

God, Money, and the Human Heart

Session III

Introduction: Both our Government and our households are enslaved to debt, and the bitterness that comes from poor financial decisions. It is almost impossible to tell the difference between a Christian home and a non-Christian home based on the choices Christians make with their finances. This is completely unsatisfactory.

1. The Human Heart

- The human heart longs to ____ God (powerful).
- _____ can make us carnally powerful.
- Your treasure puts on _____ what is _____ in your life
- Where your treasure is, so your heart will be also. (Matthew 6:21)
- God _____ our hearts.

2. What is Money?

- Money is a medium of _____ for things of value.
- Money is neither moral or immoral; it is _____.
- God uses money as a _____ for training us in preparation for _____.
- Money competes for God's rightful place as the _____ in our lives, and God wants to be our priority.
- Money is one of many forms of _____.

3. Stewardship

- A steward: Is a person who seeks to manage the _____ of another, and seeks to manage those resources according to the _____ vision and values.
- We have corrupted the meaning of stewardship because we focus on the word " _____ " instead of the phrase "according to the owner's visions and _____."
- Scripture is clear: God owns _____!

Leviticus 25:23

Deuteronomy 8:18

Psalms 24:1

Haggai 2:8

1 Corinthians 6:19-20

- **BE CAREFUL:** we can confuse being _____ with seeking to manage resources entrusted to us in accordance with God's vision and values.
- Christian frugality _____ more people than it _____.
- We know we are succeeding in our stewardship when we aren't causing _____ in others.

4. How to Avoid Poverty

If you make more than \$15,000/yr. (minimum wage) you are in the upper ____ percentile in the world.

7 Steps to avoid poverty:

- 1) _____ from high school.
- 2) Don't have a _____ until you are married.
- 3) If you marry, _____ married for life.

- 4) Stay out of _____.
- 5) Avoid _____ like the bubonic plague.
- 6) Stay _____.
- 7) Spend less money than you make; then, _____, _____, and _____ the difference.

5. WealthBuilders Milestones

- 1) Start an Emergency Fund with \$_____.
- 2) Pay off _____ consumer debts.
- 3) Save _____ months of living expenses in an emergency fund.
- 4) Buy a _____.
- 5) Start contributing ____ % of your paycheck to retirement or children's education fund.
- 6) _____ your home mortgage.
- 7) Build wealth through _____ and _____.
- 8) _____ jobs and ministries.

6. Avoiding Money Fights in Marriage

- Husbands find financial security in their _____.
- Wives find financial security in their _____ accounts.
- _____ terrifying your wives by ignoring her need for having money in savings.
- Live on _____ in the beginning so your wives can have _____ in the future.
- Have monthly financial _____.
- Treat every month as a _____ budget.
- Allocate " _____ " money in every budget.

7. The Power of Giving

- We are made in the _____ of God. As such, we were designed to be fully alive when we are generous. When we give, we feel like _____.

17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18 Command them to do good, to be rich in good deeds, and to be generous and willing to share. 19 In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. ---Timothy 6:17-19

- Generosity is the _____ use of money because recipients get immediate needs met, and the giver gains true life. (Greek word: Ontos Zoe).
- If we come alive when we are generous, it logically follows that when we are selfish, we are experiencing what spiritual death feels like.
- Adopt as a personal life strategy the following: "I will always give _____ than I _____ from every relationship I have."

8. Conclusion

- **Important Maxim:** "Money is a _____ byproduct; it is a _____ goal."
- To be a good steward, _____ the _____.
- Avoid poverty, and follow the WealthBuilders Milestones.
- Husbands, _____ your wives by taking away their financial fears.
- Experience true life through _____.