

Financial Responsibility

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I. Introduction.

A. There are three causes of an unclear conscience. (Acts 24:16; 1 John 2:15-16)

1. The lust of the flesh. (Galatians 6:7)
2. The lust of the eyes. (Luke 12:15)
3. The pride of life. (Mark 10:45; Luke 9:24)

B. Money does not make or break a man—it reveals him.

II. Viewpoint about money.

A. Money is a medium of exchange.

B. Money is amoral.

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

III. Facts about money.

A. Money can bless if it 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. Use it up, wear it out, make it do or do without. (1 Timothy 6:18-19)

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

F. Money must not be our God. (Matthew 6:33)

IV. Principles in handling money.

A. Work. (Proverbs 14:23; 20:4; 2 Thessalonians 3:10; Romans 12:11)

B. Save. (Proverbs 21:20)

1. Operate with a margin.

2. Pay yourself first.

3. List expenditures in order of importance. (Proverbs 27:23-24)

4. Do not become a loan company.

5. Do not cosign anyone's note. (Proverbs 27:13; 17:18)

6. Do not try to make money for Jesus.

7. Stay out of debt with depreciating items.

8. Borrow money on nothing but a house. (Romans 13:8; Proverbs 22:7; 1 Corinthians 7:23)

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

10. Avoid get rich quick schemes. (Proverbs 20:28)

11. Resist impulse buying—wait on God. (Philippians 4:19; Matthew 4)

12. Build sales resistance.

a. Get the facts. (Proverbs 23:23; 11:14; 1 Kings 3:23)

b. Ask if it do what it claims.

c. Ask if you are buying more than you need.

d. Ask if it is the best price.

e. Learn the difference between needs and wants.

13. Determine why you are short of money. (Deuteronomy 8:3; Proverbs 11:24; 21:5; 19:2; 13:18; 29:1; 20:13; 28:20; 16:11)

C. Giving. (Isaiah 32:8; Malachi 3:10-11)

1. Why give?

- a. God commanded. (Malachi 3:10)
- b. It is good for you.
- c. Others will be blessed. (2 Corinthians 9)

2. Where to give.

- a. To where you are getting blessed.
- b. To where it will be safe.
- c. To where the kingdom will get the best return.
 - 1) Is it biblical?
 - 2) Does it have a good reputation?
 - 3) It is reproducing itself?

Application questions

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

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

3. Where can you draw the line financially between a place of trusting in your money from a

place of wise security before God? Explain.
