

# Financial Responsibility – Part 1

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## I. Introduction.

A. Financial irresponsibility can result in a bad conscience. In financial bondage the lust of the eyes, the lust of the flesh and the pride of life may be at work. (Acts 24:16; 1 John 2:15-16; Luke 12:15; Mark 10:45; Luke 9:24)

B. There are no money problems in marriage relationships—only people problems.

## II. Facts about money.

A. Money is a medium of exchange.

B. Money is amoral. (1 Timothy 6:10)

C. Money is God's. (Haggai 2:8, Deuteronomy 8:18, 1 Corinthians 4:7)

D. God has a plan for money.

1. To provide our needs. (Philippians 4:19)

2. To show his power to bless. (Malachi 3:10)

3. To train us. (Deuteronomy 14:23)

4. To bless others. (Romans 12:13)

5. To enjoy financial freedom, which is the power to do what we should with our money.

E. Evidences of financial bondage.

1. Indebtedness.

2. Constant pressure of bills.

3. Being obsessed with business.

4. A desire to get rich quick.

5. Concern for temporal things.

6. Refusal to learn from past mistakes.

F. Evidences of financial freedom.

1. No past due bills.

2. No undue vulnerability to financial pressure.

3. Proper priorities between business, family responsibilities, ministry and recreation.

4. Having a margin.

5. Having a genuine concern for God's work and God's workers.
6. Having a willingness to learn from past mistakes.

### III. Principles applying to money.

- A. Money can be a blessing if it is handled properly and is acquired properly. (Proverbs 10:22)
- B. Money can be harmful.
  1. It can take a person's focus away from God. (Proverbs 30:8-9; Deuteronomy 8:11)
  2. It can cause a man to stop trusting God. (Job 31:24-28)
  3. It can cause a man to be deceived. (Mark 4:19)
  4. A man can fall in love with it. (1 Timothy 6:10; Ezekiel 7:19)
  5. It can cause a man to rest on an unstable foundation. (Proverbs 23:4-5)
  6. It can cause a man to become ungrateful. (Deuteronomy 8:12)
  7. It can cause a man to become proud. (Jeremiah 12:2)
  8. It can cause a man to become double minded. (Matthew 6:24)
  9. It can cause a man to rob God. (Malachi 3:8)
- C. Money does not bring happiness. (Ecclesiastes 5:9-10)
- D. The only advantage of money is what it can be put to use for. (1 Timothy 6:18-19)

### IV. Earning money.

- A. The secret to earning money is work, which helps us to overcome boredom, vice and poverty. (Proverbs 14:23; 20:4; 2 Thessalonians 3:10; 1 Timothy 5:8; Romans 11:25)
- B. No work—no eat.
- C. Doing something is better than doing nothing.
- D. Do not try to make money for Jesus.
- E. Be a student and work hard. (Proverbs 10:4; 22:29; Ecclesiastes 9:10; Colossians 3:23)
- F. Watch out for the trap of the working wife.
  1. Higher tax brackets.
  2. Baby setter costs.
  3. Husband's ego.
  4. Wives develop health problems.
  5. Cost of quick dinners.

6. Danger of dividing money.

7. Danger of extramarital affairs.

#### V. Saving money.

A. Wise men save money. (Proverbs 21:21)

B. Jesus condemns a life of worry not planning and preparation for the future. (Matthew 5-7)

C. Save money by...

1. Paying yourself first.

2. Pay cash for what you buy.

3. Have a payroll deduction plan.

4. Save a certain coin.

5. Preserve windfalls.

D. Why save? To have a margin for emergencies or helping others.

#### VI. Spending money.

A. We should make plans counting on God to direct us—a budget. (Proverbs 16:9)

B. List things in order of importance and discontinue what is not needed.

C. Make a budget a family affair without hidden objectives.

D. Have realistic goals.

E. Keep records.

F. Have some discretionary money.

G. Do not get financially exposed. (Proverbs 22:7)

1. By loaning money.

2. By cosigning a loan. (Proverbs 27:13; 22:26; 17:18)

3. By buying on credit.

H. Go in debt only for your home, business or life insurance.

I. Close all charge accounts.

J. Destroy the credit card. (Zechariah 10:2)

H. Use it up, wear it out, make it do or do without.

I. Buying.

1. Does it do what it claims to do?
2. Does your use justify the purchase?
3. Are you buying more than you need?
4. Is it the best price?

#### VII. Giving money.

A. We are responsible for our stewardship. (1 Corinthians 4:2; Luke 12:47-48)

B. Give...

1. Where you are getting help. (Galatians 6:6; Matthew 10:10-11)
2. To the poor. (Proverbs 19:17; Deuteronomy 14:28)
3. Where you believe God will give the best return.
  - a. Are they biblical?
  - b. Are people positively responding to the message?
  - c. Do the leaders show character?
  - d. Is the organization growing?
  - e. Is there a standard of excellence along with a freedom from waste.

C. Why give?

1. God commanded. (Malachi 3:10)
2. It is good for you.
3. Others will be blessed. (2 Corinthians 9)
4. People you give to are more likely to pray for you.

D. Give regularly and proportionately. (1 Corinthians 16:2)

E. Give cheerfully. (2 Corinthians 9:7)

F. Give generously. (2 Corinthians 9:6; Luke 6:38; Isaiah 32:8)

G. If you are short of money determine why. (Deuteronomy 8:3; Proverbs 11:24-25; 21:5; 19:2; 29:1; 13:18; 6:9, 10, 11; 23:21; 28:20; 16:11)

IX. Conclusions. (Luke 16:10-12)

**Application questions:**

1. What are some of God's thoughts on money?

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2. What is your financial state? What is your plan for improving your finances?

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3. Where can you draw the line financially between a place of trusting in your money from a place of wise security before God?

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