

# MONEY MATTERS



This Bible study is intended to teach you what the Bible says about money and debt and then give you a plan to get out of debt and live debt free for God's glory.

## The Three Goals of this Series

- 1. To establish the absolute authority of the Bible in all matters of life – and specifically in all matters concerning MONEY.**
- 2. To establish basic biblical principles governing money and its impact on our life and relationship with God.**
- 3. To provide practical instructions regarding the stewardship of God's resources including how to get out of debt and give more.**

## REALITY CHECK – THE FACTS:

- **70%** of Americans live paycheck to paycheck
- **49%** of Americans could cover less than one month's expenses if they lost their income
- **90%** of the people in our culture buy things they cannot afford
- **60%** of Americans don't pay their credit cards off every month
- Students entering college are offered an average of **8** credit cards in their first week of school
- **80%** of graduating college seniors have credit-card debt – before they even have a job!
- **3 out of 5** students with credit cards max them out during their freshman year of college.
- **75%** of airline miles “rewarded” are never redeemed.
- **80%** of Americans believe their standard of living will go up at retirement – a true fantasy!

**WEEK 1****A. God's financial principles are crucial for three reasons.**

1. How you handle **MONEY** affects your fellowship with the Lord.

*Luke 16:11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches.*

2. Your possessions **COMPETE** with the Lord.

*Matthew 6:24 No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.*

3. Much of your life revolves around the use of money.

**The Bible teaches there are two distinct parts to the handling of your money.**

- The part **GOD** plays, and
- The part **YOU** play.

**B. GOD'S PART – OWNERSHIP**

1. The Bible clearly teaches that God is the **OWNER** of everything.

*Psalms 24:1 The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein.*

*Leviticus 25:23 The land shall not be sold for ever: for the land is mine; for ye are strangers and sojourners with me*

*Haggai 2:8 The silver is mine, and the gold is mine, saith the LORD of hosts.*

*Psalms 50:10 For every beast of the forest is mine, and the cattle upon a thousand hills.*

*Colossians 1:17 And he is before all things, and by him all things consist.*

2. If you are going to be a genuine follower of Christ, you must **TRANSFER** the ownership of your possessions to the Lord.

*Luke 14:33 So likewise, whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple.*

*Genesis 22:2 And he said, Take now thy son, thine only son Isaac, whom thou lovest, and get thee into the land of Moriah; and offer him there for a burnt offering upon one of the mountains which I will tell thee of.*

The question is not, "Lord, what do you want me to do with **MY** money?"  
It should be, "Lord, what do you want me to do with **YOUR** money?"

3. **CONTENTMENT** only comes when you recognize that God is the owner of all your possessions!

1 Timothy 6:6 *But godliness with contentment is great gain.*

Consider this...

*If you believe that you own even a single possession, then the circumstances affecting that possession will be reflected in your attitude. If something favorable happens to that possession, then you will be happy. But if something bad occurs, you will be discontented.*

### C. GOD'S PART – CONTROL

1. The second responsibility God has retained is ultimate **CONTROL** of every event that occurs upon the earth – including every event ***in your life!***

1 Chron 29:11 *Thine, O LORD, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O LORD, and thou are exalted as head above all.*

Psalms 135:6 *Whatsoever the LORD pleased, that did he in heaven, and in earth, in the seas, and all deep places.*

Daniel 4:35 *And all the inhabitants of the earth are reputed as nothing: and he doeth according to his will in the army of heaven, and among the inhabitants of the earth: and none can stay his hand, or say unto him, What doest thou?*

Isaiah 45:6-7 *That they may know from the rising of the sun, and from the west, that there is none beside me. I am the LORD, and there is none else.  
7 I form the light, and create darkness: I make peace, and create evil: I the LORD do all these things.*

Romans 8:28 *And we know that all things work together for good to them that love God, to them who are the called according to his purpose.*

2. The Lord **allows** difficult circumstances to accomplish **HIS** intentions.

Genesis 45:5 *Now therefore be not grieved, nor angry with yourselves, that ye sold me hither: for God did send me before you to preserve life.  
8 So now it was not you that sent me hither, but God: and...*

3. The Lord **allows** difficult circumstances to develop your **CHARACTER**.

Romans 5:3-4 *And not only so, but we glory in tribulations also: knowing that tribulation worketh patience; 4 And patience, experience; and experience, hope:*

4. The Lord **allows** difficult circumstances to **DISCIPLINE** you as His child.

Hebrews 12:6 *For whom the Lord loveth he chasteneth, and scourgeth every son whom he receiveth.  
10 For they verily for a few days chastened us after their own pleasure; but he for our profit, that we might be partakers of his holiness.*

**D. GOD'S PART – PROVISION**

1. God has promised to provide for your **NEEDS**.

*Matthew 6:33 But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.*

*Genesis 22:14 And Abraham called the name of that place Jehovah-jireh: as it is said to this day, In the mount of the LORD it shall be seen.*

*1 Timothy 6:8 And having food and raiment let us be therewith content.*

*Philippians 4:19 But my God shall supply all your need according to his riches in glory by Christ Jesus.*

*2 Samuel 12:7 And Nathan said to David, Thou art the man. Thus saith the LORD God of Israel, I anointed thee king over Israel, and I delivered thee out of the hand of Saul;  
8 And I gave thee thy master's house, and thy master's wives into thy bosom, and gave thee the house of Israel and of Judah; and if that had been to little, I would moreover have given unto thee such and such things.*

