# Money

In this series will learn how to build a foundation for financial freedom by discovering

- Why money has a hold on us
- A biblical perspective on prosperity
- God-centered wisdom on money
- How to break the power of debt
- How to build a financial future

We will discover that biblical prosperity is a God-ordained concept

- In this context, prosperity is no longer a 'bad word'
- It's a 'God word' and a 'good word'
- God is a big God: a prosperous, abundant God

Have you ever had a disagreement with someone about money?

- 50% of divorces are over money
- 70% of newlyweds say money is the cause for most arguments in the first year of marriage

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 bout money and possessions
- 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)

<sup>10</sup> When it goes well with the righteous, the city rejoices; And when the wicked perish, *there is* jubilation. <sup>11</sup> 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"
- If your life is a "Liberal Pool" you can become part of the answer, not part of the problem
- We either control our money or it will control and limit us
- Money is neither good or bad
- The way we handle money is an overflow of our heart and our belief about money

#### Genesis 1:27–28 (NKJV)

<sup>27</sup> So God created man in His *own* image; in the image of God He created him; male and female He created them. <sup>28</sup> Then God blessed them, and God said to them, "Be fruitful and multiply; fill the earth and subdue it; have dominion over the fish of the sea, over the birds of the air, and over every living thing that moves on the earth."

- God created us in His own image He has no lack
- Then He blessed us
- We are now to become fruitful and multiply and have dominion over the earth

If we are going to have dominion over things that seek to reduce or limit us we have got to change our thinking

#### Matthew 25 – Parable of the Talents

- Three servants
- One had five talents (a measure of money)
- One had three talents
- One had one talent
  - The one who was rebuked was the one who had only one talent
  - He was loyal but didn't multiply what the Master had given him
- True faithfulness is a combination of loyalty and faithfulness!

You may be living in poverty or drowning in debt

- 80% of Americans have some form of debt
- 70% of respondents to a Pew survey said debt was a necessity in their lives (though they'd obviously prefer not to have it)
- You think there is no way I can be prosperous and generous

God has an answer to living in abundance and generosity

# 2 Corinthians 9:8 (NKJV)

<sup>8</sup> And God *is* able to make all grace abound toward you, that you, always having all sufficiency in all *things*, may have an abundance for every good work.

God wants us to live in a place where we have enough to give into *every* good work

- No matter who knocks at your door
- We should have an abundance (an excess in quality and quantity) to help them
- "Grace" "God's ability to make all favor, and liberality come towards you so that you can have all sufficiency"
- God wants us to live over and above our financial restrictions

It wont happen overnight, and it will take commitment, but God's will is for us to be steadily increasing in our abundance and generosity

# 2 Corinthians 9:9–10 (NKJV)

<sup>9</sup> As it is written: "He has dispersed abroad, He has given to the poor; His righteousness endures forever." <sup>10</sup> Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness

- NLT "Produce a great harvest of generosity in you"
- Money is one of the most important subjects to study in your entire life
- Most of life's greatest enjoyments and disappointments stem from the decisions you make about money

# **Charles Caldwell Ryrie says in Balancing the Christian Life**

'How we use money demonstrates the reality of our love for God. In some ways it proves our love more conclusively than depth of knowledge, length of prayers or prominence of service. The use of our possessions shows us up for what we actually are.'

#### Ecclesiastes 10:19 (NKJV)

<sup>19</sup> A feast is made for laughter, and wine makes merry; But money answers everything.

- Money says to debt, "I can free you"
- Money says to vision, "I can release you"
- Money says to time, "I can direct you"
- Money says to need, "I can help you"

#### **8 MONEY MYTHS**

# MYTH #1 – MONEY IS NOT SOMETHING WE SHOULD FOCUS ON

Well why not?

- Money decides how and where you live
- It determines what you do with your future
- It controls where you work
- It brings an answer to those in need
- Why wouldn't we talk about it?!!

Money is one of the world's most powerful agents!

# Proverbs 22:7 (NKJV)

<sup>7</sup> The rich rules over the poor, and the borrower *is* servant to the lender.

- If you are in a place of debt that is no longer sustainable you are no longer in a place of freedom
- Money can release so much
- When under its power we end up in a place of restriction
- Jesus constantly warned about lordship
  - We will talk more about the spirit of mammon later
- Satan uses money to try and control us
- God wants us to regain a place of financial freedom

Am I living in a place where I am hindered in making Kingdomcentered decisions?

- We must make sure that we don't become settled and satisfied with just meeting our own needs financially
- We should not have a me-centered world view
- We should be living on a mission to answer a world in need

Our thinking must come in line with living a life of abundance and generosity

Proverbs 11:24 (NKJV)

<sup>24</sup> There is *one* who scatters yet increases more; And there is *one* who withholds more than is right, but it *leads* to poverty.

#### MYTH #2 – GOD'S BLESSINGS ARE NOT MATERIAL

#### John 10:10 (NKJV)

<sup>10</sup> The thief does not come except to steal, and to kill, and to destroy. I have come that they may have life, and that they may have *it* more abundantly.

