

Money Management

for

the Christian

A Bible Study

To Financial Freedom

By

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Christian Oriented Education, Inc.

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INTRODUCTION

Anyone can have financial order in their lives by simply deciding to live a disciplined life in accordance with a wise budget plan. By following a logical step-by-step plan, minimizing debt, and being cautious of emotional and impulsive spending, anyone can get control of his finances.

God's plan for the Christian not only offers a life of financial order, but better yet, a life of ***FINANCIAL FREEDOM!*** As you will learn as you progress through this workbook, ***financial freedom is the result of having the right attitude, not an abundance of money.*** Many of the wealthiest people in the world are living in bondage. Money can buy the things and experiences that bring temporary pleasure, but it can never buy the peace and contentment that are the by-products of freedom.

This workbook will guide you through a self-study of many of the important Biblical principles regarding *money, planning, working, giving, saving, investing, teaching children, and relating to government.* The main objective of this workbook is to equip the Christian with the Biblical knowledge to understand why it is important to live in accordance with God's plan for financial freedom.

I hope that this study will strengthen your faith and dependence upon the Word of God as **THE** absolute, not only in the area of money management, but in all of the issues of life.

Part I - Attitude

“Forgotten Freedoms”

"A double minded man is unstable in all his ways."

James 1:8

Statistics point us to the conclusion that Christians are as equally affected by the temptation to pursue a lifestyle of materialism as are non-Christians. As a result, the inevitable financial problems that occur are cited as the leading cause of divorce in both Christian and secular marriages.

Surveys indicate that nearly 75% of the problems in Christian homes are directly related to family finances. Financial pressures are a leading cause in all forms of mental and physical sickness from depression and stress to substance abuse and suicide. Have Christians forgotten the freedoms that God so richly offered them at the day of their salvation?

Our *attitude* about money and the way we handle it serves as an excellent indicator of our level of commitment to God's principles. In most cases, money problems on the outside are nothing more than indicators of spiritual problems on the inside.

God's promise of blessing and freedom are freely offered to every Christian. In order for God's freedoms to become a reality, we must be willing to put God's principles into action by *making wise choices*. As a result of our obedience, we can enjoy God's blessings today. We suffer a great loss when we become *a forgetful people*.

A Forgetful People

As a result of the wise plans of the obedient servant Joseph, all of Egypt was saved from starvation (*see Lesson 6*). Egypt became extremely prosperous under his leadership. Joseph was a national hero! Upon the death of Joseph, “... *there arose up a new king over Egypt, which knew not Joseph.*” (**Exodus 1:8**) This new Pharaoh became fearful of the rapidly expanding size of the Jewish people. He was afraid that they might one day turn on him and join hands with one of his enemies to defeat him.

The Pharaoh of Egypt made the Israelites his slaves. He afflicted them with great burden by making them build his cities. He “... *made their lives bitter with hard bondage, in mortar, and in brick, and in all manner of service in the field: all their service, wherein they made them serve, was with rigor.*” (**Exodus 1:14**)

After years of being held in bondage as slaves, the children of Israel cried out to God to free them (**Exodus 2:23**). God called His servant Moses to go to Pharaoh to seek their freedom. Through God's miraculous power, the Israelites were freed (**Exodus chapters 3 - 14**).

1. Read **Exodus 14:11,12**. Even after seeing the miraculous way that God had freed them

from Egypt, what was the reaction of the children of Israel at the first test of their faith in God?

2. Read **Exodus 14:31 - 15:2**. As a result of God's faithfulness, how did the attitude of the Israelites change?
3. Read **Exodus 15:24; 16:2,8; 17:3; Numbers 14:27; 17:5**. What was the common attitude of the Israelites?

The Israelites were quick to forget the freedoms God had given them. At every test of their faith, they were quick to offer their God given freedom in exchange for their return to the sufferings of bondage to slavery.

Developing the Right Attitude

Developing the right attitude can only occur as a result of having the right convictions in your heart. "*For as he thinketh in his heart, so is he:...*"

Proverb 23:7. The choices you make in life (*wise or foolish*) will be a reflection of the strength of your convictions.

4. Read **Philippians 2:13-15**. Our testimony is displayed in our ***attitude (our true heart felt convictions)***. The development of a right attitude is dependent upon a growing knowledge of who God is and the capability of His power.
 - a. How should the Christian do all things and why? (vs. 14,15)
 - b. In the midst of a crooked and perverse nation, what will be the result of our testimony? (vs.15)

Only with the *right attitude (convictions in your heart)* will God's freedoms become a reality in your life. As a result of your having the right attitude, you will have a tremendous opportunity to give testimony of Him to a needy world.

5. Read **Luke 16:13**. Jesus makes it clear that we must choose. He said that we must choose between what two things?
6. Read **James 1:8**. What happens to a person that lives without conviction and refuses to make a choice?
7. Read **Matthew 6:19-21**. What does Jesus warn us will result from the choices we make?
8. Read **II Peter 2:19**. Many have bought the lie that the things of the world can bring happiness. What does this verse say will happen as a result of our weakness?

Anything material (*houses, cars, boats, clothes, furniture, etc.*) that takes priority over God will put us in bondage to that thing. We begin to care more for the things in life than we do for people and our relationship with God.

The first sign of being in financial bondage is usually a decrease in our interest in spiritual things. This occurs first in our personal lives (*Bible study, prayer, giving*). It then spreads like a cancer into our relationships with our spouse and other members of our family. Almost simultaneously there is a decrease in church attendance and association with those still active in the church.

At first, we compromise or make excuses for our change in priorities. We may even try to fake it as a way of avoiding confrontation. But soon, our lives are noticeably filled with worry where there was once peace, anger where there was once love, and greed where there was once contentment. As time goes on, we begin to move further and further away from God's plan for financial freedom.

9. Read **I Corinthians 3:3** and **James 3:16**. Explain what happens to the Christian when he/she becomes self-seeking?
10. Read **Luke 12:13-21**. What did Jesus say about hoarding and greed in the parable of the Rich fool?
11. Read **Psalms 73:2-3**. What can happen when we become jealous of others?
12. Read **Proverbs 23:17** and **I Timothy 6:6**. What instruction does the Bible give us in regard to envying others?

Wise Counsel - The Bridge to Independence

Many times for Christians, financial problems are not a result of their unwillingness to implement God's principles into their lives but rather an *ignorance* of the principles themselves. Until we are able to search out and find these principles, we might need to seek the counsel from those who understand and are actively applying these principles in their lives.

13. Read **Proverbs 14:15**. What is the advice of this verse?
14. Read **Proverbs 11:14; 12:15; 15:22**. What instruction does God's word give us about getting wise counsel?
15. Read **Proverbs 20:5**. What kind of person is able to make use of wise counsel?
16. Read **Proverbs 19:21**. The wise man seeks the counsel of others in order to ultimately determine what?

God gives *every* Christian the *opportunity* to walk in His freedom and His blessings. In order to turn this opportunity into a reality, we must make the choice to *learn* His principles and *apply* them to our lives. Through a changed attitude, we will begin to actually experience the wonderful blessings of God in every area of our lives.

“GETTING INTO A POSITION OF BLESSING”

“The blessing of the Lord, it maketh rich, and he addeth no sorrow with it.”

Proverb 10:22

In our modern day American society, the majority of people are caught up in *materialism*. The cravings for comfort, pleasure and status have imprisoned many families and robbed them of their relationship with God and their ability to develop a sound financial plan to provide for their futures.

For the Christian, *materialism* is the number one threat to a continued walk with the Lord. Many Christian families have traded God's gift of financial freedom for the temporary pleasures of material possessions.

Money Management for the Christian is a study aimed at helping the Christian understand and implement God's plan for financial freedom.

What Is a Christian?

The term “Christ-ian” was a title first given to the early followers of Christ. They were people who first believed in Jesus as the Savior of the World. They believed that He was the Son Of God. They trusted Him when He told them that because of their belief in Him, they would spend eternity with Him in Heaven.

1. A Christian is one who has believed *in* Jesus. Read **James 2:19** and comment on the difference between someone who believes *about* Jesus and someone who believes *in* Jesus.
2. Read **Ephesians 2:8,9**. Does being a good person help insure that God will be more willing to let you into Heaven after you die? What is the key point in this verse?
3. Read **Revelation 3:20**. Because of Jesus, is it *automatic* that all good people will go to Heaven? What must we do?
4. Read **I John 5:13**. For the Christian, what is the most important point in this verse in reference to our assurance of going to heaven after we die?

Faith Is the Key

Financial freedom occurs when we truly have the faith to put our trust in God as the source of every **thing** and every **ability** we possess or ever hope to possess. With that *attitude*, we begin to live our lives with the number one purpose of pleasing God.

As we study the Biblical heroes of faith, we can sense their total belief *in* God's words. We can see how He blessed them greatly as a result of their faith. Read the entire **11th chapter of Hebrews**.

5. Name three of these great men of faith and describe what they did as a result of their faith:
6. In **Hebrews 11:6**, it tells us that without faith it is **impossible** to please God. What must the Christian do if we are to please God?

The Power of Faith

The one thing that got the attention of Jesus more than anything else was when He found a person with faith. Since He knew the hearts of all men, He knew when a person's faith was genuine. Riches and wealth did not impress Him in the least. But when He found a person with faith, He got excited. He continued to impress on His disciples the importance of even a little faith.

God knows your heart today. He knows to what degree you truly trust in Him with your finances. You may tithe and still not have reached a point of **TOTAL TRUST** in God with your finances. Don't underestimate the power of true faith!

7. Read **Matthew 17:14-20**. What did Jesus use to compare the amount of faith we must have to do great things?
8. Read **Matthew 8:5-13**. How did Jesus respond to this man's faith in verse 10?
9. Read **Matthew 9:27-30**.
 - a. What did Jesus first ask the blind men?
 - b. When Jesus touched their eyes, what stipulation did Jesus put on their ability to be healed?

The power of faith is available to every Christian. Just as with the blind men, Jesus asks us if we believe He is able. Even if you "say" yes, His touch in your life will only occur as a result of a true belief in your heart.

10. Read **II Chronicles 16:9**
 - a. What kind of person is God searching for throughout the whole earth?
 - b. What will He do when He finds them?

God's Blessings for the Christian

The blessing of spending eternity in Heaven is God's most wonderful gift that is freely given to *all Christians*. God also has a plan that will allow the Christian to live a happy, peaceful life *now*. The secret to this happy, peaceful life is found in the many principles located throughout the Bible.

