

RENEWING YOUR FINANCIAL MIND

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*Do not conform to the pattern of this world,
but be transformed by the **renewing of your mind**.
Then you will be able to test and approve what God's will is,
His good, pleasing, and perfect will.*

Romans 12:2 (NIV)

- **70%** of Americans are living from paycheck to paycheck.
- **71%** of Americans say their debts are making their lives miserable.
- The average Christian only gives **2.5%** to the Lord's work. Although many claim they give more. (By the way, the average Muslim gives 17% of his income to the Mosque. And we wonder why Islam is spreading so rapidly).
- Money problems are one of the primary causes of **divorce**.
- The average Black family passes on **zero net financial assets** to future generations.

You cannot be **spiritually free if you are still **financially bound**.**

*If then, you have not been faithful in handling **worldly wealth**, how can you be trusted with **true wealth**?* **Luke 16:11 (GNT)**

To renew your financial mind, you must understand...

1. OWNERSHIP.

*The earth **is the LORD's**, and everything in it.* **Psalm 24:1a (NIV)**

*For every animal of the forest **is Mine**, the cattle on a thousand hills.*
Psalm 50:10 (NIV)

*The silver **is Mine** and the gold **is Mine**, declares the LORD Almighty.*
Haggai 2:8 (NIV)

*The land **is Mine**...* **Leviticus 25:23b (NIV)**

*So you cannot become my disciple without **giving up everything you own.***
Luke 14:33 (NLT)

Every **spending** decision becomes a **spiritual** decision.

Questions to determine if God really owns your things:

- When something bad happens to your stuff, do you freak out?
- Do you give generously to the work of the Lord and to others?
- Would you relinquish something that is near and dear to you if God asked for it?

2. STEWARDSHIP.

*Moreover, it is required of **stewards** that they be **found faithful.***
1 Corinthians 4:2 (ESV)

A **Steward** is...
One who manages the assets of another.

*I thank Christ Jesus our Lord, who has given me the strength for my work because he knew **he could trust me.*** **1 Timothy 1:12 (CEV)**

3. LORDSHIP.

*No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to one and despise the other. **You cannot serve both God and money.*** **Matthew 6:24 (NIV)**