

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?

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.
