

Encounter Church  
Sunday December 07, 2025

Together We Build  
Financial Freedom

INTRODUCTION: We started this series back in September. "Together We Build!" Yes Encounter Family we're going to do it together!

TODAY WE'RE GOING TO TALK ABOUT SOMETHING YOU MAY NOT KNOW OR HAVE RECOGNIZED IN THE BOOK OF NEHEMIAH. FINANCIAL FREEDOM

Nehemiah 5:1-4- "About this time some of the men and their wives raised a cry of protest against their fellow Jews. They were saying, "We have such large families. We need more food to survive." Others said, "We have mortgaged our fields, vineyards, and homes to get food during the famine." And others said, "We have had to borrow money on our fields and vineyards to pay our taxes."

***The most sensitive nerve in the human body is the one that runs from the heart to the pocketbook."***

TWO THINGS WE SEE IN NEHEMIAH 5

**1. Financial Bondage.** (WHICH CAUSED)

**a. Strife and Divisions**

And it was over money! It was over their finances! It was over their wages.

1 Corinthians 3:3-(NIV)- "You are still worldly. For since there is jealousy and quarreling among you, are you not worldly? Are you not acting like mere humans?"

**b. Deep Debt**

They were in debt because they had borrowed money to pay their taxes!

***High taxes are not something new; high taxes have been around for a long time!***

***They mortgaged their homes to buy food. Talk about a depression!***

***Do you feel sympathy for the tourist who said he wanted to visit Washington DC because he wanted to be near his money!***

***High taxes, strife and divisions, deep debt! So many people are under the bondage of debt!***

***“There’s was a perfect marriage, but for one flaw: He was quick on the deposit and she was quick on the draw!”***

***God wants His people to experience financial freedom and not financial bondage!***

***I believe it’s Satan’s plan to keep God’s people in financial bondage! Especially when we don’t understand certain spiritual principles. We’ll talk about those principles in a moment.***

John 8:36 (NKJV)- “Therefore if the Son makes you free, you shall be free indeed.”

## TEN MARKS OF FINANCIAL BONDAGE

1. When you have to charge daily expenditures.
2. When you have to put off paying a bill until the next month.
3. When you borrow to pay fixed expenses such as taxes, insurance, houser payments.
4. When you become unaware of how much you owe.
5. When you continually have creditors calling you.
6. When you have to take from your savings account to pay current bills.
7. When you make new loans to pay off old ones.
8. When you and your spouse argue over finances.
9. When you begin to entertain the idea about being dishonest or unscrupulous about some financial dealing.
10. When you find it difficult to return God’s tithes to God’s house on God’s day.

***I’m not saying that a person doing these things is wrong with God. There are a lot of people who really love the Lord, who are caught up in this trap! Some of the most wonderful people on this earth are caught in the trap of financial bondage!***

## THE SECOND THING WE SEE IN NEHEMIAH 5

### **2. Financial Freedom**

***Everybody in this congregation has the freedom to be financially free.***

Philippians 4:19-(NKJV)- “And my God shall supply all your need according to His riches in glory by Christ Jesus.”

## PRINCIPLES OF FINANCIAL FREEDOM

### **a. The Principle of Priority**

Nehemiah 5:14-15- “For the entire twelve years that I was governor of Judah—from the twentieth year to the thirty-second year of the reign of King Artaxerxes—neither I nor my officials drew on our official food allowance. The former governors, in contrast, had laid heavy burdens on the people, demanding a daily ration of food and wine, besides forty pieces of silver. Even their assistants took advantage of the people. But because I feared God, I did not act that way.”

### ***God was FIRST in Nehemiah’s life!***

The bottom line is that he was simply putting God first! Are you willing to do that?

***Are you willing to lay aside all your financial rights and put God first? Do you want financial freedom?***

Matthew 6:33-(NKJV)- “But seek first the kingdom of God and His righteousness, and all these things shall be added to you.”

Proverbs 3:9-10-(NKJV)-“Honor the Lord with your possessions, And with the firstfruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine.”

### **b. The Principle of Work**

Nehemiah 5:16-"I also devoted myself to working on the wall and refused to acquire any land. And I required all my servants to spend time working on the wall."

***The same Bible that tells us to rest also tells us to work!***

Exodus 34:21-"Six days you shall work, but on the seventh day you shall rest;.."

***Some people never experience financial freedom because they think “work” is a dirty word!***

***“Opportunity is missed by most people because it is dressed in overalls and looks like work.” Thomas Edison***

### **c. The Principle of Integrity**

Nehemiah 5:16-"I also devoted myself to working on the wall and refused to acquire any land. And I required all my servants to spend time working on the wall."

Nehemiah had integrity. This was a time of economic distress. Nehemiah had a bank roll! He could have gone in and bought the distressed property, but he refused to do that!

***Nehemiah refused to take advantage of someone else and he refused to participate in a get-rich-quick scheme.***

Proverbs 28:20-(MSG) “Committed and persistent work pays off; get-rich-quick schemes are ripoffs.”

#### **d. The Principle of Generosity**

Nehemiah 5:17-18—“I asked for nothing, even though I regularly fed 150 Jewish officials at my table, besides all the visitors from other lands! The provisions I paid for each day included one ox, six choice sheep or goats, and a large number of poultry. And every ten days we needed a large supply of all kinds of wine. Yet I refused to claim the governor’s food allowance because the people already carried a heavy burden.”

Nehemiah was a great man! He took the best and set it before the people. He didn’t just give them old cast-off things! He fed a few hundred people a day with the best.

Talk about a wealthy man! HE LEARNED:

Acts 20:35- “And I have been a constant example of how you can help those in need by working hard. You should remember the words of the Lord Jesus: ‘It is more blessed to give than to receive.’”

2 Corinthians 9:6—“Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop.”

Where did Nehemiah get all his stuff? God kept giving it to him. Why did God keep giving it to him? Because he kept giving it away!

#### **THE LAST PRINCIPLE OF FINANCIAL FREEDOM**

#### **e. The Principle of Dependability**

Nehemiah 5:19- “Remember, O my God, all that I have done for these people, and bless me for it.”

***Do you think God forgets when you are generous?***

***Nehemiah depended on God to reward him. He wasn’t looking to some man! He was looking to God!***

***He was looking to God and expecting God to meet all his needs.***

***As surely as there’s a God in heaven He will meet your every need.***

CONCLUSION: LOOK AT THESE VERSES WITH ME!

Psalms 35:27 (NKJV)- Let them shout for joy and be glad, Who favor my righteous cause; And let them say continually, "Let the Lord be magnified, Who has pleasure in the prosperity of His servant."

**There's the principle of Priority. The Principle of Work. The principle of Integrity. The Principle of Generosity and the Principle of Dependability!**

**BUT KEN I JUST CAN'T SEEM TO WIN WITH FINANCES!**

Deuteronomy 8:18 (NIV)- "But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today."

LET'S PRAY