

SPIRITUAL MAINTENANCE

Money Management Principles

You Are a Steward of God's Gifts to You

- A steward is a manager of something entrusted to their care
- *Biblical stewardship* is the practice of selflessly managing *everything* you have; your talents, time, money, relationships, health, etc. for God's glory
- Everything belongs to God ***Psalm 24:1 (KJV) The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein.***
- We are stewards of what everything God has provided ***1 Peter 4:10 (KJV) 10 As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.***
- As stewards we will be held accountable for our stewardship ***Matthew 25:29 For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath.***
- Good stewards will be rewarded ***Philippians 4:19 But my God shall supply all your need according to his riches in glory by Christ Jesus.***
- Because we are faithful to God with the resources we have, God promises to *supply* all your need
 - This one verse tells us that *God's supply* is big enough to meet all our need
- There is *no limit* to God's supply or limit to what God can do for you ***Ephesians 3:20 (KJV) 20 "Now unto him that is able to do exceeding abundantly above all that we ask or think, ..."***

God is First in Your Finances

- ***Give to God first Proverbs 3:9-10 (KJV) Honour the LORD with thy substance, and with the firstfruits of all thine increase: 10 So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.***
 - Giving to the Lord's work at our church is giving *honor* or glorifying or worship to God with our *substance* or money
 - We are to give to God the *firstfruits* of all our increase, meaning the *1st* and the *best* of all our increase
 - We are to tithe. A *tithe* means a tenth part, but not any tenth, but the *1st* tenth of all our income
 - When we tithe, it demonstrates that God and not our money our possessions has first place in our lives and that our money belongs to Him
 - Tithing positions us to receive even greater blessings from God

Save for the Future

Proverbs 21:20 (KJV) There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.

- This passage commends the person who maintains their provisions: who takes care not to run out of important supplies.
- Good stewardship involves guarding and preserving resources God has given us and using them wisely.

SPIRITUAL MAINTENANCE

Money Management Principles

- It's wise to delay the "immediate gratification", "I have to have it now" trap
- Good stewards also know how to say "no" to people and "opportunities" that want "access" to their money
- Saying *no* doesn't mean you're stingy, it does mean you are prayerful and selective about how *your* money well be spent
- Good stewards prepare for the future by keeping a financial reserve
- We should prepare financially for the *expected* and *unexpected*
- We should prepare financially for the *near future* and the distant future
- We don't want to be like the foolish person that spends every dollar they get
- The problem with spending every dollar you is there will come a day where you will *real* financial need or opportunity, but you can't meet the need or opportunity because the money is already spent on foolish or unnecessary things
- The future *is* coming, save for it

Get Wisdom about Money

James 1:5, NIV: If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you.

- Wisdom is the right application of knowledge.
- What if you don't have the knowledge to apply?
- When we are ignorant in an area, don't guess, ask God?
- God promises to give us the wisdom we need without being critical of our not knowing
- We need God's wisdom to handle our money matters, regardless of how insignificant they seem
- God's wisdom is always available, and is yours for the asking

Know the Status of Your Finances

Proverbs 27:23 (KJV) 23 Be thou diligent to know the state of thy flocks, and look well to thy herds.

- Do you know how much money you have in your checking account? Savings account? Investments?
- Most people don't know the answers to these questions
- Knowing your financial status is critical to being a good steward of God's resources.
- In Bible times flocks of sheep and herds of goats were the major sources of provision, livestock was like money
- It was not just the number of livestock a person had, it was also the health of the livestock the determined one's wealth
- We are to be diligent at being good stewards of our money
- It's our responsibility to know how much money *came in*, how much *went out*, how much we *have left*
- Do what's necessary to protect what God has blessed you with

SPIRITUAL MAINTENANCE

Money Management Principles

Get Out of Debt...And Stay Out!

Galatians 5:1 Stand fast therefore in the liberty wherewith Christ hath made us free, and be not entangled again with the yoke of bondage.

- Credit is easy, but debt is bondage.
- USA has \$986 billion in credit card debt alone.
- The average credit has a balance of nearly \$8,000
- It's not just credit cards, its cars, houses, student loans, medical bills, etc.
- Debt is stressful, worrisome, expensive and affects us relationally and spiritually
- Debt is a spiritual weight on us the affects our rest, our prayers, our praise, our worship, and our faith
- Develop a plan or participate in debt freedom program to get out of debt
- It may take time, but being *debt-free* is doable
- See yourself living debt-free
- Be consistent and celebrate *all* small victories
- Once you're out of debt, *refuse* to go back
- The only debt God wants believers to have is to love one another **Romans 13:8**
Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.

Be Satisfied with What You Have

Luke 12:15 And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.

- Covetousness is the insatiable pursuit of possessions.
- What you have is *never* enough
- The sin of covetousness can lead to many other sins (See 2 Samuel 11:4-5, 2 Kings 5:20, Proverbs 1:10-19, and Acts 5:1-10)
- Covetousness places *unnecessary pressure and stress* on a person to always have more stuff and keep up with others
- Covetousness is a form of idolatry because "our devotion" is to the "things" we possess and that devotion is greater than our devotion to God
- The real blessing in life is not more stuff, it's contentment **1 Timothy 6:6 But godliness with contentment is great gain**
- It's impossible to remain godly if we are "never satisfied" with what God has given us
- Contentment is finding joy in what God has given to you
- Contentment is knowing when enough *is* enough