

Financial Responsibility

Gene Warr

I. Why is being responsible with our finances important?

A. We are to have a clear conscience before God and man. (Acts 24:16)

1. There are three roots that lead to a bad conscience. (I John 2:15-16)

a) Lust of the flesh, which is the desire to indulge and leads to immorality.

b) Lust of the eyes, which is the desire to possess and leads to bondage to things.

c) Pride of life, which is the desire to impress and leads to bondage to the ego. (and misery)

II. Viewpoint of money – What is money and is it good or bad?

A. Money can be a blessing. (Proverbs 10:22)

B. Money can be harmful.

1. It can cause a man to forget God. (Proverbs 30:8-9)

2. It can cause a man to stop trusting God. (Proverbs 11:28)

3. It can cause a man to be deceived. (Mark 4:19)

4. A man can fall in love with money. (I Timothy 6:10)

5. It can cause a man to rest on an unstable base. (Proverbs 23:4-5)

6. It can cause ungratefulness. (Deuteronomy 6:10-13)

7. It can cause a man to become proud. (Jeremiah 12:2)

8. It can cause a man to be double minded. (Matthew 6:24)

9. It can cause a man to rob God. (Malachi 3:8)

C. Money does not bring happiness.

1. It makes us want more or cling too tightly to what we have. (Ecclesiastes 5:10-11)

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

III. Principles of finance.

A. A man must work. (II Thessalonians 3:10)

B. A man must save. (Proverbs 21:20)

1. Debt can make you less available to God.

a) Operate within a margin.

b) Make a budget.

c) Prioritize spending.

d) Cut out anything that is not needed.

C. Don't become a loan company.

1. Loaning money to others often ruins friendships.

a) If someone is in need, give them money.

2. Don't cosign anybody's note. (Proverbs 27:13; Proverbs 17:18)

D. Don't try to make money for Jesus.

1. This destroys testimony, separates friends, and eventually fails.

E. Do not go into debt on depreciating items. (Romans 13:8)

1. Cars, boats, and other "toys" are not reasons to go into debt.

2. What can one go into debt for?

F. Get rid of credit cards. (Hosea 10:2)

1. Why do people go into debt by using a credit card?

a) Widespread easing of credit turns without investigation.

b) Living beyond one's income.

c) Buying too far ahead with no emergency reserve.

1) A bargain is no bargain if you don't need it.

2) "There ain't no such thing as a "free lunch".

d) Not having sales resistance and yielding to impulse buying.

1) Wait for God to provide. (Philippians 4:19)

2) Don't presume upon the grace of God. (Matthew 4:5-7)

G. Build sales resistance.

1. Get the facts before buying.

- a) Does it do what it says it does?
- b) Does my use justify the purchase?
- c) Am I buying more than I need?
- d) Is it the best price?
- e) Learn the difference between needs and wants.
- f) Why are you short of money?
 - 1) Are you being tested?
 - 2) Have you misused your money?

H. Lean the financial laws and apply them.

1. Avoid stinginess, hastiness, stubbornness, laziness, gluttony, drunkenness, craftiness, and highly depreciating (newer) items.

I. Give generously. (Malachi 3:10)

- 1. Give where you are blessed. (Matthew 10:10)
- 2. Give where it will be safe and have the best return for the kingdom.
 - a) Give where scripture is communicated.
 - b) Give where there is a positive response to this message.
 - c) Give where the leaders' lives illustrate this message.
 - d) Give to an organization that is reproducing itself.
 - e) Give to an organization with a standard of excellence and freedom from waste.

IV. There are no money problems, only people problems.

A. Financial responsibility is a spiritual matter.

B. If we are not faithful with our money, how can we be stewards of more? (Luke 16:10)