Biblical Finances - Introduction

Romans 12:2

And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what the will of God is, that which is good and acceptable and perfect.

Over half of all divorces are caused by conflict over money. – *Psychology Today*

"Be not conformed…": What is the average American's perspective about the following areas of finance?

Homes - _____

Cars - _____

Clothes - _____

Toys - _____

Credit - _____

Giving - _____

Saving - _____

Working - _____

Gambling - _____

Litigation - _____

Man / woman roles - _____

Ownership - _____

Taxes - _____

Integrity - _____

Put a star by the areas above that reflect the way that many Christians think about their finances? ★

How does that make you feel? _____

"But be ye transformed…":

We will spend the next few weeks talking about stewardship, debt, saving, and spending in the light of God's Word.

"If you will live like no one else, later you can live like no one else." – *Dave Ramsey*

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Biblical Finances: Giving

Malachi 3:7-12

[7]"From the days of your fathers you have turned aside from My statutes, and
have not kept *them.* Return to Me, and I will return to you," says the LORD of
hosts. "But you say, 'How shall we return?' [8]"Will a man rob God? Yet you
are robbing Me! But you say, 'How have we robbed Thee?' In tithes and
offerings. [9]"You are cursed with a curse, for you are robbing Me, the whole
nation *of you*! [10]"Bring the whole tithe into the storehouse, so that there may
be food in My house, and test Me now in this," says the LORD of hosts, "if I
will not open for you the windows of heaven, and pour out for you a blessing
until it overflows. [11]"Then I will rebuke the devourer for you, so that it may
not destroy the fruits of the ground; nor will your vine in the field cast *its*
grapes," says the LORD of hosts. [12]"And all the nations will call you blessed,
for you shall be a delightful land," says the LORD of hosts.

2 Cor. 8-9; Matt. 6:1-4

What is the "storehouse?" _____

What is the "devourer?" _____

What are the results of tithing?

_____

_____

_____

What are the results of not tithing?

_____ _____

_____ _____

Is it easier to give 10% when you make a little or a lot? _____

Conclusion: Dave Ramsey's Seven Baby Steps:

One: Save $1000 to start an "Emergency Fund."

Two: Pay off all debt using the "Debt Snowball."

Three: Save three to six months of living expenses. (Liquid!)

Four: Invest 15% of income in Roth IRAs and pre-tax retirement.

Five: College Funding: Make sure the kids are fit, too!

Six: Pay off your home mortgage early.

Seven: Build wealth and give!

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8:1 Now, brethren, we *wish to* make known to you the grace of God which has
been given in the churches of Macedonia, 2 that in a great ordeal of affliction their
abundance of joy and their deep poverty overflowed in the wealth of their
liberality. 3 For I testify that according to their ability, and beyond their ability
they gave of their own accord, 4 begging us with much entreaty for the favor of
participation in the support of the saints, 5 and *this,* not as we had expected, but
they first gave themselves to the Lord and to us by the will of God.
6 Consequently we urged Titus that as he had previously made a beginning, so
he would also complete in you this gracious work as well.

7 But just as you abound in everything, in faith and utterance and knowledge
and in all earnestness and in the love we inspired in you, *see* that you abound
in this gracious work also. 8 I am not speaking *this* as a command, but as
proving through the earnestness of others the sincerity of your love also. 9 For
you know the grace of our Lord Jesus Christ, that though He was rich, yet for
your sake He became poor, that you through His poverty might become rich.
10 And I give *my* opinion in this matter, for this is to your advantage, who were
the first to begin a year ago not only to do *this,* but also to desire *to do it*.
11 But now finish doing it also; that just as *there was* the readiness to desire it,
so *there may be* also the completion of it by your ability. 12 For if the readiness
is present, it is acceptable according to what *a man* has, not according to what
he does not have. 13 For *this* is not for the ease of others *and* for your affliction,
but by way of equality-- 14 at this present time your abundance *being a supply*
for their want, that their abundance also may become *a supply* for your want,
that there may be equality; 15 as it is written, "HE WHO *gathered* MUCH DID
NOT HAVE TOO MUCH, AND HE WHO *gathered* LITTLE HAD NO
LACK."

9:6 Now this *I say,* he who sows sparingly shall also reap sparingly; and he who
sows bountifully shall also reap bountifully. 7 Let each one *do* just as he has
purposed in his heart; not grudgingly or under compulsion; for God loves a
cheerful giver. 8 And God is able to make all grace abound to you, that always
having all sufficiency in everything, you may have an abundance for every good
deed; 9 as it is written, "HE SCATTERED ABROAD, HE GAVE TO THE
POOR, HIS RIGHTEOUSNESS ABIDES FOREVER." 10 Now He who
supplies seed to the sower and bread for food, will supply and multiply your
seed for sowing and increase the harvest of your righteousness; 11 you will be
enriched in everything for all liberality, which through us is producing
thanksgiving to God. 12 For the ministry of this service is not only fully
supplying the needs of the saints, but is also overflowing through many
thanksgivings to God. 13 Because of the proof given by this ministry they will
glorify God for *your* obedience to your confession of the gospel of Christ, and
for the liberality of your contribution to them and to all, 14 while they also, by
prayer on your behalf, yearn for you because of the surpassing grace of God in
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Biblical Finances: Debt

Proverbs 22:7

The rich rules over the poor, And the borrower *becomes* the lender's slave.

Psalm 37:21 – The wicked borrows and does not pay back, But the righteous is gracious and gives.

Romans 13:8 – Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled *the* law.

Deut. 15:1-11; Deut. 23:19; Deut. 28:12; 2 Kings 4:1-7; 2 Kings 6:1-7; Neh. 5:1-5; Prov. 6:1-5, 11:15, 17:18; Matt. 5:42;

Notes: _____

_____

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In 1929 only 2% of the homes in America had a mortgage against them, but by 1962 only 2% did not have a mortgage against them. – *Christian Financial Concepts*

We borrow money for:

Unsecured purchases - _____
The problem is: _____

Depreciating assets - _____
The problem is: _____

Appreciating assets - _____
The problem is: _____

When we borrow we:

_____

_____

_____

_____

Is there anything worse than Christians borrowing money? _____

What about credit cards? _____

Are you free?

How can you pay off your debts?

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Compound Interest
($1K one-time investment for 40 years)
$800
$600
$400
$200
$0
Ending Balance ($K)
$750.378
$93.051
$10.286
6%
12%
18%
Interest Rate

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Biblical Finances: Saving and Spending

Proverbs 21:20

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

Matt. 6:19-21; Prov. 15:6; Matt. 25:1-13;

Saving: "In the house of the wise are stores of choice food and oil…"

Save for _____, so they will not become _____.

How much?

Save for _____, so it would not be _____.

How much?

Save for _____, because nothing is _____.

How much?

Save for _____, so that they will not _____.

How much?

In order to save and get out of debt, you must _____.

Spending: "…but a foolish man devours all he has."

Two key pieces of wisdom:

1. _____

Otherwise, _____

2. _____

For every dollar you don't spend, you effectively make $_____ more!

How do you control your spending?

_____

_____

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