For the Christian, the blessings of eternity are given but the blessings of the present are chosen. The blessings of *wisdom, peace, freedom, joy, love, patience, happiness, knowledge, fruitfulness, riches in the Lord, provision, prosperity, and success* are but a few of the blessings of the present that are available to the Christian who is willing to apply God's principles in their life.

11. Read **Psalm 119:165**. What is the requirement to have great peace?
12. Read **John 14:27**. Jesus made a specific point to mention that the peace He gives is different from what?
13. Read **John 10:10**. What kind of life did Jesus want us to live *now*?

An *opinion* is nothing more than a personal preference. A *conviction* is a heart felt belief rooted in your moral value system. Your convictions are how you see yourself spiritually and your moral responsibilities. When the convictions of your heart are aligned with the wisdom of God found in the Bible, you will then be *in a position* to receive God's blessings.

14. Read **Romans 12:1,2**. What must we do to put ourselves *in a position* to see God's will for our lives?
15. Read **Colossians 2:8**. What must we be careful about when getting advice from those who are depending on the wisdom of the world?
16. Read **II Timothy 2:15**. What is the one thing we must continually do to gain the knowledge and confidence we need to make the right decisions.
17. What must we do to have the present blessings of God?
 - a. Read **Psalm 119:2**
 - b. Read **Psalm 128:1,2**
 - c. Read **Proverbs 28:20**
 - d. Read **Luke 11:28**
 - e. Read **Revelation 22:14**
18. Read **Deuteronomy 28:1-14**. What are the prerequisites to receive the blessings of the Lord?

For the Christian, God has a plan for eternal life. For the Christian who desires to align their convictions with the Bible and live a life of obedience, God has a plan filled with blessing. One of those blessings is *financial freedom*.

The material distractions of this world have caused many Christians to settle for a life of mediocrity filled with sorrows. God offers every Christian His bountiful blessings in return for our faithful obedience. *Why would we want to settle for anything less?*

19. Read **I Timothy 6:10-11**. Money in itself is not bad but rather *the love of it*. What does the Bible say happens when the love of money and the things it buys control our lives?

What should we do to avoid the sorrows that it brings?

20. The world's offer is nothing more than a *mirage*. Read **Proverbs 10:22**. What does God's Word say will really make us rich?
21. Read **Luke 16:11**. What is the first thing the Christian must do before God will begin to show him the *true riches* of His blessings?

The blessings of the Lord are waiting for the Christian, but it is the individual responsibility of each person to get into a position to receive them. If you have never made the decision to

believe *in* Jesus as your Savior, then that becomes your first step to getting into a position of blessing. If you have made that decision, then you must now decide to begin applying His principles in your everyday life.

“THE BATTLE FOR FREEDOM”

“By humility and the fear of the Lord are riches, and honour, and life.”

Proverb 22:4

There is a great battle that is going on inside of every Christian. This battle is between our inherited sinful nature (*Romans 5:12 ; Psalm 51:5*) and the Holy Spirit (*Galatians 5:16 ,17*). In addition, we are at war against the forces of darkness and wickedness in the world around us (*Ephesians 6:12*). If you are not first, made aware of this battle and secondly, willing to enter the fight, you will without a doubt become a casualty. *You are fighting for your freedom!*

One of the greatest weapons of the enemy is *the love of MONEY!* Everyday, we are attacked from every side in hopes of getting us to accept this attitude of the enemy. We are told that we must satisfy our wants and desires. We are told that to satisfy these cravings will bring us happiness and peace. We are also told that *more* is better and *new* is best, irregardless of the price or sacrifice required to have it.

The financial defeat a person experiences in their lives as a result of *poor planning, greed, hoarding, impulsive buying, jealousy, wasting, and debt* are examples of how powerful this weapon (*the love of money*) can be. Not only can it rob us of our freedom, but also it has the power, if used in the wrong way, to distract the Christian from serving the Lord and destroy healthy marriages and families.

Winning the Battle

The battle can be won by *understanding* and *applying* the Biblical strategy for victory.

Step 1: Understanding *Truth* and Where to Find It

1. Read **John 8:30-32**. God's divine strategy for victory for the Christian is found in the Bible.
 - a. What did Jesus say the Christian must do to become His disciple? (vs. 31)
 - b. As a result, what did He say would make us free? (vs. 32)
2. Read **John 14:6**. What did Jesus say was truth?
3. Read **Galatians 5:1**. Therefore, who has made us free?
4. Read **John 1:14; 17:17**. Where is truth found?
5. Read **John 15:26; 16:13**. *Who* did Jesus say would be sent to guide the Christian in the understanding of truth?
6. Read **John 14:17; 18:37, 38**. What are the limitations of the *non-Christian* in his ability to know truth?
7. Read **I John 4:4-6**. What can the Christian differentiate between?

Not only is the Christian free from the penalty of our sinful nature (*promise of eternal life in Heaven*), but also he is given the opportunity to experience freedom from the things that enslave people on this earth. This great benefit can be enjoyed by developing *the attitude of Christ* which allows him to recognize the truth.

Step 2: *Knowing and Fearing the Lord*

When the Bible speaks of *fearing* the Lord, it does not mean to be afraid but rather to have a *reverential awe* of who He is. ***The further we distance ourselves from God, the less we fear Him. The less we fear Him, the less we are willing to acknowledge our need to know His truth. Without His truth, we live a defeated Christian life.***

Conversely, ***the closer we draw ourselves to Him, the better we know Him. The better we know Him, the more we fear Him and subsequently recognize the need to know and apply His truth in our lives.***

8. Read **I John 2:3-6; 5:10**.
 - a. What is a sure sign that we *know* Jesus? (vs. 3)
 - b. How can we recognize someone who does not *know* Jesus? (vs. 4)
9. Read **Titus 1:16**. How can we recognize false teachers that profess to know God?
10. Read **I John 5:20**. As a Christian, what has Jesus given us the ability to understand?

We learn to know *about* God as we read and study His Word. We learn to *know* God when we start depending on Him in every area of life. This results in the development of our prayer life. The more we see Him work in our lives; the more we know and understand Him. The more we know and understand Him, the more we fear Him. ***A healthy fear of the Lord is our most powerful weapon in our battle for freedom.***

11. Read the following verses and list the benefits of a fear of the Lord (*reverential awe*):
 - a. **Proverbs 1:7**
 - b. **Proverbs 9:10**
 - c. **Proverbs 10:27**
 - d. **Proverbs 14:26**
 - e. **Proverbs 14:27**
 - f. **Proverbs 16:6**
 - g. **Proverbs 19:23**
 - h. **Proverbs 28:14**
 - i. **Psalms 34:9**
 - j. **Psalms 112:1, 3**

There is great benefit to the one who feareth the Lord. The blessings of the Lord are surely on his house (life).

12. Read **Proverbs 24:3,4**. What are the results in the Christians life of having a *fear of the Lord*?
 - a. Through **WISDOM** (vs. 3)
 - b. and by **UNDERSTANDING** (vs. 3)
 - c. And by **KNOWLEDGE** (vs. 4)
13. Read **Deuteronomy 14:22-23**. When the law of the tithe was established, what was an important lesson to be learned?... that thou mayest learn to _____.
14. Read **Luke 6:46-49**. As a believer in Christ (*a Christian*), Jesus becomes our Lord. There

is only one way that the Christian can be assured of a spiritual foundation that will insure a life of *freedom* from the worries of finances or any other issue of life. That is, when we learn of God's ways, what must we do? (vs. 47)

15. Read **James 4:17**. What is the *result* of the Christian *knowing* what to do and *choosing not* to do it?

The materialistic world that we live in has a *never ending* supply of ammunition for the enemy to use to tempt us. There is something for everyone; from nice clothes and accessories for our homes to hunting equipment and fancy fishing boats.

16. Read **Matthew 26:41**.

- a. What did Jesus say we *must* do to avoid temptation?
- b. Although our *spirit* might be willing to do the right thing, what did Jesus say would be our weakness?

In effect, the battle has actually already been won by the blood of Christ on the cross. To claim the victory, we must choose to walk in His truth as found in His principles (*God's guidelines for living*). This can be done through the *daily* (*moment by moment*) *surrender* of our lives to God's ways, not ours.

As we transfer more of the control of our lives to Him, we learn to become better stewards (*managers*) of all areas of our life. When this happens, *the battle for freedom has been won!*

“WHY MONEY?”

“He that trusteth in his riches shall fall: but the righteous shall flourish as a branch.”

Proverb 11:28

Money in itself is only as valuable as the paper (*or plastic*) it is written on. The *value* of money is in its ability to be traded for needed items (*food, clothes, homes, cars, etc.*). Because of our limited ability to exchange services and goods (*barter*), we have grown dependent upon money to have the things that we need.

Since it first began being used, many people have grown to accept the attitude that money brings happiness. They believe that it is the pleasures that money buys that brings happiness. Jesus spent much of his time trying to convince people of just the opposite. It may bring temporary satisfaction through the enjoyment of pleasure, but money never has nor will it ever bring *true* happiness. Although the people of Jesus' time were basically poor, Jesus knew that money was the one thing that they all had in common. Money and wealth became an excellent tool for Him to use to get their attention as He taught about the kingdom of God. Of Jesus' 39 parables, over half of them use money or work as a teaching tool. All but one reference to The Kingdom of God begins with a parable about money. *Jesus knew that as long as people felt that money would bring happiness, they would never be in a position to receive His blessings.*

The Blessing Of Provision

Material Provision:

Because of a lack of faith and trust in God as The Provider, those with an abundance fear losing their wealth; those that live on little worry about having enough. The results are that both rich and poor live a life of bondage. With the *right attitude*, God's Word can point every Christian (*rich and poor*) to a life filled with peace and financial freedom through His promise of the blessing of provision.

1. Read **Matthew 6:25-34**.
 - a. What does Jesus tell us not to worry about? (vs. 25)
 - b. How did Jesus use the fowls of the air as an illustration? (vs. 26)
 - c. What did Jesus indicate keeps us from trusting Him like we should? (vs. 30)
 - d. Is your need so specialized that God is unaware of it; what did Jesus say?
 - e. What did Jesus say was our first and most important responsibility to insure that our needs were met?
2. Read **Matthew 7:11**. How does Jesus compare God to an earthly father?

