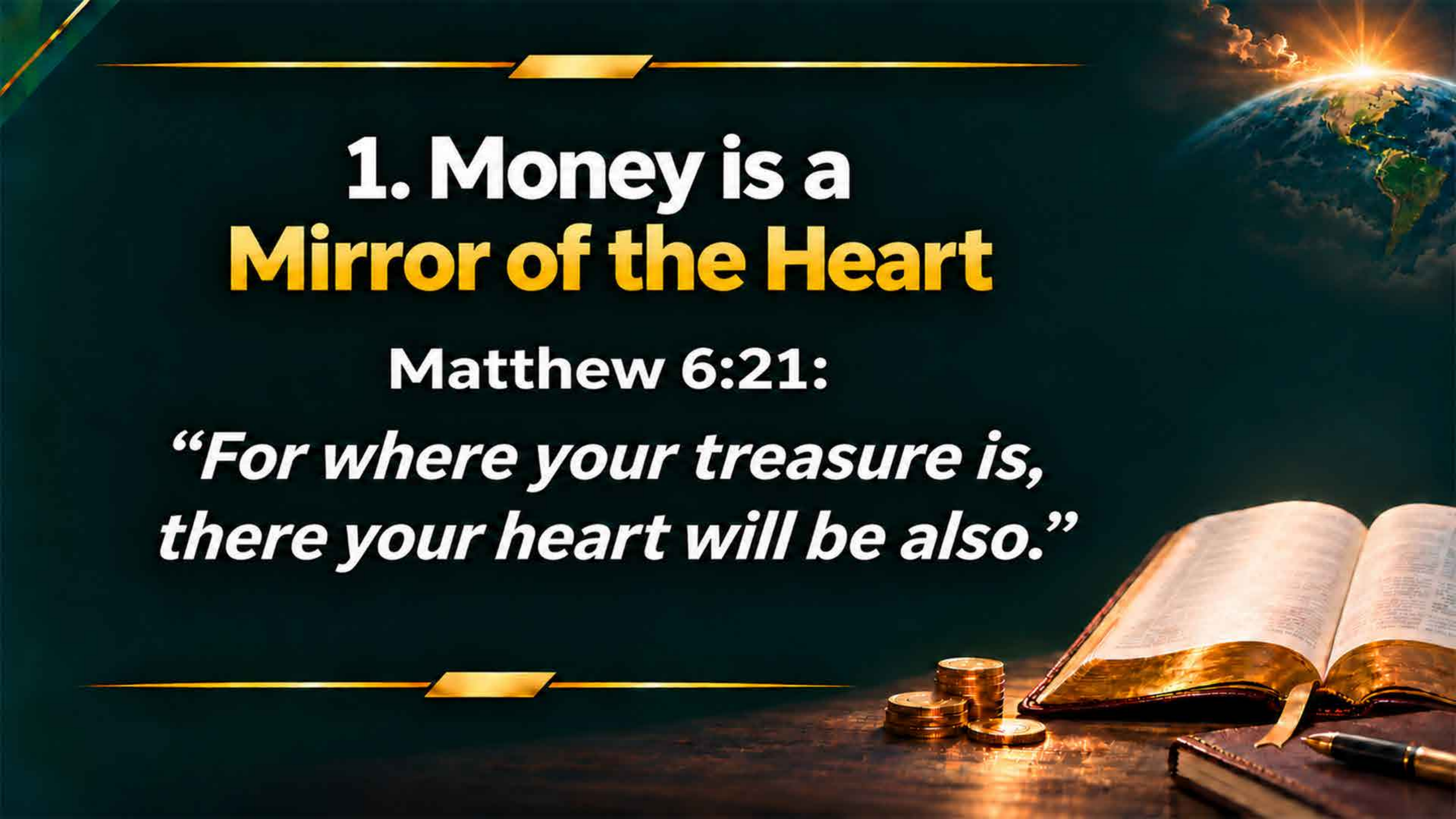
Why do finances matter to God?



1. Money is a Mirror of the Heart

Matthew 6:21:

"For where your treasure is, there your heart will be also."



“Lord, what do my choices reveal about my priorities?”

- Where am I putting my time?
- Where am I directing my resources?
- What am I chasing?
- What am I afraid of losing?

Matthew 6:24:

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”



Am I using money, or is money using me?







Application #1

Ask yourself:

- What financial decisions have I made recently?
- Am I spending to meet a real need, or am I trying to impress somebody?
- Am I making decisions out of wisdom or out of fear?
- Have I been comparing my life to somebody else's?
- Am I trusting God, or am I depending on possessions to give me peace?



2. We Are Managers, Not Owners

Psalm 24:1

"The earth is the Lord's, and everything in it, the world, and all who live in it."







Stewardship Includes More Than Giving

Stewardship also includes:

- How we earn.
- How we spend.
- How we save when we are able.
- How we handle debt and obligations.
- How we care for our families.
- How we share with others.
- How we plan for the future.

Proverbs 21:5

"The plans of the diligent lead to profit as surely as haste leads to poverty."



Application #2

This week, take time to look honestly at your finances.

Write down:

- Your income.
- Your essential expenses.
- Your bills and debts.
- Your giving and other commitments.
- Areas where you may need to make a change.

Then pray:

"Lord, everything I have belongs to You. Help me manage it with wisdom."



3. Money Teaches Us Trust and Faith

Matthew 6:31–33:

31 *So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'*

32 *For the pagans run after all these things, and your heavenly Father knows that you need them.*

33 *But seek first his kingdom and his righteousness, and all these things will be given to you as well.*



Application #3

When anxiety rises, there are four steps that we can take:

1. Pray honestly.
2. Face the situation truthfully.
3. Seek wise counsel.
4. Take the next responsible step.

Through it all, hold on to this truth:

Your circumstances may be uncertain, but God remains faithful.

4. Wealth Is a Tool for Compassion and Kingdom Purpose

1 John 3:17

"If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?"

Application #4

This week, ask God to show you one practical way to bless someone.

- It could be a financial gift.
- It could be a meal.
- It could be your time.
- It could be a quiet act of service.

5. God Protects Us From the Traps of Materialism

1 Timothy 6:10

"For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

Application #5

Before making a purchase, ask:

- Do I need this?
- Can I afford this responsibly?
- Is this helping me meet a meaningful goal?
- Am I buying this because I feel pressured or want to impress someone?
- Will this decision give me peace later, or create a burden I am not prepared to carry?

And remember: It is okay to say, “Not right now.”







6. Financial Wisdom Is a Journey, and You Can Begin Again







Six Practical Steps

1. Know your situation.
2. Prioritize your necessities.
3. Make a realistic plan.
4. Address debt.
5. Save when you are able.
6. Practice generosity.

KEEP LEARNING!