

Practical Wisdom on Money

Brad McConaughey // September 6, 2020

God's Perspective on Money

1. **God _____ It All.** *All money belongs to God.*

"The silver is mine and the gold is mine, declares the Lord Almighty."

Haggai 2:8

*"But remember the Lord your God, for it is he who gives you the ability to produce wealth..." **Deuteronomy 8:18***

2. **We Are _____ of What God Has Given Us.**

Stewardship: *The use of God given resources for the accomplishment of God given goals.*

- (a) We will answer to God for all the money and possessions He has placed in our care.
- (b) Every spending decision is a spiritual decision, not just my giving decision.

Five Principles for Financial Freedom from Proverbs

1. **Keep Good _____.** (Principle of Accounting)

*"Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever..." **Proverbs 27:23-24a***

2. **Plan Your _____.** (Principle of Budgeting)

*"The plans of the diligent lead to profit as surely as haste leads to poverty."
Proverbs 21:5*

*"...a foolish man devours all he has."
Proverbs 21:20b*

3. **Save For the _____.** (Principle of Saving)

*"The wise man saves for the future..." **Proverbs 21:20a***

*"...he who gathers money little by little makes it grow." **Proverbs 13:11***

4. Enjoy What You _____ . (Principle of Contentment)

*“A man may have a hundred children and live many years; yet no matter how long he lives, if he cannot enjoy his prosperity... I say that a stillborn child is better off than he.” **Ecclesiastes 6:3***

“Keep your lives free from the love of money and be content with what you have because God has said, ‘Never will I leave you; never will I forsake you.’”

Hebrews 13:5

5. Give Back to _____ . (Principle of tithing)

*“Honor the Lord by giving Him the first part [not the leftovers] of all your income, and He will fill your barns...to overflow.” **Proverbs 3:9-10 (LB)***

*“A generous man will have God’s blessings...” **Proverbs 22:9***

“When the heart is right, the feet are swift.” Thomas Jefferson

Sermon questions

1. Read **Psalm 24:1**. How does this verse affect your perspective on you and your money?

2. Read **Proverbs 27:23-27**. Most of us do not own flocks of sheep and herds of cattle. What is the principle for us today?

In what practical ways do you apply this in your life?

3. Read **Proverbs 13:11, 21:5** and **20**. How well are you planning and saving for the future? What obstacles get in the way? What helps you overcome those obstacles?
4. Read **Proverbs 21:17, Ecclesiastes 6:3, Philippians 4:11-13,** and **Hebrews 13:5**. How does the world define contentment?

Where do you struggle with contentment? Is there a “secret” to contentment? What do you think it is? What does God say it is?

5. Read **1 Timothy 6:6-10, Ecclesiastes 5:10, Matthew 6:24,** and **Philippians 4:19**. Money and material things do not bring contentment and happiness. While money is necessary to take care of our needs, as an every day follower of Jesus, you have a choice to love money or love God. Discuss the benefits of loving God. Discuss the sins that result from loving money.
6. Read **Proverbs 3:9-10** and **22:9**. What is the hardest part of tithing/giving for you? Could it be you do not trust God with your money, you just lack a desire to give, or perhaps some other reason?

Is “tithing” giving, or returning your money and resources to God? Explain.

Read **Matthew 6:19-21** and **33,** and **2 Corinthians 9:6-11**. How will these verses shape the ownership and giving of your money and resources?

7. Read **Luke 16:11**. True eternal riches are measured not by how much you have on deposit at your local bank, but by how much you have deposited in your heavenly bank account. Which account of yours has the biggest balance? How do you feel about that? How do you think God feels about your bank balances?

8. What have you learned from Pastor Brad's sermon and your study about money?

What choices do you need to make in order to bring your perspective, use, and ownership of money, more in line with God's word?

For Further Study:

Martin Luther said, *"I have held many things in my hands and I have lost them all. But whatever I have placed in God's hands that I still possess."* You cannot out-give God. A general rule to follow is that your giving should be just outside your comfort zone, so that you are demonstrating your trust in God. Think, talk, and pray about your money, specifically addressing the following:

- I affirm God's full ownership of me and everything entrusted to me.
- I choose to set aside the first fruits of my time, energy, resources, and money.
- I recognize and realize that I cannot take earthly treasures to heaven. Therefore, I will seek to lay up treasures in heaven.
- I will ask God to teach me how to use everything He has given me for His glory and others' benefit.

Read the Bible this year

Pastor Brad encouraged us to read the Bible in 2020. Here's some help getting started. Each day this week read from the Old and New Testament. Or, if you prefer, read just from one testament. Enjoy!

- **Psalms 123-125; 1 Corinthians 10**
- **Psalms 126-128**
- **Psalms 129-131; 1 Corinthians 11**
- **Psalms 132-134**
- **Psalms 135-136; 1 Corinthians 12**
- **Psalms 137-139; 1 Corinthians 13**
- **Psalms 140-142**