Attitude of Contentment:

We often want to believe that God's blessings in return for our obedience will come in the form of material gain. God wants us to see that His blessings **far surpass** the *temporary* pleasures of

materialism. He warns us of becoming blinded by the world's shallow understanding of true blessing. God has an individual plan for each Christian's life. You must come to the place of being able to accept God's plan for you.

3. Now read **I Timothy 6:3-9**.

- a. What should we do when we find ourselves in the company of or association with those who feel that because of a godly life, we should expect material gain? (vs. 5)
 - b. Where can we expect to find great gain? (vs. 6)
 - c. What does this passage say is for certain? (vs. 7)
 - d. God has great blessing He wants to bestow on the *obedient* Christian. Materially, what is the *minimum* we should be content with? (vs. 8)
 - e. What happens to those who *desire to be rich*? (vs. 9)
4. Read **Luke 12:15**. Why did Jesus warn against covetousness?

The Blessing of Prosperity and Success

God does not ask us to be content with food and clothes because that is the extent of His ability to provide. He is trying to affect in our lives an *attitude change*. When we can reach the point of being content with the bare minimums, it is only then that the battle with materialism is won. It is then that God can begin a beautiful work in our life of revealing to us His **true riches** - the blessings of prosperity in Him.

5. Read **Matthew 19:29**. How much did Jesus say that we would receive when we developed the *right attitude* in relation to material things?
6. Read **Galatians 4:7**. *Everything* in this world belongs to our Father in Heaven. What does this verse imply that we are recipients of as Christians?
7. Now read **Ephesians 3:20**. What is God capable of doing?
8. Read **Psalms 37:4**. What will God give us when we put Him first in our lives?
9. Read **Joshua 1:8 and Psalm 1:1-3**. What do these verses say are the *prerequisites* of a prosperous and successful life? Money is necessary in our society as a *tool*, but greater than money, for the Christian, is the understanding of God's blessings and how to obtain them.

"FINANCIAL FREEDOM - GOD'S WAY"

"If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof."

Psalm 50:12

Most people would agree that *freedom* means being able to do what you want, when you want. If applied to our finances, this would mean that we could have what we wanted, when we wanted it. One of Webster's definitions of being free even says, "*no longer burdened by obligation and debt...*".

Many people spend their lives pursuing this type of financial freedom. Of the majority who are unable to attain it, as they had hoped, many turn to easy credit as an alternative means of making their dreams come true. As a result, they are in effect exchanging their freedom for their infatuation with materialism. How foolish we are when we *buy things we don't need with money we don't have to impress people we don't know*.

1. Read **Proverbs 27:20** and **Ecclesiastes 4:8; 5:10 ; 6:9**. What do we learn about our ability to be *satisfied* with riches?
2. Read **Proverbs 23:4-5**. What happens to the riches that some labor so hard to get?

Warnings To The Rich

God is the giver of all riches and wealth. With the *right attitude*, a wealthy person can be a great blessing to the work of the Lord. But, there is a great danger when one is "*wanting of nothing*". It becomes extremely difficult to trust in God. It often takes a misfortune that money can not correct before the right attitude and perspective can be acquired.

Although there are many warnings given to those that God has blessed with wealth, *the Bible never says it is wrong to accumulate wealth*. God is only concerned with our **attitudes**. *Envy, hoarding, greed, and the lack of concern for the needs of others* are examples of the attitudes that God warns against.

3. Read **Ecclesiastes 6:1-2**. King Solomon, the wisest, richest, most influential king in Israel's history was without a doubt, in the eyes of the world, financially free. To what did he compare the riches and wealth given by God?
4. Read **Luke 12:13-21**. *The Parable of the Rich Fool* was an attempt by Jesus to emphasize the dangers of hoarding and greed. It serves as a warning to those that are rich as well as to those that desire to be rich.
 - a. What was the problem with the *attitude* of the man who asked Jesus to help? (vs. 13)
 - b. It is interesting to notice that Jesus knew that the attitude problem with the man was common among us all. Who was the parable directed to? (vs. 15, 16,17)
 - c. Jesus points out the vanity of the rich man's pursuits. Instead of laying up treasure for ourselves, what did Jesus suggest as the alternative? (vs. 20-21)

When we implement Biblical principles into our lives, as the result of our *heart felt convictions*, we will then become rich toward God.

5. Read **Luke 18:18-27**. In the *Parable of the Rich Young Ruler*, Jesus knew, as with all wealthy people, that it is very difficult to develop the *right attitude*. As paradoxical as it may sound, it is usually the riches and wealth of a person that keep them from becoming financially free.
 - a. What kind of life had this man lived since his youth? (vs. 20,21)
 - b. What did Jesus tell this young man to do? (vs. 22)
 - c. Why do you think Jesus ask this man to do this?
 - d. What was the young mans response? (vs. 23)
 - e. Why do you think the man responded that way?
 - d. Summarize Jesus' comments after he heard the man's response? (vs. 24-27)
6. Read **Deut. 8:18; I Chron. 29:12; Eccl. 5:19; I Tim. 6:17-18**. Those with riches and wealth must always remember:
 - a. Where do the riches and wealth come from?
 - b. Where are they warned *not* to put their trust?
 - c. Where are they told to put their trust?
 - d. What should they be willing to do with their abundance?
7. Read **John 8:31-32**. For the Christian, where can *real freedom* be found?

We become a Christian by responding to an opportunity that God has made available to us through Jesus. When we decide to put our trust in God's Words concerning our finances it is likewise an act of our will. It does not mean that we can now sit and wait for God to bless us with great wealth. It means that we are now *ready to begin learning* what our position of responsibility is in regard to our money. It means that we have truly been convinced that, as the Creator, God's plan for our finances is in our best interest. It means that we are now willing and ready to *do our part!*

As we transfer more and more of our trust in this area to Him, we will begin to develop a *new attitude* about what it means to be wealthy. As we begin to realize the reality of God's blessings, we will then see the lie that the world has believed concerning what *true financial freedom* is.

God Owns It All

The most important truth that the Christian must believe in is that ***God owns everything and the ability to have anything is given by Him and Him alone***. Without a genuine acceptance of this Biblical truth, the Christian can ***never*** have financial freedom.

With the *right attitude*; the poor or struggling family will continue to do all they can to improve themselves and be content; the middle class family will stop transferring their wealth to the banks by the means of borrowing and easy credit; the wealthy family will trust in God and not in their riches.

8. Read **John 1:3; Colossians 1:16-17; and Proverbs 22:2**. What did God make?
9. Read **Deut. 10:14; I Chronicles 29:11; Psalms 50:10-12**. What do these verses imply that God owns?
10. Read **Psalm 24:1 and 1 Corinthians 6:20**. Who owns **YOU** ?

We are not our own. *We are owned.* At birth, we become responsible to God. The Bible teaches that life on this earth can be orderly and meaningful only insofar as there is a clear understanding of our relationship to God (*God is sovereign and man is subject to God*).

God owns our body, soul, mind and talents. Our refusal to accept God's ownership takes us out of His will.

Ownership Verses Stewardship

One of the best illustrations of the attitude that God is looking for can be seen in the *Parable Of The Talents*. Read **Matthew 25:14-30**.

11. What did the Man (*God*) give unto His servants (*us*)? (vs. 14)
12. How did the Man determine how many talents to give to each of the three servants? (vs. 15)
13. What did each servant do with the talent(s) he was given:
 - a. (Servant with 5 talents)
 - b. (Servant with 2 talents)
 - c. (Servant with 1 talent)
14. When the lord of the servants returned and saw what the servants had each done, what did he say:
 - a. To the servant with 5 talents?
 - b. To the servant with 2 talents?
 - c. To the servant with 1 talent?
15. What were the differences in the comments and the rewards given to the servant with 5 (*now 10*) talents and the servant with 2 talents (*now 4*)?
16. Who was given the last servant's one and only talent and why?

God owns it all, even you! ***We own nothing!*** We are only *managers (stewards)* of what God has given us. Webster's dictionary defines a "steward" as "*one who manages another's property*". God decides what we are to manage based on our abilities (*both God given and acquired*). Just as with the servants, God is concerned with our *attitude* and our *motives* rather than the money itself.

As could be seen by the rewards given to the first two servants, the amount of money was not important. They *both* had the right attitude and did the best they could with what they had. ***Their reward was the same.***

After he had seen what the first two servants had done, he said the same thing to both of them; "*...thou hast been faithful over a few things, I will make thee ruler over many things...*". Because of their faith, they could now be entrusted with more responsibility. They were then told that they could now "*...enter thou into the joy of thy lord.*"

This Parable of the Talents shows us that *true financial freedom* is achieved when we acknowledge God's ***total*** ownership and accept our appointed position as stewards (*managers*).

“THE IMPORTANCE OF PLANNING”

“A man’s heart deviseth his way: but, the Lord directeth his steps.”

Proverb 16:9

Every family needs a written plan (*budget*) for how they are going to spend their money, *especially those who think they don't*. It is impossible for you to efficiently manage your finances without a written plan (*if married, both the husband and wife must **agree** on the plan*). As stewards (*managers*), we are negligent with God's money when we refuse to develop and follow a written plan for the home.

The Small Business Administration said that the number one reason that small businesses fail is due to poor planning. The home is nothing more than a small business that God has appointed you to manage. The finances of every Christian home should be a representation of orderliness and excellence as a testimony to a world driven by greed, envy, and indulgence.

First Things First

1. Read Proverbs **16:1-9**.
 - a. Before we can begin to develop a financial plan for the home, what is the first thing we must do?.. (vs.1-3)
 - b. The amount we manage is not important. What is important? (vs. 8)
 - c. Our opinions are in our head but our convictions are in our hearts. Where do our plans originate, *head or heart?* (vs. 1,9)
 - d. The way you plan to spend the money that God has given you to manage will be a direct reflection of the convictions in your heart. What is the result of plans from a prideful heart? (vs. 5)
 - e. When your plans please God, to what extent do we experience peace? (vs. 7)
2. Read **James 1:5**. How does God promise to help us as we put together our financial plan for our family?

Planning - The Responsibility Of A Leader

In every Christian home, God has appointed a leader (*head*). Except in the case of singles, that person is the husband and father. The leader of a Christian home has the God given position of responsibility to provide for that home. Planning is a critical part of that process. Although the leader is responsible, it is vitally important that the decisions required to be made in the development of the budget plan be made by those who are going to have a part in making the plan work.