• Satan wants to take everything that the abundant life promises and reduce it to nothing

Abundant – (Zoe) – "The perfect state of living, where you have need of nothing" "To be exceedingly beyond measure, superior and extraordinary, remarkable, eminent, and more excellent"

- You were born to overcome and be more than a conqueror
- Stop restricting your expectations
- The God of limitless ability is living on the inside of us
- We were created to be fruitful and multiply

# 3 John 2 (NKJV)

<sup>2</sup> Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

- When you develop a prosperous heart, everything about your life becomes prosperous
- God doesn't want us blessed for blessing sake
- He wants us to use our prosperity in His way
- Our hearts understanding needs to be God's heart
- Prosperity frees us to free others

#### Proverbs 10:22 (NKJV)

<sup>22</sup> The blessing of the LORD makes *one* rich, and He adds no sorrow with it.

- Yes, again the bible is talking about being blessed in every sphere
- Including money and things
- With no sorrow

# MYTH #3 – THE BIBLE TEACHES THAT MONEY IS EVIL

Who told you that?

- The power of money has the ability to destroy
- It also builds

# 1 Timothy 6:10 (NKJV)

<sup>10</sup> 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.

- A fire does a lot of good in a fire place
- Outside the fireplace it will burn the house down

# Also true with money

- It has the power to destroy
- When handled properly it can release God's purpose through us
- We say we want to change the world
- We can't do that without the resources needed

When money is your decision maker to build a source of personal security it can become evil

- It can become something that we trust and worship
- Money should never control us we should control and direct our money for good

# 1 Timothy 6:6 (NKJV)

<sup>6</sup> Now godliness with contentment is great gain.

- Godliness God in His fullness, His purposes living fully formed in and through me
- Some say money changes you, but does it?
- Money doesn't change, it un-masks the real you
- If your heart isn't fully committed to God at its core, it can bring you great damage
- However, Money isn't evil

"Do not value money for any more nor any less than it's worth; it is a good servant but a bad master" – Alexander Dumas

# 1 Timothy 6:17 (NKJV)

<sup>17</sup> 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.

- This is the heart of the Father
- God wants us to do good and because of Him we can believe for so much more

#### MYTH # 4 – JESUS MODELED SCARCITY

- Didn't Jesus live a very meager life?
- Wasn't the Gospel He presented one of a frugal lifestyle?
- What about great saints of old?
- Francis of Assisi, and Mother Teresa
- Isn't true holiness found in poverty, not wealth?

There is no doubt that God has special missions for certain people

- That doesn't mean that all of us are to live with nothing
- If all of us did, who would fund the work?

Mother Tereasa was never shy about her need for money to alleviate the suffering in Calcutta

- One time she accepted money from a hated Haitian Dictator accused of murdering thousands of his opponents
- She was accused of accepting blood money

Her answer was concise – "In charity, she said, everyone has a right to give. 'I have no right to judge them. God alone has that right. . . I do not ask for money. But people have a right to give."

I think we can err on one side or the other if we assume that Jesus was poor or rich

- One thing for sure, Jesus was never in need
- He had a treasurer and often gave to the poor
- He wore beautiful garments, probably given to him by others

# Jesus had financial supporters

#### Luke 8:3 (NKJV)

<sup>3</sup> and Joanna the wife of Chuza, Herod's steward, and Susanna, and many others who provided for Him from their substance.

The truth is, Jesus modeled a life having few human possessions, but I believe there was a reason for that

#### 2 Corinthians 8:9 (NKJV)

<sup>9</sup> For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich.

- Jesus became poor by heaven's standards
- The original language denotes not just spiritual riches but so much more

Though He had all of heaven at His disposal He left it to create a way we could experience a blessing in every part of our lives – spirit, soul and body

- Rich "Abounding in material sources"
- Abundantly supplies
- That includes natural resources

2 Corinthians 9:8 "you, always having all sufficiency in all things, may have an abundance for every good work."

Whenever Jesus performed a miracle, He never did just enough

- What about feeding the 5,000?
- 12 basketfuls remaining

What about the disciples? – Matthew 8:8-10

- There were times He sent them out with nothing
- He was preparing them for ministry

There are times He will do the same for us to learn complete trust and reliance on Him – Faith

- His blessing is not a blanket guarantee that we will have material provision in every season of life
- However we will never lack Luke 22:35-36

The disciples left all to follow him – upon encountering a rich young ruler who wouldn't leave his riches and follow Jesus

#### Mark 10:29–30 (NKJV)

<sup>29</sup> So Jesus answered and said, "Assuredly, I say to you, there is no one who has left house or brothers or sisters or father or mother or wife or children or lands, for My sake and the gospel's, <sup>30</sup> who shall not receive a hundredfold now in this time—houses and brothers and sisters and mothers and children and lands, with persecutions—and in the age to come, eternal life.

- Jesus was neither poor or a pauper, yet never lacked
- He promised those who follow will experience blessings in this life