

Layman Looks at Money

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I. Introduction.

- A. Jesus had more to say about money than heaven.
- B. People who cannot pay their bills cannot have a clear conscience. (Acts 24:16; 1 John 2:15-16; Galatians 6:7; Luke 12:15; Mark 10:45; 1 Corinthians 9:19)
- C. The main problem that causes financial difficulties is the lust of the eyes.

II. Facts about money.

A. Viewpoints about money.

1. Money is a medium of exchange, and it is amoral. (1 Timothy 6:8)
2. Money is God's. (Deuteronomy 8:18, 1 Corinthians 4:7)
3. God has a plan for money. (Philippians 4:19)
4. Money can bless if it is acquired properly. (Malachi 3:14;
5. Money is a tool to train us. (Deuteronomy 14:23)
6. God intends to use money as a means of blessing us. (Romans 12:13)

B. Financial freedom is freedom to do what we ought to do.

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

D. Money can be harmful.

1. It can take a person's focus away from God. (Proverbs 30:8-9)
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. (Ecclesiastes 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 double minded. (Luke 12:15)
8. It can cause a man to rob God. (Malachi 3:8)

E. Money does not bring happiness. (Ecclesiastes 5:9-10)

III. Principles in handling money.

A. Earning.

1. Work helps us to overcome boredom, vice and poverty. (Proverbs 14:23; 2 Thessalonians 3:10)
2. Do not try to make money for Jesus.
3. Work hard, and pay the price. (Proverbs 10:4-5; 22:29; Ecclesiastes 9:10; Colossians 3:23)
4. Watch the trap of the working wife.

B. Saving. (Proverbs 21:20)

1. Save to operate with a margin, prepare for an emergency and help others.
2. Plan with a budget. (Proverbs 16:9)
3. Keep records.
4. Discontinue unneeded services.
5. Do not get financially exposed.
6. Do not loan money.
7. Do not cosign anyone's note. (Proverbs 27:13; 17:18; 22:26)
8. Do not borrow. (Romans 13:8)
 - a. Close charge accounts.
 - b. Cut up all credit cards. (Zechariah 10:2)
9. Wait for God to provide. (Philippians 4:19)
10. Use it up, wear it out, make it due or do without.
11. When buying something.
 - a. Get the facts. (Proverbs 23:20)
 - b. Get the best price.
 - c. Watch out for bargains.

C. Giving.

1. Where to give.

- a. Where you get help.
- b. To the poor. (Deuteronomy 14:28)
- c. 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?

V. Conclusion. (Deuteronomy 8:3; Luke 16:10-12)

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.