**E. GOD'S PART – Lord of the Universe, Nations, and the Individual**

1. How **BIG** is your perspective of God?

*Isaiah 51:13 And forgettest the LORD thy maker, that hath stretched forth the heavens, and laid the foundations of the earth; and hast feared continually every day because of the fury of the oppressor, as if he were ready to destroy? And where is the fury of the oppressor?*

*Isaiah 40:21-24 Have ye not known? Have ye not heard? Hath it not been told you from the beginning? Have ye not understood from the foundations of the earth?  
22 It is he that sitteth upon the circle of the earth, and the inhabitants thereof are as grasshoppers; that stretcheth out the heavens as a curtain, and spreadeth them out as a tent to dwell in:*

*Isaiah 40:15 Behold, the nations are as a drop of a bucket, and are counted as the small dust of the balance: behold, he taketh up the isles as a very little thing.  
17 All nations before him are as nothing; and they are counted to him less than nothing, and vanity.*

*Psalms 139:3-4 Thou compassest my path and my lying down, and art acquainted with all my ways. 4 For there is not a word in my tongue, but, lo, O LORD, thou knowest it altogether.*

*Matthew 10:30 But the very hairs of your head are all numbered.*

*Jeremiah 32:17 Ah Lord GOD! Behold, thou hast made the heaven and the earth by thy great power and stretched out arm, and there is nothing too hard for thee.*

**The Bible says that what you possess, God OWNS. God, the Master, is the owner of everything, the controller of all events and your provider.**

## F. **Your PART – You are a Steward or MANAGER of God’s Resources**

1. The position of steward is one of great responsibility. **YOU** are the supreme authority under the master and have full responsibility for all the master’s possessions and household affairs.

*Psalm 8:6      Thou madest him to have dominion over the works of thy hands; thou hast put all things under his feet.*

2. The Lord is aware of **ALL** your thoughts **and actions**.

*Heb 4:13      Neither is there any creature that is not manifest in his sight: but all things are naked and opened unto the eyes of him with whom we have to do.*

*Psalm 139:1    O LORD, thou hast searched me, and known me. <sup>2</sup> Thou knowest my downsitting and mine uprising, thou understandest my thought afar off. <sup>3</sup> Thou compasses my path and my lying down, and art acquainted with all my ways.*

3. You will give an **ACCOUNT** of your stewardship one day.

*Rom 14:10-12   But why dost thou judge thy brother? or why dost thou set at nought thy brother? for we shall all stand before the judgment seat of Christ. <sup>11</sup> For it is written, As I live, saith the Lord, every knee shall bow to me, and every tongue shall confess to God. <sup>12</sup> So then every one of us shall give account of himself to God.*

The Bible clearly teaches that God, as Master, has given **YOU** the **AUTHORITY** to be His steward – and you will give account for your stewardship one day.

## G. **Your PART – You are responsible to be FAITHFUL with God’s Money (Resources)**

1. Faithful With **ALL** of Your Resources

*1 Cor 4:2      Moreover it is required in stewards, that a man be found faithful.*

2. Faithful Regardless of **HOW MUCH** You Have

*Matt 25:14-15   15 And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey.*

*Matt 25:21, 23   21 His lord said unto him, Well done, thou good and faithful servant: thou has been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.*

3. Faithfulness in **LITTLE** Things and with **ANOTHER’S** Possessions

*Luke 16:10     He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.*

*Luke 16:12     And if ye have not been faithful in that which is another man’s, who shall give you that which is your own?*

God requires us to be faithful in handling **100 percent of our money**, not just 10 percent. Unfortunately, most Christians have been taught only how to handle 10 percent of their income – the area of giving. And although this area is crucial, most have learned how to handle the other 90 percent **from the world's perspective!**

**KEY POINT:** As a result of not being equipped to handle money biblically, many Christians have wrong attitudes toward possessions. ***This causes them to make incorrect financial decisions*** and to suffer the painful consequences.

*Hosea 4:6      My people are destroyed for lack of knowledge: because thou hast rejected knowledge, I will also reject thee, that thou shalt be no priest to me: seeing thou hast forgotten the law of God, I will also forget thy children.*

## H. The BENEFITS of Handling **God's** Money Faithfully

1. You will have a more intimate **FELLOWSHIP** with Jesus Christ.

*Matt 25:21      His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, ...enter thou into the joy of thy lord.*

2. God will use money to build your **CHARACTER**

A quote from David McConaugh in *Money the Acid Test*, "Money, most common of temporal things, involves uncommon and eternal consequences. Even though it may be done quite unconsciously, money molds people in the process of getting it, saving it, spending it, and giving it. Depending on how it's used, it proves to be a blessing or a curse. Either the person becomes the master of the money, or the money becomes the master of the person. Our Lord uses money to test our lives and as an instrument to mold us into the likeness of Himself."

3. You will have your finances in **ORDER**. (You will be **AVAILABLE** and **USABLE**)

All through the Bible, there is a correlation between the development of a person's character and how he handles **MONEY**. It is regarded as an index to a person's true character. You can tell a lot about a person by examining his bank account or checkbook, because we spend our money on the things that are most important to us.

## I. The CONSEQUENCES of *not* Handling **God's** Money Faithfully

1. If you **WASTE** the possessions entrusted to you, you may not be given more.

*Luke 16:1-2      And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. <sup>2</sup> And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward.*