

FAITHFUL MANAGEMENT OF GODS MONEY



“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”

Luke 16:10-11

Matthew 19:23-24

“Truly I say to you it is hard for a rich man to enter into the kingdom of heaven. Again I say to you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.”

When you read this passage do you think it is ungodly to make a lot of money?

Many Christians have described money as being evil, many others have described money as being good. What do you think the bible has to say about money?

Read 1 Timothy 6:10. Does this change your mind? _____

Money is neither good nor evil, it merely a commodity for exchanging goods and services. Those goods and services can be morally good or morally bad. It is how we use our money or how we think about money that is either good or bad.

Some of the wealthiest people in the Bible were some of the Old Testament Saints. Abraham, Job and David were all extremely wealthy yet they did not allow wealth to interfere with their relationship with the Lord.

Financial Instruction:

Most of the advice that we get from financial institutions are driven by two primary emotions, Fear and Greed. Several Christian authors are calling for Economic collapse of America. They tell us to liquidate assets and buy gold before it is too late. Other top financial advisors are touting that today's economy is the best time to invest your money that we have seen in over a 100 years. Some gurus claim that they have the ability to outguess the financial markets and make your RICH, if you only follow THEIR advice. Who is correct? What should you do about it as a Christian? MORE IMPORTANTLY, How has God told us to manage His money?

Notes:

Managing Your Lifestyle

THE TEN COMMANDMENTS OF MONEY

Commandment #1

**Don't spend all of your money or you will starve.
Save for a rainy day.**

The United States has one of the lowest savings rate of any industrialized nation in the world at 3%. Most Americans are 30 days away from being broke. According to our social Security Administration, out of every 100 Americans that started a career working to the age 65:

4 - Of the original 100 people had achieved complete financial independence

12 - Had a moderate income and maintained a lifestyle similar to, but less than, what they enjoyed during their working years

25 - Were dead. They did not even make it to retirement.

58 - Were primarily living on Social Security and some small pension. Of these **60%** were at or below the poverty level.

Read Proverbs 21:20 and describe what you think the Lord suggests we do concerning saving money.

How did Joseph follow this strategy? **Genesis 41:47-48** _____

Commandment #2

Do not be greedy to get rich!

Proverbs 28:20 says that *he who makes haste to get rich, will not go unpunished*. So much of our culture has given us the false message that wealth will bring us happiness. If that is really true, why is it that many of the richest people in the nation are among the most unhappy?

Read 1 Tim 6:17. What does God tell us to put our hope in? _____

What have you been putting your hope in? _____

Read Ecclesiastes 5:10. Do you think you will ever find happiness in money, possessions or increased incomes?

Why? _____

Read Proverbs 23:4-5. Do you think this encourages us to focus on amassing great wealth? _____

Why? _____

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Commandment #3 Diversify your money in many places to reduce the risk of God's assets.

The world is full of ideas of how you ought to spend or invest the assets that you are given. They bombard you with easy payment plans, special deals and advertising that works on your emotion more than they do your logic. In other words the WORLD WANTS YOUR MONEY!

Read Ecclesiastes 11:2. Why should we diversify our assets? _____

How many places are recommended? _____

Read Deuteronomy 8:18. Who is the one in control of our wealth? _____

Remember. Greed the Bible says will not go unpunished and is idolatry. **Proverbs 28:20** and **Colossians 3:5.** Fear is the lack of trust in God. **Read Ecclesiastes 12:13.** What does the Bible say about Fear?

Commandment #4 Be patient, let God work in you life.

We live in a very fast paced world with instant faxes, microwaves, and instant lottery winnings. God doesn't want Christians to be impatient for things like lotteries, possessions, etc. What He wants is to work in your life. **Read Proverbs 16:9.** What does it say about God wanting to be involved in your life? _____

Read Proverbs 21:5. What does the Bible say about haste and diligence? _____

Which plan do you think God will honor? _____

Commandment #5 Do not gamble with God's money, HE will not bless it.

One of the most dangerous tips that you can get is: "This is a sure fire investment, I have the inside scoop." Remember God is in control at all times. Being eager to make a lot of money quickly leads to disaster.

