



SETTING AND ACHIEVING GOD-GIVEN GOALS Managing Financial Resources

I. Introduction

Life Management involves the management of all of our resources and focusing them on that for which we were created. A key resource that God has placed in our hands is time. Another resource that plays a significant role is money.

II. What are some general biblical concepts that serve as a foundation to the proper management of financial resources?

A. God is the Lord of our finances and all other of life's possessions.

God is the Lord of your finances because:

1. He is the source of all wealth (John 3:27; Jam. 1:17).
2. He owns everything (Deut. 10:14; Ps. 24:1; 50:10-12; 115:16; Hag. 2:8).
3. He is our provider (II Cor. 9:10-11; Phil. 4:18-20; Eccl. 5:19).
4. He controls the factors that affect finances (Neh. 9:6).
 - a. This includes natural resources and laws (Gen. 1:1).
 - b. This includes the path of kingdoms and nations.
 - c. This includes world economies and governments.
 - d. This includes circumstances and world catastrophes.
5. He gives us the ability and strength to acquire them (Deut. 8:11-18; Ps. 100:3; Rom. 12:3-6; I Cor. 4:7; I Pet. 4:11).
6. He gives us wisdom and inventive ability (Pro. 8:12; Jam. 3:17).
7. He holds us accountable for their use (I Cor. 4:1-2; Luke, 16:11-12).

This accountability is related to the purpose that He has assigned to money.

B. God has laid out the purposes for money.

1. To provide for the basic needs of families (Matt 6:32; II Cor. 12:14; I Tim. 5:8).

2. To establish His covenant and extend his kingdom (Deut. 8:18).
3. To give to those who have need (Is. 58:7; Luke 3:11; Rom. 12:13; Gal. 6:10; Eph. 4:28; I John 3:17).

C. Our finances are affected by the law of sowing and reaping (Luke 6:38; II Cor. 9:6; Gal. 6:7).

1. If we sow honest labour, we will reap increase (Pro. 13:11; 14:23; 21:25).
2. If we sow in diligence, we will reap riches (Pro. 10:4-5; 12:24).
3. If we sow liberally, we will reap bountifully (II Cor. 9:6).
4. If we sow righteousness, we will reap mercy (Hos. 10:12; Pro. 22:8).
5. If we sow to the Spirit, we will reap everlasting life (Gal. 6:7-8).

D. The borrower is the servant of the lender (Pro. 22:7; Gal. 5:1-2).

1. It puts you under bondage to another person.
2. It removes your freedom under the Lord.

E. Personal contentment positions us for stewardship (Phil. 4:11ff; I Tim. 6:6ff).

1. There are several helpful definitions of contentment.
 - a. Contentment is the opposite of envy, covetousness, worry, ambition and striving.
 - b. Contentment is a rest of mind, satisfaction, freedom from worry.
 - a. Contentment implies appeasement to the point where one is not disquieted or disturbed by a desire for what one does not have, even though every wish is not fully gratified.
 - b. Contentment is limiting one's desires to what one has.
 - c. Contentment is maintaining a spirit of peace in all circumstances.
 - d. Contentment is accepting God's plan for one's life.
 - e. Bill Gothard, "Contentment is realizing that God has provided everything I need for my present happiness."
2. There are several key verses relative to contentment.
 - a. Psalm 16:5-6 (NLT)

- b. Proverbs 15:15
 - c. Proverbs 30:8-9 (NLT)
 - d. Ecclesiastes 6:9
3. Contentment should pervade every aspect of the believer's life (Luke 3:14; I Cor. 7:17, 20-21; 12:18; Gal. 5:26).
- a. Wages (Luke 3:14)
 - b. Vocation, Boss, Position (I Cor. 7:17, 20-21)
 - c. Recognition, Honour (Gal. 5:26)
 - d. Ministry (I Cor. 12:18)

Contentment should extend to our family, our roles, our physical appearance, our natural abilities, our possessions, our wardrobe, our automobile, etc.

