

Financial Responsibility – Questions and Answers

Gene Warr

I. Introduction.

II. God may not promise the same thing for you as he does for others.

III. One can go to school without having a car. Get all the facts.

IV. Do not go in debt.

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

B. Do not presume on the grace of God. (Matthew 4:6-7; Psalm 19:13)

C. Build sales resistance. Get the facts.

D. Learn the difference between needs and wants. (1 Timothy 6:6-10)

E. Determine why you are short of money. (James 4:2)

1. We may have more than we need.

2. God may be testing you. (Deuteronomy 8:3; 2 Chronicles 32:31)

3. We may have misspent the funds God gave us.

4. We may have violated financial principles.

a. Through stinginess. (Proverbs 11:24-25; 21:5)

b. Through stubbornness. (Proverbs 13:18)

c. Through laziness. (Proverbs 20:13; 6:9-11)

d. Through gluttony. (Proverbs 23:21)

e. Through craftiness. (Proverbs 28:19-20; 16:11)

f. Get rid of high depreciating items that are eating your lunch.

g. Give generously. (Isaiah 32:8; Malachi 3:10)

1) It is good for you. (2 Corinthians 9)

2) You get prayed for. (2 Corinthians 9)

3) God gets praised.

4) Give where God will get the best return, where the Scriptural message is being preached, where people are responding positively, where the

leaders lives are illustrations of the message, where the organization is reproducing and where there is a standard of excellence and freedom of waste.

5) Give to those who teach you. (Galatians 6:6; Matthew 10:10)

5. Operate on a cash basis even though our entire society is credit based.

V. Conclusion.

A. The proper handling of finances may be the key to spiritual fruitfulness in your life. (Luke 16:10)

B. Being financially responsible is not automatic. It takes thought, planning and discipline.

C. Being financially responsible is a spiritual matter.

VI. Everybody has a responsibility of stewardship and they must follow their own conscience.

VII. Business must operate off of credit. This is different than personal credit.

VIII. Some things are good investments, such as the stock market, real estate and tax-exempt bonds.

IX. Operate within a margin. Four months margin is good to operate from.

X. Be careful not to operate on big bank accounts when Jesus comes.

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 stewardship before God? Explain.
