

# Financial Responsibility

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## I. Introduction.

## II. Viewpoint about money.

A. Money is a medium of exchange.

B. Money is amoral.

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

## III. Facts about money.

A. Money can bless if it is acquired properly. (Proverbs 28:20; 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. (Proverbs 11:28)

3. It can cause a man to be deceived. (Mark 4:19; Matthew 6:33)

4. A man can fall in love with it. (1 Timothy 6:10; Matthew 8:21)

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 double minded. (Luke 12:15)

8. 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)

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; 2 Thessalonians 3:10; Romans 12:11; Ecclesiastes 9:10; Colossians 3:23)

B. Save. (Proverbs 21:20)

1. Operate with a margin.
2. Plan. (Proverbs 16:9)
  - a. Have a budget.
  - b. List expenditures in order of importance.
  - c. Discontinue unneeded services.
5. Keep records. (Proverbs 27:23-24)
6. Spend wisely. (1 Corinthians 10:31)
7. Do not cosign anyone's note. (Proverbs 27:13; 17:18)
8. Stay out of debt on depreciated items. Borrow money only on a house and life insurance. (Romans 13:8; Proverbs 22:7; 1 Corinthians 7:23)
  - a. Wait for God to provide. (Philippians 4:19)
  - b. Do not presume on the grace of God. Do not put God in a corner. (Matthew 4:6-7; Psalm 19:13)
  - c. Build sales resistance.
  - d. Learn the difference between needs and wants. (1 Timothy 6:6-10)
  - e. Try to determine why you are short of money. (Deuteronomy 8:3; 2 Chronicles 32:31; Proverbs 11:24-25; 21:5; 18:13; 6:9-11; 23:21; 28:19-20; 20:4)

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

1. Why give?
  - a. God commanded it. (Malachi 3:10)
  - b. It is good for you.
  - c. Others will be blessed. (2 Corinthians 9)
  - d. People you give to will pray for you. (2 Corinthians 9)
2. Where to give.
  - a. Where the kingdom will get the best return.

- 1) Is it biblical?
- 2) Is God blessing the ministry?
- 3) Do the leaders have a good reputation?
- 4) It is reproducing itself?
- 5) Is there a standard of excellence?

b. Where you are getting blessed. (Galatians 6:6; Matthew 10:10)

V. Conclusion. (Luke 16:10)

#### 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? Explain.

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