3. Read **I Timothy 5:8**. What does the Bible equate one to that does not provide for his own family?
4. Read **Proverbs 14:15**. Webster's Dictionary defines “*prudent*” as, “*exercising sound judgment in practical matters, cautious in conduct; managing carefully.*” What does this verse say is a characteristic of a “*prudent*” man?

A written financial plan for the family (*budget*), allows you to be able to carefully consider and track the “*goings*” of your money. Without a written plan you become a “*responder*”; one who reacts rather than controls (*Those who fail to plan are planning to fail*).

5. Read **Proverbs 27:23,24**. Why are we told to be diligent to know and attend to the state of our flocks and herds?
6. Read **Proverbs 24:27**. Many times young married couples want it all now - *the new cars, the new homes, fancy toys*. What is the advice of this verse to us in the generation in which we live?
7. Read **Luke 14:28-30**. When Jesus was teaching on discipleship, He used an illustration that emphasized the importance of planning.
 - a. What did He say one must do first before starting to build?
 - b. What are the results of a lack of planning?

We can relate building a tower to living one month; one year; etc. Without a written plan, the outcome of our months, years, or our entire life is at best, a guess. Plans must be flexible but visible. As the leader of your home, God has made you responsible for your finances. It can not be over emphasized; those involved in executing the plan should have an active part in its design.

The Results Of A Wise Plan (Genesis 37-47)

The story of Jacob's youngest son, Joseph (*the son of his old age*), teaches us an excellent lesson about the importance of planning. Because of the hate and envy of his older brothers, Joseph was trapped and sold as a slave when he was only seventeen years old. Joseph endured many more trials and temptations but because he remained strong in his faith, the Lord blessed Joseph.

God had a great plan for Joseph's life. His close relationship with the Lord allowed him to be able to interpret the dream of The Pharaoh of Egypt. After his interpretation of the dream, he presented a master plan to The Pharaoh that would in the end save all of Egypt (*including his entire family*) from starvation.

8. Read **Genesis 41:34-36**.
 - a. What was the *first step* of the plan?
 - b. What percentage was saved?
9. Read **Genesis 41:37-46**.
 - a. After hearing the plan, what was Pharaoh's initial thoughts?
 - b. Who did Pharaoh recognize as being behind the wisdom of Joseph?
 - c. What were the details of Joseph's newly appointed position?
10. Read **Genesis 41:54-57**. What were the results of the wise planning of Joseph?

When we obey God and live by His principles, we are promised blessings. This is seen in the story of Joseph's life. Whether on a national scale or a personal scale, God's wisdom never fails.

Planning is critical if we are to maximize the resources God has entrusted to us. Only by proving ourselves to be worthy will He find use for us in His service. It is in service for Him that we find

His blessings. It is *“The blessing of the Lord, it maketh rich, and He addeth no sorrow with it.”*
(Proverbs 10:22)

“GOD’S PERSPECTIVE ON WORK”

“But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.”

I Timothy 5:8

From The Beginning

Many Christians believe that when God first created man, he was not required to work. Many believe that the man was put in the Garden Of Eden and that all he had to do was to sit back and take it easy for the rest of eternity. Then, one day God saw that the man was bored, so He made a beautiful woman (*Eve*) to give him company. This is far from the truth found in the Bible.

The Bible tells us that God's plan for man was that he would always work. From the first day that God put Adam in the Garden Of Eden, he was given a job. And then God later made Eve for the purpose of being a helper to Adam.

1. Read **Genesis 2:15**. What was the first job that God gave man to do?
2. Read **Genesis 2:19**. What was another task God assigned to Adam?
3. Read **Genesis 2:18**. When God saw that it was not good that man was alone what did He say He would do?
4. Read **Genesis 1:28**. Not only were Adam and Eve told to be fruitful and fill the earth but what other task were they given?

God gave man and his helper (*woman*), a great job to do. He told them to be His appointed guardians over His creation and to rule over all things. God wanted man to care for His creation. God's plan has always been for man to work.

After man disobeyed God and sinned, the conditions surrounding the work environment changed.

5. Read **Genesis 3:16-24**.
 - a. What were the two things that changed for the woman?
 - b. What did God curse as a result of their sin?
 - c. How was man's work environment changed?
 - d. Just as the woman must now bear children in great pain, describe the way that man would find his work?

Attitude of Service

God has always intended for man to work but as you have seen, the work experience and the conditions surrounding the work environment changed greatly after man sinned.

The *attitude* in which we approach our work is the key element that God is concerned about. The Christian with the right attitude carries a tremendous testimony in the work place for God.

As Christians, our attitude at work should reflect the heart of a servant. Charles Spurgeon once said, *“There are no crown-wearers in Heaven who were not cross-bearers below.”* In order to lead, we must first learn how to serve.

God has a plan for every person based on how He has equipped that person. No matter what we do to provide for ourselves and our families, we must do it with the right attitude.

6. Read **Proverbs 22:29**. What should our attitude be in our work?
7. Read **Ecclesiastes 9:10**. How much effort should we put into the work God has given us?
8. Read **Colossians 3:17,23**. Who should we be trying to please in our work?

We often find workers who are trying to *get* as much as they can while *giving* the least that they must. This creates an environment of waste. This lazy, slothful attitude is very contagious and can ruin a good testimony.

9. Read **Proverbs 10:4; 12:24; 13:4; 18:9; 21:5; 22:29; 24:30-34**.
 - a. What is God's plan for those that are diligent in their work?
 - b. Summarize how the Bible describes the slothful person?
10. Read **II Thessalonians 3:10-11**. What did Paul have to say about work?
11. Read **Proverbs 13:11 ; 14:23 ; 28:19**. What does the Bible say are the benefits of labor?

The fast paced world that we live in today often destroys the balance that is so important to the Christian life. The balance between personal time with God, family, work, church, recreation, etc. It seems as though there is not enough time in each day. An Amish man once said, *“The hurrier I go, the behinder I get!”* Oh, how true.

In order to have the *things* we want, we sacrifice our most valuable resource, *time*. We soon find ourselves all stressed out. If we are not careful, we will develop an attitude of urgency in the pursuit of materialism. In The Paradox of Time, Henry Dobson said, *“Time goes,” you say. “Ah, no! Alas, time stays! We go!”*

God's plan for building wealth is one of orderliness and excellence in *His time*, not haste.

12. Read **Proverbs 21:5; 28:20,22**. What are the results of haste?

Quite often, young couples are eager to buy their first home as soon as possible. This wrong attitude creates an emotional trap resulting in their making unwise decisions. In many cases they are willing to do almost anything to satisfy their wants and desires.

The decisions made as a result of wrong attitudes begins a pattern for more wrong decisions. For the Christian, this takes them far from God's plan for their lives. ***Instead of financial freedom, there is financial bondage.***

13. Read **Proverbs 24:27**. Explain in your own words what this verse is saying in regard to our priorities and timing?

It is easy to be overcome with the obsession for materialism. With the encouragement and approval of the world, you can even believe that it is the right thing to do.

14. Read **Proverbs 12:15 ; 14:12** . What do these verses tell us about our ability to choose the right way without God?

15. Read the *Parable Of The Two Builders* in **Matthew 7:24-27**.

- a. What will result in a firm foundation in our lives?
- b. What did Jesus say would result from a weak foundation?

We should do all we do to the glory of the Lord - including our work. Our work should reflect an attitude of responsibility and quality. God gives us a great opportunity of testimony in our work. In order for our attitude about work to be a positive reflection on Christ, we must have the conviction in our hearts that our work is to be done *unto the Lord rather than man*.

“Releasing The Blessings”

“Honour the Lord with thy substance, and with the first fruits of all thine increase:”

Proverb 3:9

Beginning With The Tithe

The tithe (*one tenth*) is sometimes misunderstood by Christians to be an Old Testament Law that is no longer applicable today. In reality, the tithe presents the opportunity for *all* Christians in *all* ages to give a material testimony to the fact that God is “*Sovereign*”, “*King*”, “*Owner*”, and *Lord!* In addition, *the tithe is the starting place for financial freedom.*

Old Testament history tells us that the “*Law*” required that all Jews make offerings that exceeded 20% annually. *The tithe was and is only a minimum.*

1. Read **Genesis 14:12-21; 28:20-22; Hebrews 7:2,4**. What did Abraham and Jacob give as a material testimony to God?

(It should be pointed out that the “Law” had no influence on the decision that these men made to give a material testimony to God. For example, the event with Abraham occurred more than 400 years before the Law was evengiven to Moses.)

In order for the principal of tithing to become a conviction, there must be an alignment of your attitude with the teachings of the Bible. When this happens, you will begin to experience the blessings of the Lord. *The principle of tithing, as a result of the right attitude, is the key that opens the door to God's blessings in the life of the Christian.*

2. Read **Malachi 3:10**. Describe what the Bible says happens when you bring the tithe into the storehouse (*the local church*)?

When we view the tithe as a duty or a rule, it becomes legalism. The Bible makes clear that when the tithe is “given” as a result of legalism, it is in vain and will not return God's blessings. If we offer the tithe for the purpose of receiving God's blessings; this too is wrong. The tithe should be offered solely as a result of a proper perspective of God as the Owner and Giver of all things. Our offering of the tithe should be as a result of our love, respect and fear (*reverential awe*) of God.

Remember, God owns it all. The things God places in our care are for the purpose of serving Him. When we claim ownership to these things, we rob God. The tithe is nothing more than the *first step* in the acknowledgment that God is truly, the *Owner of it all!*

3. Read **Malachi 3:8-9**. The prophet Malachi directed his message of judgment to a people who had become so sinful as a nation that God's words no longer had any impact in their lives. What did he say as a result of their not tithing?

4. Read **Matthew 23:23-25**. In these verses, we see Jesus rebuke the Pharisees. Even though they tithed, what was wrong with their attitude?

5. Read **II Corinthians 9:7**. What attitude does God want us to have when we offer our tithes and offerings?

Normally, the only way a person can give money away and be happy about doing it is when:

- a. The money belongs to someone else or
- b. When he won't suffer as a result of giving it away.

For the Christian who has accepted his/her position as a steward, as opposed to an owner, both of these conditions are met.

As the Bible teaches, *everything* you have belongs to God and if you live according to His principles, His blessings will provide provision for your needs. *So, with the right attitude, every Christian can be a cheerful giver.*

6. Read **Deut. 8:18; John 3:27; I Cor. 3:5-6; 4:7; II Cor. 3:5**. We must not forget. From where do we receive all things?

