

# Committing: Time, Talent, & Tithe To God

**STEWARDSHIP PRINCIPLES FROM THE BIBLE**

# Review

- ▶ 1. What does it take to save?
  - ▶ Discipline
- ▶ 2. What builds discipline?
  - ▶ Wisdom, Time, & Hard Work
- ▶ 3. What Fosters Saving?
  - ▶ Budgeting
- ▶ 4. For what will saving prepare the people of God?
  - ▶ Tomorrow

# Debt: What it Is; & How to Leave/Avoid it.

## Debt: The Dream Destroyer, Blessing Blocker, Sin Creator

- *James 4:13-14* Come now, you who say, "Today or tomorrow we will go to such and such a town and spend a year there, doing business and making money." Yet you do not even know what tomorrow will bring. What is your life? For you are a mist that appears for a little while and then vanishes.
- [Luke 12:22-32](#)
- *Ecclesiastes 7:14* In the day of prosperity be joyful, and in the day of adversity consider; God has made the one as well as the other, so that mortals may not find out anything that will come after them.

## Giving Because We Are Grateful

- *Luke 12:15* And he said to them, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions."
- *Galatians 5:22-23* By contrast, the fruit of the Spirit is love, joy, peace, patience, kindness, generosity, faithfulness, gentleness, and self-control. There is no law against such things.

# Debt: What it Is; & How to Leave/Avoid it. Cont'd

## Debt: Pay Them and Pay Them Quickly

- *Romans 13:7 Pay to all what is due them—taxes to whom taxes are due, revenue to whom revenue is due, respect to whom respect is due, honor to whom honor is due.*
- *Psalms 37:21 The wicked borrow, and do not pay back, but the righteous are generous and keep giving;*
- *Proverbs 3:28 Do not say to your neighbor, “Go, and come again, tomorrow I will give it”—when you have it with you.*

## Debt: Avoid it

- *Proverbs 22:7 The rich rule over the poor, and the borrower is the slave of the lender.*
- *Proverbs 22:26-27 Do not be one of those who give pledges, who become surety for debts. If you have nothing with which to pay, why should your bed be taken from under you?.*

# Question & Answers

- ▶ 1. What blocks our dreams and leads to sin?
  - ▶ Debt
- ▶ 2. How should we deal with debt we incur?
  - ▶ Pay it quickly
- ▶ 3. When feasible what should we do about debt?
  - ▶ Avoid it

# Resources

- ▶ **Holy Bible NRSV**
- ▶ **The New Interpreter's Bible Commentary Vol. IX**
- ▶ **Good Steward Ministry Barnabas Foundation.com**
- ▶ **Counseling and Family Services [www.accounseling.org](http://www.accounseling.org)**
- ▶ ***The Joy Of Giving More Than Enough*, Bishop Gregory Ingram**

# Next Week Bible Study...

## Impulse Spending

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- ▶ Read verses:
- ▶ Romans 1:22-25
- ▶ Deuteronomy 5:8