Read Proverbs 28:20. Does this passage encourage or discourage gambling or risky investments?

Read Ecclesiastes 5:13-15. What does this say will happen to those that speculate with their investments?

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Commandment #6 Don't make your savings account your God.

Remember the Social Security System said 25 out of every 100 people that started their career's were dead before the age of 65. So many people spend their entire life saving up money, hoarding their assets so that they can live on easy street when they retire. While it is biblical to save money, it is unbiblical to hoard money. It is very easy to trust your wealth more than you trust God's provision.

Read Luke 12:19-21. What does the Bible say about the dangers of hoarding God's money?

Read Hebrews 11:26. And describe what lessons that we can learn from Moses concerning how our attitude should be concerning wealth. _____

Read Luke 16:13. What measures should you take to make sure that you have your savings account in it's proper perspective? _____

Commandment #7 Know the conditions of your flocks.

One of the biggest problem areas for Christians in the area of money management is that they do not know the condition of their flocks. In the Old Testament the shepherds were very aware of the condition of their sheep. They knew when they went astray, they knew when they were hungry, they even knew their individual personalities. Many Christians pay more attention to which TV programs they want to watch instead of the condition of their financial affairs. Can you answer these questions? What investments do you own? Have you read the small print on your mortgage, auto loan, credit card statements, etc.

Read Proverbs 27:23-24. What is the danger of not paying attention to your financial affairs?

Read Luke 16:1-2. Jesus gives a parable about a certain steward that was accused of wasting his masters goods. What did the master do to the unjust steward? _____

Read 1 Peter 4:10 and Matthew 12:36. What other sorts of things will God hold us accountable for?

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Commandment #8 Plan your estate and pass on an inheritance to your children's children

Many Christians feel that they do not have enough money to worry with planning their estate. However without appropriate estate planning your children could end up being taken care of by unwanted relatives, your wife or husband could be left penniless, or you could wind up paying half of everything you worked for your entire life in taxes to the Government.

Read Proverbs 13:22. What does this passage say to you about the need to plan your estate correctly?

Do you have a will or a trust? _____ Has it been reviewed or updated recently? _____

Read 2 Kings 20:1. What was the prophet Isaiah's message from the Lord to Hezekiah? _____

What do you think the Lord expects you to do concerning the assets that He has entrusted to you?

Read 1 Timothy 5:8.

What are the consequences of not setting up your estate or affairs correctly for your family? _____

Commandment #9 Don't try and predict the future.

Billions of dollars are spent each year on magazines, newsletters, newspapers and journals by people trying to get a glimpse of the future for the financial or business markets. In fact some people called contrarians, try to do just the opposite of the consensus of the experts because of their notorious record for being wrong. There is a fine line between wise counsel and those that claim to have an inside track on the future, how do you know which is right?

Read Isaiah 44:25. What does the Lord say about those that say that they know the future? _____

Read Ecclesiastes 10:14. What do you think this passage says about those that say they know the future of the financial markets or business trends? _____

What do you think the better approach would be? _____

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Commandment #10 Use wise counsel, pray, and trust the Lord in all your financial decisions.

As we said in the very beginning of this workbook, financial management is a combination of money management techniques and spiritual warfare. For this reason, we need to use both wise counsel and prayer to put us on the right path of managing God's resources.

Read 1 John 5:14. What does the Bible promise us concerning prayer? _____

Read James 1:5-8. How does the Bible tell us to pray? _____

Read James 4:7. What is your power over the devil if you pray? _____

Read Luke 22:41-42. How did Jesus pray? _____

Isaiah 9:6 tells us that Jesus is our Wonderful Counselor. **Read Psalm 119:98-100** and explain the benefits of going to Jesus as your counselor? _____

Read Proverbs 3:5-6. And explain what this passage means to you concerning seeking advice. _____

What does the Bible say about counsel that comes from those that are wicked? **Read Proverbs 12:5** and explain in your own words. _____

Read Proverbs 12:15. What does the Bible say about those that think they have the answers to everything? _____

Read Proverbs 15:22. What do you think your attitudes toward counselors should be? _____

Read Proverbs 16:2-3 and Proverbs 16:9. Describe in your own words the secret to having your plans established and honored by God. _____

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