Tithing always has been and always will be an *opportunity* for the Christian. God does not punish those who do not tithe - they only *forfeit His blessings*.

The Christian must also understand that tithing is not a step towards personal surrender to God, it is something you do as a result of having already surrendered to Him.

When we focus on the tithe, we miss the object of the lesson. Although both (*attitude and tithe*) are necessary, God's blessings are more a result of our attitude than the offering itself. God doesn't want the money; **HE WANTS YOU!**

7. Read **II Corinthians 8:5**. In using the Macedonians as an example, what did Paul say that they gave to the Lord *First*?

Beyond The Tithe

The tithe is only the beginning. As we become faithful stewards (*managers*) of what God has placed in our care, we will learn how to be sensitive to the leading of the Holy Spirit in the wise use of all of our resources - money, time, talents etc. In each step of faith, God reveals more and more of Himself to us. We gain *a new attitude; a new strength; a new testimony; and a new freedom.*

8. Read **II Corinthians 9:6**. Getting control of our financial lives allows us to respond more freely to God as He touches our hearts in different areas of service and giving. This becomes possible largely due to the orderliness in our finances that is created as a result of our living on budget. What are the results of our giving *beyond the tithe*?

When we live an orderly and excellent life as a wise and faithful steward (*manager*), we have the opportunity to become a tremendous asset to the ministry of God through our local church and

through our personal testimony.

Living on a budget plan allows us to identify true surpluses that God directs into our lives. Being sensitive to His leading, we can then direct those surpluses to the areas He has planned. Without a plan for your finances, you can be assured that you will **never** be able to identify a surplus.

9. Read **II Corinthians 8:14**. One of God's blessings is the joy and the privilege He gives us in helping others in their time of need or in furthering the work of the Lord. How is the want (*lack*) of one person or family met?

When God chooses to give you an abundance (*surplus*), you incur a great responsibility to seek His guidance as to its use. Just because you can, doesn't mean that you should give to the first person that approaches you with a need. God might be using the need in that person's life for a reason; to encourage obedience, faithfulness, trust, etc. Therefore, as God burdens your heart, you need to be ready to respond.

10. Read **Proverbs 30:8-9**. God's plan is that we have a balanced attitude toward material things. How do these verses define balance?

Three Ways to Give

There are basically three ways in which we can give the money God has entrusted to us: **First**, *the tithe*; **second**, *from the surplus*; and **third**; *through sacrifice*.

1. The Tithe

Every Christian can and should give the tithe. It should be given as a result of our love for God and our desire to obey Him. (*The tithe should be computed before you pay your taxes*)

11. Read **Proverbs 3:9**. Should you offer a tithe only on the money that you earn from your job? What about inheritances, interest on investments, profits on the sale of a house, and other windfalls?

2. The Surplus

Giving from the surplus is truly a blessing from the Lord. This money is above and beyond the needs of the family budget and can be freely used to meet the burdens God places on your heart. God gives the surplus, but it is our responsibility to be in a position to recognize it!

Only when you set up a budget plan will you be able to identify a surplus. Without a budget plan, not only is the tithe normally a strain to the family but all giving will *appear* to be a sacrifice.

3. The Sacrifice

The blessings are great for those who tithe. The blessings are even greater for those who give out of their surplus, beyond the tithe. But as Jesus so clearly illustrated, the blessings are the greatest for those with convictions that allow them to give out of sacrifice. (*Remember, the blessing is in the attitude. God knows your heart when you give.*)

12. Read **Mark 12:41-44**. How did Jesus compare the value of the money that was given from sacrifice with that which was given from abundance (*surplus*)?

God owns it all. We tithe to acknowledge that fact. The Christian that does not tithe is not in a position to receive God's blessings. Without the wonderful blessings of the Lord, the Christian life is hardly any different than a life without God at all. Why would the Christian settle for eternal life when God is offering the abundant life **NOW** through His blessings? (**John 10:10**)

START WITH THE TITHE

“Living Without Debt”

“The rich ruleth over the poor, and the borrower is servant to the lender.”

Proverb 22:7

Debt is the most common way that people get themselves and their families into financial bondage. Believe it or not, living without debt is possible - even today. The Bible even tells us that it is God's plan for the Christian to live debt-free.

To Borrow or Not To Borrow

Does the Bible say that it is wrong to borrow money? No. The Bible does not prohibit the Christian from borrowing. However, it does teach that it would be better if you didn't.

1. Read **Deuteronomy 15:6; 28:12**. These verses show that borrowing is not prohibited. What do these verses say is God's plan for the Christian in regard to borrowing?
2. Read **Matthew 5:42** and **Luke 6:34-35**. What did Jesus say was even better than being a lender?

Two Rules To Remember - If You Plan to Borrow

RULE #1

It is your responsibility to repay IN FULL what you owe.

3. Read **Ecclesiastes 5:5**. Just as when we make a vow to God, what should be our commitment to our debtor?
4. Read **Psalms 37:21**. Who borrows and does not repay?
5. Read **Proverbs 3:27-28**. What is your responsibility to your creditors?

During difficult times, it becomes a true test of our trust in God to do what is right. In an effort to guard ones assets, there is sometimes the temptation to withhold from paying debts. Because of a sinful attitude, Chapter 13 bankruptcies have become a very popular and socially accepted way to be forgiven of large amounts of unsecured debt. The sole purpose for a bankruptcy should be to provide you more time to repay your creditors - not simply to allow you to be forgiven of the debts.

6. Read **Proverbs 22:1**. Many people will do almost anything to get ahead or stay ahead financially. What is more important than financial gain?

When we borrow, we must repay. It is a sin for us to think otherwise - even in times of hardship. We must remember, if we choose to borrow, God requires us to repay it in full. It is our moral and spiritual responsibility.

7. Read **Romans 13:8**. When Paul was talking about our responsibility to pay taxes, he

highlighted a very important principle. What did he say would be the best relationship to have with our neighbors in regard to debt?

RULE #2

NEVER become “Surety” for your debts.

Webster's Dictionary defines surety as; “*something that gives assurance, as against loss; one who makes himself responsible for another.*”

Surety results when you borrow money to purchase an item or service that is consumed or depreciates. This results in a debt that can not be paid by returning the item that was purchased.

Examples of ways you can become surety for a debt are:

- a) Owing more for an auto loan than the car is worth without adequate cash reserves;
- b) Buying clothes, food, gasoline, furniture, or other consumable goods on a credit card and paying other than the full amount due (i.e. paying only minimum due) without adequate cash reserves;
- c) Co-signing with someone for a loan without adequate cash reserves.

Let's assume that after three years, you owe \$5,000 on a car loan but the value of the car is only \$4,000. If you have \$1,000 or more available in cash, you would not technically be in surety for the loan. As long as you have an absolute certain way to repay the loan, you avoid becoming surety.

When you become surety for your debts or for the debts of another, you are personally taking responsibility to pay the debt without the collateral to back it. Becoming surety for a debt is in violation of Biblical principles.

8. Read **Proverbs 6:1-2**. What happens as a result of becoming surety for your friend (*co-signing*)? (vs. 2)
9. Read **Proverbs 11:15**. One who is surety for a stranger shall smart (*suffer*) for it. What happens to the one who hates suretyship?
10. Read **Proverbs 17:18**. What kind of man striketh hands and becomes surety in the presence of his friends?
11. Read **Proverbs 22:26**. Plain and simple, what does the Bible say in regard to becoming surety for a debt?

The Dangers Of Debt

The American people have become comfortable with an alternative means of satisfying their obsession for the "things" they want by taking advantage of easy credit. *The danger occurs when the credit turns into debt.*

From 1930 to 1940, debt was virtually nonexistent. From 1950 to 1960, banks began to loan

money for the purchase of homes. From 1960 to 1970, we began to see financing for autos. During the '70s, '80s, and '90, the use of credit was made available for almost anything. Credit card debt alone grew 221% from 1983 to 1993.

Thomas Jefferson once said, “*I place economy among the first and most important virtues, and public debt as the greatest dangers.*”

12. Read **Proverbs 22:7**. What is the greatest disadvantage and danger of borrowing money for any reason?

Easy credit makes it difficult for the Christian to trust God. Instead of waiting for God to supply the means, we go borrow the money and get the things we want. Instead of praying about every purchase, we respond to our emotions as we follow the secular world down the path of destruction. Our *pride* demands that we have the new cars, stylish clothes, and homes that exceed our budgets.

13. Read **Proverbs 16:18**. What will be the result if we respond to our prideful demands?

14. Read **Proverbs 13:22**. The Christian who chooses to live in separation from the wisdom of God's Word will reap the results. The results of being surety, defaulting on loans and other unwise and sinful practices will result in much suffering. Who will end up benefiting from the mistakes of the foolish?

Becoming A Wise Saver

An important part of a wise budget plan is savings. We save to be able to *provide* for ourselves and our families, not *protect* them. We trust God to protect, but He warns us that it is our responsibility to provide for our families within our abilities (**I Tim. 5:8**). There will always be unexpected financial requirements. A wise plan will include a reasonable amount of funds set aside to provide for most unscheduled expenses.

15. Read **James 4:13-14**. Savings put aside for emergencies maintains flexibility in our budget. What do these verses tell you about the certainty of tomorrow?

16. Read **Proverbs 21:20**. The wise man has a plan. The fool lives for today. Describe how this verse compares the wise man to the foolish man?

17. Read **Proverbs 27:12**. We must expect that life is filled with unexpected events and occurrences. What happens when we choose to disregard this known fact?

Giving God His Place

Before we call upon the secular world to supply our needs, go to God. As we learn to transfer more and more of our trust to Him, we will see His faithfulness to us as He promised.

When we borrow from the world, it puts us into a servant relationship to those who do not follow God. Take your needs to the Lord and to your church. Remember, *where there is a lack, there is an abundance*. Give God the opportunity to make your life a testimony by trusting Him for everything.

18. Read **Psalm 50:15; Philippians 4:6,19**. What does God want us to do when we have needs?

Debt robs more people of their freedom than anything else. In most cases, debt is not necessary. Debt is usually a voluntary act of imprisonment. *Yes, you can live without debt!*

Formula For Getting Out Of D-E-B-T

D-*iscipline in your actions*

E-*xcellence in your attitude*

B-*udget all your resources*

T-*ime will pay your debt*

“Long-Term Planning”

“Give a portion to seven, and also the eight; for thou knowest not what evil shall be upon the earth.”