4. There are several keys to cultivating a spirit of contentment.
- a. Realize the true riches that you have and cultivate thankfulness (Pro. 17:5; 16:8; Eccl. 4:6; 5:12; Heb. 13:5).
Those who constantly dwell on what they do not have are most likely not giving thanks for what they do have. They are not counting their blessings. Real contentment is not dependent upon poverty or wealth but on an inner attitude of the spirit. A man who is not content with little will not be content with much. One multi-millionaire was asked, "How many millions will it take to bring you satisfaction?" The answer, "Just one more!" It is always just a little more.
 - b. Recognize that all we have comes from God and we deserve none of it (Eccl. 3:13).
God does not owe us anything. Our parents do not owe us anything. No one owes us anything.
 - c. Refuse to compare yourself with others—believers or unbelievers (II Cor. 10:12).
 - d. Remember that God has provided everything that you need for your present happiness (II Cor. 9:8).
 - e. Re-establish a proper value system (Col. 3:1-4).
"Contentment comes when we escape the servitude to things, when we find our wealth in the love and the friendship and the fellowship of men, and when we realize that our most precious possession is our friendship with God, made possible through Jesus Christ." --Barclay

5. There are Old and New Testament examples of such believers.
 - a. Moses was able to accept the radical change in his lifestyle because of this value (Ex. 2:21; Heb. 11:25-26).
 - b. Barnabas was able to respond to the Lord because of this value (Acts 4:32-37).
6. This attitude will bring new freedom to our lives. Contentment will free us to:
 - a. Rejoice another man's blessing.
 - b. Be sensitive to the needs of others.
 - c. Enjoy life in the place where God has you.
 - d. Trust that God is working His purposes in your life.

F. We need to know the difference between needs and non-essentials (I Tim. 6:6-11).

God's definition of need is somewhat different than our definition. Ultimately God says that if we have food and clothing we should be content (perhaps we could add housing to that list). God wants us to live a contented lifestyle that can have rest and inner peace even when every wish or desire is not fully gratified.

1. A Need: A need is something that is considered essential for the maintenance of life, health and spiritual well-being (Phil. 4:19).
2. A Desire: A desire is something that is longed for, craved or wished for to fulfil certain passion, appetite or lust (James 4:1-3).

III. What are some financial keys that will help us to maintain the blessing of God and to get the most out of the resources available to us?

A. Keep service to God and the pursuit of righteousness as the goal in all financial matters (Mt. 6:33; Pro. 30:8-9).

Are you seeking God or money? Seek God, not money. We must choose to serve God.

B. Maintain the tithe as a constant reminder of your stewardship of the remainder (Pro. 3:9-10).

This means even tithing when you are in debt. This may be the reason that you are in debt!

C. Avoid financial schemes that violate fixed laws governing finances (Pro. 27:12; 28:20).

D. Make it a goal to live debt free (Rom. 13:8).

E. Use a wise accounting system (1 Cor. 4:2).

We are stewards and, as such, we will have to give an account.
A good accounting system will accomplish the following:

1. It will help us to see what we have.
2. It will help us to live within our means.
3. It will help qualify us to handle true riches (Luke 16:11).

F. Establish a monthly savings policy (Pro. 30:25).
Suggest saving 10% of income.

G. Develop sales resistance (Pro. 14:15).

H. Shop around for the best buy (Pro. 11:1).

A false balance is when what you purchase does not reflect the appropriate value.

In order to get the best value for your money:

1. Compare costs.
2. Talk to other owners.
3. Check consumer guides.
4. Talk to service personnel.
5. Look at the price first.
6. Don't be afraid to make an offer.

I. Counsel with others and especially your spouse over financial decisions (Pro. 11:14; 15:22; 31:11-12).

J. Make plans to lay up an inheritance for your children's children.

This heritage should include:

1. A good name (Pro. 22:1; 10:7; 1 Pet. 2:12).
2. An impartation of divine principles (Deut. 4:9; 6:7).
3. A financial reserve to help get a start (II Cor. 12:14; Pro. 13:22).
4. The preparation of a proper will.