's current provision

When God increases someone else's provision do you covet it?

- Do you get angry and ask, "Why them and not me?"
- Do you get jealous of what others have?
- Are you able to rejoice with others raises and promotions and truly mean it?

A second implication

- How are you managing debt?

By definition debt comes from wanting more than God's current provision for your life and arranging other means to get it

- Some people teach that all debt is wrong
- I don't necessarily agree
- We do need to understand debt and be careful with it
- Whenever our debt has a decision-making ability over us, it is out of order
- We cannot let debt access a place of authority

Proverbs 22:7 (NKJV)

⁷ The rich rules over the poor, and the borrower is servant to the lender.

You will only know true financial peace when you learn to live joyfully beneath God's provision in every season of life

Philippians 4:11-13 paraphrase: *"I make adjustments as needed and live beneath God's provision level – whatever it may be. I build some margin between my spending and God's provision, and that margin leads to contentment, which leads to peace."*

God wants something better for us

- Simplifying your life means diligently working to free yourself from whatever debt you carry
- Make a decision today, regardless of your season in life

Be Diligent and Persistent

Ecclesiastes 11:4 (NKJV)

⁴ He who observes the wind will not sow, and he who regards the clouds will not reap.

- Start where you are today
- Don't make excuses
- We all have to plow in the winter and not stop

If you are hearing a voice saying, “*you're in too deep you'll never get out*” – that voice is not from God

- You can get out
- Just commit to God's principles concerning money and you'll become debt-free in less time than you can imagine

Psalms 126:5–6 (NKJV)

⁵ Those who sow in tears shall reap in joy. ⁶ He who continually goes forth weeping, bearing seed for sowing, shall doubtless come again with rejoicing, bringing his sheaves *with him*.

- Don't give up and throw in the towel
- You will reap what you sow – **Galatians 6:7**

Proverbs 27:23 (NKJV)

²³ Be diligent to know the state of your flocks, *and* attend to your herds;

- Be faithful with what God has given you
- Be wise and diligent and you will see blessing!

God has called us to live Righteous, Prosperous, Generous lives

Psalm 35:27 (NKJV)

²⁷ Let them shout for joy and be glad, who favor my righteous cause; And let them say continually, “Let the LORD be magnified, who has pleasure in the prosperity of His servant.”

- Our prosperity and generosity should point others in the direction of the righteous cause of Christ
- He takes pleasure in our prosperity
- God’s purposes are so much more than just about you
- Who is my life touching?

“We make a living by what we get. We make a life by what we give.” – Winston Churchill

Isaiah 32:8 (NKJV)

⁸ But a generous man devises generous things, and by generosity he shall stand.

- Generosity is a lifestyle
- Always on the lookout for opportunities to give
- Start where you are today
- Be generous with what you have in your hand