Ecclesiasties 11:2

Long-term planning includes things such as *elimination of debt, insurance, retirement, education, investments, wills and burial plans*. God expects the Christian to be a responsible steward in all of these areas. With the right motives and by using wise methods, we will find ourselves in the best possible position to serve the Lord throughout our entire lives.

1. Read **Matthew 22:37-38**. What did Jesus say should be the number one priority of every Christian?

In order for the Christian to effectively respond to this first and greatest commandment, our lives must be an example of excellence and orderliness. Then we will be free to call upon the Lord in times of trouble outside of our control.

Check Your Motive

God's Word teaches that we should look ahead and identify future needs, and plan for them. The problem comes when we cross the line that divides *need* from *greed*. Without a long-term plan, not only will you be unable to provide for yourself and your family but it will be extremely difficult to do God's work.

2. Read **I Timothy 6:7**. This verse serves as a good starting place for establishing the right attitude about long-term planning. Why is there futility in hoarding and greed?

3. Read **Psalms 39:6**. What happens to the riches of the one who, because of greed, hoards?

The Christian is best able to plan for the future when he has accepted his position as a *steward* as opposed to an *owner*. Then the motive for his plans will be established with the right attitude.

4. Read **Proverbs 13:4; 20:4**. We are responsible to manage what God has given (*small or large*). When we fail to do our part by not planning for the future, we become like the sluggard. What is the result of such an attitude?

Webster defines “prudent” as, “*exercising sound judgment in practical matters; cautious in conduct, not rash; managing carefully.*”

5. Read **Proverbs 13:16; 14:8, 15; 27:12**. When you accept the responsibility of planning for your future, you become very prudent. What are some things the Bible says a prudent man will do?

6. Read **Proverbs 6:6-8**. How does the ant provide for us an example of the necessity to plan for the future?

Every Christian needs to address the different aspects of long-term planning. In doing so, we exemplify an attitude of orderliness and excellence. The critical aspect of our planning is our motive. If your motive is to create a surplus, then you are hoarding. Let your plans be a result of known future financial needs rather than insatiable greed.

Plan Your Method

The goal of the Christian in long-term financial planning should be to get into a position to better be able to serve in the ministry that God has called you without having to be pressured with the “daily grind”. Due to the destructive power of inflation, this is only possible through some method of investing.

Every method of investing has a risk associated with it. Typically, the greater the return offered, the greater the risk. In all of your investment planning, if you will apply God's principles, you will find success over the long run.

After the establishment of an emergency fund (*approximately 3 - 6 times your monthly expenses*), the wisest use of your investment/savings dollars would be to free yourself from all debt (especially consumer debt or debt on things that go down in value). The next step would then be to consider a method of long-term investing for things like retirement or college funding.

7. Read **Ecclesiastes 11:2**. Diversification (*don't put all your eggs in one basket*) is an important Biblical principle to adhere to. How many times did Solomon recommend that we diversify?
8. Read **Proverbs 15:22**. Before you invest, what should you do?

WARNING!

NEVER invest in something that you don't fully understand!

9. Read **Proverbs 16:8**. When you participate in any investment, it is your responsibility, as a steward of **God's money**, to insure that the investment is ethical. What is the message of this verse?

Is a Surplus Unscriptural?

Many Christians mistakenly believe that it is wrong to accumulate a surplus. As we have seen, this is only the case if the motive is one of greed and hoarding. Saving for known future needs is a part of being a wise steward. Some Christians even believe that it is *unspiritual* for a Christian to be wealthy.

10. Read **Matthew 25:14-23** (*The Parable Of The Talents*). How many talents did the first servant end up with at the end of the parable?

It should be noted that at that time, one talent was equal to \$5.7 million (*gold*); or \$384,000 (*silver*). One days wages was equal to \$32.00. Jesus made no mention of their wealth being a problem - He even praised two of the servants for making wise investments!

11. Read **I Kings 3:11-13**. Solomon chose wisdom (*the understanding to discern judgment*) instead of anything else. What did God give him in addition to wisdom?

12. Read **Job 42:10**. Because of his faithfulness, what did God give Job?

It is obvious by these and other passages that God made it clear that riches and wealth are not a problem. The problem, is the *wrong attitude*. In all three cases mentioned, these were extremely wealthy men (*Solomon the wealthiest ever*). But in all three cases, their attitudes were exemplary of what God desires of us all.

Serve Your Master

As Jesus said in **Matthew 6:24**, “*No man can serve two masters...*”.

When money is our master, it becomes our sole purpose in life. When our motive in long-term financial planning is the surplus itself, we are hoarding. On the other hand, when we are negligent in planning for long-term financial needs, we are irresponsible Christians.

God has given us clear principles that will guide us in the practical matters of life. We will always find His blessings in those principles.

In addition, the Christian has a higher calling than to spend our lives muddled among those whose master is money. This life is like a vapor (**James 4:14**) and will quickly pass. The greatest investment that the Christian can ever make is in those things with lasting eternal value.

13. Read **Matthew 6:19-21**. Where does the Christian with the right attitude store up his/her “treasures”?

14. Read **Psalms 37:25**. In his old age, what did David notice about the heirs of a righteous man?

15. Read **Proverbs 13:22**. More important than money is the spiritual inheritance that we leave our children. What is the result of a good man's life?

Long-term planning is the responsibility of every Christian. If you are married, you need to set aside a time to discuss each area of concern with your spouse - everything from debt to burial plans. ***A life of orderliness and excellence is God's standard for the Christian.***

“Teaching Children”

“Train up a child in the way he should go: and when he is old, he will not depart from it.”

Proverb 22:6

One of the greatest concerns of the Christian parent should be that their child (*children*) have the wisdom of the Lord in regard to personal money management. With the wrong attitude about money, children are hindered from a productive life of service for the Lord.

As Christian parents, God appoints us as temporary stewards and guardians of HIS children. He has given us the great responsibility to train and equip them to be prepared for service for Him. Proper training of our children is one of our greatest ways of investing in the future work of the Lord.

Teaching by Example

Teaching your children is nothing more than the transfer of your understanding of the principles that God has given you, to them. When you are living a life of obedience, orderliness and excellence before your children, you are teaching by example. It doesn't matter what you say, your children will eventually see the convictions of your heart.

1. Read **Deuteronomy 6:5-7**.
 - a. What must we do before we can effectively teach our children? (vs. 5,6)
 - b. How are we told to teach our children? (vs. 7)
 - c. When are we told to teach our children? (vs. 7)

We can only effectively teach what we know and only if it is a personal conviction of our own, can we be convincing. We are told to very carefully teach our children about all of the issues of life.

The time that we are given to prepare our children is very brief. We will not be held responsible for their decisions but rather for the way we teach and train them. Our children are God's creation.

2. Read **Proverbs 22:6**. With the proper teaching on the Biblical and the practical matters concerning money management, our children are given a solid foundation upon which to establish their lives. Biblically, God owns it all and we are stewards (*managers*); practically, we need to exercise discipline and live on a budget. What does this verse say is the result of proper training?
3. Read **Proverbs 20:7**. What is the result of our being a good example for our children?
4. Read **Psalms 78:3-6**. The spiritual inheritance that God has given us is the greatest thing we can pass on to our children. What do these verses encourage us to pass on to our children?
5. Read **Psalms 103:17,18; 132:12 and Proverbs 17:6**. The blessings of sound teaching do not stop in the lives of your children. Other than your own children, who will benefit from the time you invest in teaching them?

There are many oil producing trees mentioned in the Bible. The best oil was obtained from the green olive fruit of the olive tree. It was used for fuel for lamps (*Ex. 27:20*), as anointing oil (*Lev. 2:1*), as an article of commerce (1 Kings 5:11), and for dressing wounds (Luke 10:34).

The olive tree stood about 20 feet tall with a gnarled, twisted trunk, white flowers, and berries that ripen to a black color. The olive tree grew slowly and continued to bear fruit after reaching a great age.

A very interesting characteristic of the tree was that, before it died, new branches sprouted from its roots.

6. Read **Psalm 128:1-6**. In this Psalm we see a man who walks in the ways of the Lord. He is able to provide for his family and we can assume that he has his financial house in order. What are his children compared to?

Because of his teaching by example, we can see that his children will be able to continue to teach their children and the generations to follow will be blessed. Just as the olive tree continues to bear fruit in its old age and sprouts new branches before its death - so will the children of a man be who walks in the wisdom of God's Word.

7. Read **Proverbs 20:7**. What happens to the children of a man who walks in integrity (*completeness, honesty, soundness*)?

Teaching in Love

Many parents and grandparents mistakenly shower their children and grandchildren with gifts in the name of love. With the beginning of every tear is the promise of the purchase of an item that the parent hopes will serve to pacify the child's demands.

If we love our children and desire to see them grow up to become wise managers of their financial affairs, we must be willing to take the time required to teach them and train them.

8. Read **Proverbs 3:12**. What will be the response of a father that loves his children and wants the best for them?

9. Read **Proverbs 13:24 ; 22:15 ; 29:15**.

a. When we refrain from teaching our children by not correcting them, do we show them love? (vs.13:24)

b. What happens to children that are left to figure things out on their own with minimal teaching and correction from their parents? (vs. 29:15)

10. Read **Ephesians 6:4**. All teaching and correction requires an abundance of love. When we correct and attempt to teach with anger, we provoke our children to wrath. How are we told to raise our children?

Teaching with Hope

The Bible gives us hope that when we train and teach our children properly, our lives, their lives and the lives of their children will be blessed by God.

There is but a short time in the lives of our children that we can effectively teach them. We must take advantage of every opportunity (**Deuteronomy 6:7**). It is with the hope of God's Word that we continue.

11. Read **Proverbs 19:18**. What does this verse tell us about the time that we have to train our children?

12. The hope that we have is that our children will bring us joy. Read **Proverbs 15:20 ; 29:17**. What can we expect as a result of training our children in the ways of the Lord?

a. (Proverbs 15:20)

b.(Proverbs 29:17)

13. Read **Proverbs 29:18**. Not only do we need to have hope, but we must continually encourage our children. Set before them dreams and goals worthy of striving for, give them hope. How should this verse encourage us as to our purpose?

The most *efficient* way for you to train your children (*producing the desired results with a minimum of effort*) is by example.

The most *effective* way for you to train your children is in love.

Teaching our children *by example* and *in love* will return the greatest investment of our time.

14. Read **Psalms 127:3**. What are children?

To many parents, children are a pain, a problem, and a burden. The only way that we can have hope for our children is when we do all we can to teach, train, and correct them *in the ways of the Lord*.

“The Government - Friend or Foe?”

“Let every soul be subject unto higher powers. For there is no power but of God: the powers that be are ordained of God.”

Romans 13:1

To some, the Government is perceived as an enemy who, without adequate justification, is continually imposing excessive legislation and taxation that results in personal hardship and the loss of quality of life. To others, the Government is perceived as a lifeline which offers the opportunity of hope for both the present and the future. The basis for both perceptions is obviously *monetarily* oriented.

The attitude that we have towards government is another indicator as to whether we have accepted our position as stewards. As stewards (*managers*), we understand God's purpose for government and our relationship to it. As owners, we see government as either an enemy or a friend, based on how it contributes to or participates in our financial well being.

God and Government

The purpose of government, as instituted by God, is to provide individual nations with order and stability. This is possible through the implementation of laws and the enforcement of those laws. God intended for laws to enhance individual freedom (*especially the freedom to accept or reject Christ*), not restrict it. God intends for government to provide an environment of protection to those that desire to live in accordance with His will, the Bible.

Nationalism vs. Internationalism

God's plan for order and stability is for individual nations to be ruled by independent national governments. The current movement towards internationalism (*the governing of more than one nation or religion under one head*) is in direct opposition to God's plan for continued freedom.

1. Read **Genesis 11:1-9**. As a result of man's rebellion and revolt, God saw the need to place division among the people. What two ways did He divide the people?

a. _____ (vs. 7)

b. _____ (vs. 8,9)

The Tower of Babel was a combination of political and religious internationalism.

2. Read **Deuteronomy 32:8; Acts 17:26**. What was to be the outcome of the boundaries of the people?

No form of internationalism is acceptable to God. This includes *political* internationalism (*Communism, Socialism, One World Government, United Nations, etc.*) and *religious* internationalism (*Roman Catholic Church, the World Council of Churches, etc.*). Christianity is 100% opposed to any form of internationalism.

3. Read **John 12:31 ; 14:30 ; II Corinthians 4:3-4**. Who is the god of this world; the prince of this world?

Internationalism (*multiple nations under the leadership of one head*) makes easy prey for the god of this world. On a smaller scale, the same detrimental effects can result when the national government tries to take control of the state. (For example: nationally controlled and mandated education)

4. Read **I Samuel 8:14-18; II Kings 23:35; Nehemiah 5:3-4**. What is talked about in these verses that has been required by government for many years?

God ordained government as a necessary part of His plan. Keeping law and order costs money; certain privileges enjoyed in a nation cost money (*highways, park system, etc.*); our government leaders need to be supported (*it is a full time job*); bona fide welfare costs money.

You and Government

5. Read **Matthew 17:24-27; 22:17 -21**. Because of how it directly affects us, taxes are the greatest single concern to most Americans in regard to their relationship with government. What did Jesus teach about taxes?

6. Read **Luke 2:1-7**. What was the attitude of God's chosen servants, Joseph and Mary at tax time?

7. Read **Micah 5:2; Matthew 2:5,6; John 7:41,42**. Because of their obedience, prophecy was fulfilled. Where was it told that Jesus would be born? Where did Joseph and Mary travel to pay their taxes?

At the time of Jesus' birth, Caesar Augustus was ruler of the Roman Empire during the golden age of Rome . For more than 1,000 years, the land promised by God to the Israelites had been a battleground, now ruled by Rome . The mighty empire built by Caesar Augustus was financed by the most sophisticated system of taxation the world had ever known. A periodic census was required to implement this system. Joseph serves as a good example for us. I'm sure that he also thought that his present tax situation was unfair. In obedience, he traveled five days with a pregnant wife from Nazareth to Bethlehem to pay his taxes.

Our Relationship to Those in Authority

8. Read **Romans 13:1-7**.

a. Who appoints all governing authorities? (vs. 1)

b. Why is it wrong to resist the powers of our governing authorities? (vs. 2)

c. When should we be afraid of those put in positions of authority (*police, judge, etc.*)? (vs. 3,4)

d. What is the name given to those put in positions of governing authority? (vs. 4,6)

e. What is said about compensation for our elected officials? (vs. 6,7)

9. Read **I Peter 2:13-17**.

a. When we submit ourselves unto the government, who are we doing this for? (vs. 13)

b. What is a primary function of our government officials? (vs. 14)

Government is necessary and plays a vital role in the life of every Christian. It is therefore the responsibility of every Christian to take an active part in the governing process.

Only with the *right attitude* will we be effective in helping to ensure that government continues as God had originally planned.

Government as a Provider

When government leaders attempt to change the role of the government from that of a *protector* to a *provider*, the results will be a loss of individual freedom and ultimately, economic collapse.

10. Read **Genesis 3:17-19**. What did God say would be required of us if we were to eat?
11. Read **I Timothy 5:8,16**. What is our individual responsibility to our families and dependent widows?

When we don't work, it results in idleness. It encourages the attitude that, "*The world owes me a living.*"

12. Read **II Thessalonians 3:10-12**.
 - a. What did Paul say should be the rule for those who can, but refuse to work? (vs. 10)
 - b. What happens to those that do not work? (vs. 11)
 - c. What is the advice to those who can work, but are lazy? (vs. 12)

We develop God's attitude in relation to our finances when we transfer complete ownership to Him. Then we are able to see how God intends to meet the genuine needs of those around us.

13. Read **II Corinthians 8:14**. How are these genuine needs met?
14. Read the following verses and identify those who, in most cases, would qualify for partial or full assistance?
 - a. **Acts 6:1-7; I Tim. 5:9**
 - b. **James 1:27**.
 - c. **Luke 5:17-26**.
 - d. **Luke 10:30-37; Luke 11:5-10**.

Approximately *one-half* of the United States Government's 1995 budget is spent on individual benefits such as: Social Security, Medicare, Medicaid, federal retirement, unemployment, food stamps, family support, SSI, and veterans. If you add the state and local grants, the total amount spent on benefit programs would total nearly *two-thirds* of the annual budget. These percentages are growing every year.

The abuse of welfare can destroy a nation. Welfare is abused when it: promotes an attitude of mental laziness; promotes a lack of initiative; promotes a "society owes me a living" mentality.

As Christians, we need to actively encourage our government officials. We need to support those who are willing to stand strong in their compliance with Biblical principles. We need to be the salt of the earth (**Matthew 5:13**).

15. Read **I Timothy 2:1-4**.
 - a. What is our responsibility as Christians? (vs. 1-3)
 - b. What is God's ultimate desire for all men?
16. Read **Psalms 33:12**. When is a nation blessed?
17. Read **Psalms 22:28; Proverbs 8:15-16; 21:1**. Even when we are not pleased with those in positions of authority, we have no need to be troubled. Who is ultimately in control?

God does have a purpose for government. We need to take seriously our Christian responsibility to pray for our leaders in government. Our government leaders (*national, state, and local*) need to be held accountable for their responsibility to adhere to God's purpose for government as that of a *protector* not a *provider*. The decisions that they make will reflect the desires of the people that elected them. Encourage your government leaders to make decisions that would be in alignment with God's purpose for government.

Never forget that it is your Christian responsibility to **VOTE!**

Conclusion

If you have completed this study, you have been exposed to many Biblical principles that should challenge your thinking concerning your attitude about money, work, family responsibilities and government, to name a few. What are you going to do with the challenge laid before you in God's Word?

Typically, people will do one of three things when confronted with a challenge. First, some will be prepared to meet the challenge head-on and begin making the necessary changes in their lives in order to start living the abundant life that Jesus has made available to all Christians. Not only will they begin to experience financial freedom but also freedom in many other areas of their life.

Secondly, some will be inspired and convicted as a result of the challenge put forth by the wisdom of the Bible but will go no further. They will continue to live the defeated life of an owner rather than the victorious life of a steward.

And thirdly, some will be unaffected. Their hearts have been so hardened by the world that even the Words of the Living God no longer have any effect on their lives.

Unless the Word of God affects a person's heart there will be no change in their life. What will happen to this seed of truth is dependent on you? Remember, a surrendered heart will always yield a fruitful life!

Read **Luke 8:4-15**. In the Parable of the Sower and Soils, Jesus presents an excellent illustration of how differently people respond to the Word of God.

As you consider your personal response to the challenge of God's Word, think about these passages of scripture:

Proverbs 23:7 *“For as he thinketh in his heart, so is he:...”*

II Corinthians 10:5 *“...bringing into captivity every thought to the obedience of Christ.”*

James 4:17 *“Therefore to him that knoweth to do good, and doeth it not, to him it is sin.”*

It is my prayer that the Word of God would be your absolute for all of life and that as a result, you would enjoy the wonderful blessings and freedom that God promises to all Christians in return for their obedience to His Word, The Bible.

Answers

Forgotten Freedoms

1. They wanted to return to Egypt (slavery).
 2. They feared the Lord, and believed the Lord, and his servant Moses.
 3. Complaining, murmured, focused on self.
 4. a) Without murmurings and disputing that you may be found blameless.
b) Shine as lights (giving testimony of our Savior) to a needy world.
 5. God and mammon (money).
 6. He/she is unstable in all his/her ways.
 7. Our hearts will follow our choice "there will your heart be also".
 8. We will be brought into bondage.
 9. We become carnal (without Holy Spirit's Control), confused, evil.
 10. It is foolishness. Life is more than the things we have. We should strive to be rich toward God. Life is too short to waste it.
 11. We have a tendency to slip, fall away from our walk with God.
 12. Do not let your heart envy sinners - seek godliness with contentment.
 13. Don't believe everything you are told. Take the responsibility to know and learn.
 14. There is safety in our plans with wise counsel.
 15. A person with understanding.
 16. The counsel of the Lord - God's will for our life!
-

Getting Into A Position Of Blessing

1. Believing "about" Jesus is to believe that the story of Jesus is true. Believing "in" Jesus is trusting Him to do what He said - save you and take you to Heaven when you die.
2. No. We have the opportunity to go to Heaven because of grace, not our works or deeds.
3. No. Invite Jesus in (receive Him), let Him have complete authority in your life in every area.
4. If we have believed "in" Jesus, we can **know** we are going to Heaven when we die.
5. a) Noah - Built an ark (vs. 7).
b) Abraham - Was willing to offer Isaac as a sacrifice (vs.17).
c) Moses - Passed through the Red Sea (vs. 29).
6. Have faith.
7. Mustard seed.
8. He marveled.
9. a) Do you believe that I can heal you?
b) They would be healed - according to their faith.
10. a) Them whose heart is perfect toward Him.
b) Show Himself strong in their behalf.
11. Love God's Word.
12. The world's peace.

13. Abundant life.
 14. Renew our minds with the wisdom of God's Word.
 15. Careful no to be spoiled - ruined.
 16. Study the Bible and it's principles.
 17.
 - a) Keep God's testimonies and seek Him with our whole heart.
 - b) Feareth the Lord and walketh in His ways.
 - c) Faithful
 - d) Her the Word of God and keep it (put it in your heart as a conviction).
 - e) Do His commandments.
 18. "Hearken diligently unto the voice of the Lord thy God, to observe and to do all his commandments".
 19. Erred from our faith in God and filled with sorrow. Flee these things and follow after righteousness, godliness, faith, love, patience and meekness.
 20. The blessing of the Lord.
 21. Faithful in our dealings with money.
-

The Battle For Freedom

1.
 - a) Continue in my word.
 - b) The Truth
2. He is the Truth (Jesus)
3. Christ
4. The Word (Bible)
5. The Comforter, the Spirit of Truth (the Holy Spirit)
6. They cannot understand Truth without the Holy Spirit.
7. Truth and error
8.
 - a) If we keep His commandments; We have His witness in our lives
 - b) Someone who does not keep His commandments.
9. In their works they deny Him.
10. To know Jesus and understand Him
11.
 - a) The beginning of knowledge
 - b) The beginning of wisdom and understanding
 - c) Prolonged days
 - d) Strong confidence and a refuge for our children
 - e) A fountain of life
 - f) Depart from evil
 - g) Life, satisfaction, protection from evil
 - h) Happiness
 - i) No want
 - j) Blessed with wealth and riches and righteousness
12.
 - a) ...is an house builded...
 - b) ...is it established.
 - c) ...shall the chambers be filled with all precious and pleasant riches.
13. ...fear the Lord thy God always.

14. Do them (obey)
 15. Sin
 16. Watch and Pray
 17. Our flesh
-

Why Money?

1.
 - a) What you shall eat, drink, or put on
 - b) They are lower than we are and God cares for them
 - c) Lack of faith
 - d) No. God knows our needs.
 - e) Seek first the Kingdom of God and His righteousness.
 2. Earthly father is evil and still provides - God will do more.
 3.
 - a) Withdraw thyself
 - b) Godliness with contentment
 - c) We can carry nothing with us when we die
 - d) Food and clothing
 - e) Fall into temptation and a snare and into many foolish and hurtful lusts
 4. Because a man's life consisteth not of things
 5. A hundred fold
 6. Heir of God - all that God has is ours
 7. Exceeding, abundantly above all that we ask or think
 8. The desires of thine heart
 9. Meditate on scripture day and night; and to do all that is written
-

Financial Freedom God's Way

1. The eyes of a man are never satisfied with riches!
2. Riches fly away (are temporary)
3. An evil or evil disease (riches can be as a cancer)
4.
 - a) Greed
 - b) Those that were gathered near by - not only the man
 - c) To be rich toward God
5.
 - a) A good life; obeyed the commandments of God
 - b) Sell all that you have and distribute it to the poor and follow Him
 - c) To test the man of where his true love was
 - d) He was very sorrowful
 - e) His heart was not right. He could not transfer ownership of all to God.
 - f) Jesus knew the man's heart. He knew that he loved his money more than God. Jesus illustrated how money can rob us of the true riches
6.
 - a) God

- b) Uncertain riches
 - c) The living God
 - d) To do good works and be willing to distribute to others as God leads
7. The Truth
 8. Everything - God owns it all!
 9. God made ALL things!
 10. God owns you
 11. Talents
 12. Based on their abilities
 13.
 - a) Invested - doubled it
 - b) Invested - doubled it
 - c) Did not invest it - stayed the same
 14.
 - a) “Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord.”
 - b) Same as the first servant
 - c) “Thou wicked and slothful servant,…”
 15. None
 16. The first servant (the one with the greatest ability).
-

The Importance Of Planning

1.
 - a) Commit thy works unto the Lord.
 - b) A righteous attitude
 - c) The heart
 - d) It will be an abomination to the Lord.
 - e) Great Peace - even our enemies are at peace with us.
 2. Give us wisdom
 3. Lost person (infidel)
 4. Looketh well at his goings
 5. Riches are not forever
 6. Get your family and working life in order and then build. Be patient. Don't put unnecessary stress on the family too soon.
 7.
 - a) Sit down and count the cost.
 - b) Mocked (embarrassment) - can't complete what you started - bankruptcy.
 8.
 - a) Save (appoint officers to take up 1/5 during good years)
 - b) $1/5 = 20\%$
 9.
 - a) This is a good plan - “none is so discreet and wise as thou art”
 - b) “For as much as God hath showed thee all this” - God.
 - c) He was made ruler over all the people as 2nd in command and was made the ruler over all of Egypt .
 10. In all of Egypt there was food (bread) for the 7 years - even enough to sell to the other countries. Much wealth was the result of good planning.
-

God's Perspective On Work

1. To dress and keep the garden.
 2. Named all of the animals.
 3. He made Adam helper (help meet).
 4. Subdue (rule over) and have dominion over all living.
 5. a) Sorrow in conception was greatly multiplied and she was given a desire for her husband - she was to be ruled over by her husband.
 - b) The ground
 - c) Thorns and thistles were now added
 - d) The work was hard with sweat and sorrow.
 6. Diligence
 7. With all thy might
 8. All in the name of Jesus, as unto the Lord (not to please man)
 9. a) Riches; become a ruler (leader); have plenty; stand before kings (responsible)
 - b) Lazy; unwilling to work; results in a miserable life.
 10. If a man is not willing to work then he should not eat
 11. Have an increase; profit; plenty of bread.
 12. Great want; guilt; poverty.
 13. Get your financial house in order and only add to it with caution.
 14. In the long-term, it is impossible for us to choose the right way.
 15. a) Our lives will be strong; we will be wise.
 - b) Unstable life resulting in failure.
-

Releasing The Blessings

1. A tenth of what they had (tithe)
 2. God will pour you out a blessing that there will not be room to receive it.
 3. They were cursed with a curse.
 4. Their motive for giving was wrong. They had the wrong attitude.
 5. Not grudgingly, but instead, cheerfully.
 6. God
 7. They first gave their own selves.
 8. As we sow, so shall we reap.
 9. Through the abundance of another.
 10. Not so rich as to deny God and not so poor that we would be tempted to lie and steal.
 11. The tithe should come from the first fruits of *all* thine increase.
 12. Although much less, that given from sacrifice is worth much more (it normally reflects a positive condition of the heart that is pleasing to God).
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Living Without Debt

1. Not borrow but be lenders.
 2. Lend not hoping to get it back; be givers.
 3. Always repay if you borrow.
 4. The wicked.
 5. Pay them what you owe.
 6. A good name.
 7. Owe no man anything.
 8. You become snared (trapped).
 9. He is sure (safe).
 10. A man void of understanding.
 11. Don't do it!
 12. The borrower becomes a servant.
 13. Destruction and fall.
 14. The just man.
 15. We do not know what will happen tomorrow.
 16. Treasure in the house of the wise; the fool spends it up.
 17. We are punished.
 18. Call upon God; let your request be made known to Him.
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Long-Term Planning

1. Love the Lord with all thy heart, soul, and mind
 2. The results have no eternal value; it only provides for temporary satisfaction.
 3. They will be left behind at his death.
 4. He shall have nothing; he will become a begger.
 5. Be knowledgeable and wise in his dealings; plan for the future in an orderly fashion; be prepared for the emergencies and unexpected events in life.
 6. Even without a leader, the ant continues to display a self drive to accomplish the things required to prepared for every season of life.
 7. Seven (7) and also to eight (8).
 8. Become educated (by the counsel of wise men) about your investments before you invest.
 9. We must not compromise our morals and ethics for financial gain.
 10. Ten (10)
 11. Riches and honour.
 12. Twice as much as he had before.
 13. In Heaven (things of eternal value)
 14. He never saw them having to beg for bread.
 15. A good man leaves a *spiritual* inheritance to his children's children.
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Teaching Children

1. a) Love the Lord with all your heart, soul, and mind. Our hearts must be filled with convictions from the Word of God.
 - b) Diligently
 - c) Constantly; at home, away from home, at night, in the morning.
 2. Given the right training, our children are given a solid foundation for the future.
 3. Our children will have the opportunity to be greatly blessed if our lives provide for them the correct role model coupled with the correct training.
 4. The testimony of God's faithfulness in our lives when we put Him first in everything - including our money.
 5. Our children's children (generations to follow will benefit)
 6. Like olive plants (new branches from and old tree).
 7. His children will be blessed.
 8. He will correct (discipline and instruct) his child.
 9. No. It shows a lack of love (even a hate).
 10. Do not provoke them but instead teach them in the nurture and admonition of the Lord.
 11. The time is short. There is but a period that we can hope. We must be focused, consistent, and effective.
 12. a) We will be glad (happy) parents
 - b) We will be at peace because our children will be a delight unto our souls.
 13. Let your children dream; encourage them to have goals; teach them that the only place they want to be is in the center of God's will for their lives.
 14. Children are a great blessing from God; not only in themselves but in the way they help to make us more effective servants for God.
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The Government - Friend or Foe?

1. In their language and by physical separation to other parts of the earth.
- 2..The different nations of the world.
3. Satan
4. Taxes
5. Pay your taxes.
6. He was willing to endure great hardship to pay his taxes as required.
7. Bethlehem
8. a) God
 - b) Because we in effect resist the ordinance of God.
 - c) When we do wrong.
 - d) Ministers of God
 - e) We are to pay them for their duties.
9. a) For the Lord's sake.
 - b) To punish the evil doers
10. We must work hard (sweat of thy face)

11. We are to be providers.
12.
 - a) Not eat
 - b) They become busybodies
 - c) To work and to eat their own bread (not be beggars)
13. From the abundance of others as God touches their hearts to give.
14.
 - a) A bonified widow
 - b) Orphans
 - c) Sick and disabled
 - d) Temporary hardship
15.
 - a) We pray and intercede for our government's leaders.
 - b) That all men be saved.
16. When God is the Lord of the nation and the people.
17. God