Financial Freedom

October 26, 2003

Proverbs 3:5-12

[5]Trust in the LORD with all your heart, And do not lean on your own understanding. [6]In all your ways acknowledge Him, And He will make your paths straight. [7]Do not be wise in your own eyes; Fear the LORD and turn away from evil. [8]It will be healing to your body, And refreshment to your bones. [9]Honor the LORD from your wealth, And from the first of all your produce; [10]So your barns will be filled with plenty, And your vats will overflow with new wine. [11]My son, do not reject the discipline of the LORD, Or loathe His reproof, [12]For whom the LORD loves He reproves, Even as a father, the son in whom he delights.

Central Truth: Faithfulness with money is foundational/ fundamental for a man who seeks the Lord.

Introduction:

Money is the root of all _____. (1Tim. 6:10)

Larry Burkett says that nearly 80% of divorces of those between the ages of 20 and 30 are caused by financial difficulties.

Psychology Today says that conflict over money is still the leading cause of divorce today.

Marist Poll in USA Today – 55% of Americans "always" or "sometimes" worry about their money.

"Let your character be free from the love of money, being content with what you have; for He Himself has said, 'I WILL NEVER DESERT YOU, NOR WILL I EVER FORSAKE YOU,' … Jesus Christ *is* the same yesterday and today, *yes* and forever." - Hebrews 13:5, 8

[Read the passage.]

Bible Study:

Diagnostic Questions:

1. Who is responsible for finances in my life/family? Ps. 24:1 God!

   The earth is the LORD'S, and all it contains, the world, and those who dwell in it.

2. Are you giving back to God? Prov. 3:9-10; Mal. 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.

3. Is your wife working outside the home for any other reason than she wants to?

   "But if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever." - 1 Tim. 5:8

   [3]"Older women likewise are to be reverent in their behavior, not malicious gossips, nor enslaved to much wine, teaching what is good, [4]that they may encourage the young women to love their husbands, to love their

children, [5]*to be* sensible, pure, workers at home, kind, being subject to their own husbands, that the word of God may not be dishonored." – Titus 2:3-5

If she is, is it possible that you are trying to live above your means? Have you purchased something God didn't want you to have?

4. Do you live on a budget? Prov. 27:23:

   "Know well the condition of your flocks, [And] pay attention to your herds;"

5. Do you worry about financial matters? Matt. 6:24

   "No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon.

6. Are you in debt? Pr 22:7:

   "The rich rules over the poor, And the borrower [becomes] the lender's slave."

7. How are your credit cards?

8. Do you base your self-worth or identity on your money or income?

What are symptoms of not trusting God to provide for us?

- Spending too much money on unnecessary things which quickly results in spending more than we make.
- Borrowing to purchase things.
- Forcing or expecting wife to work.

8. Do you live your financial life with integrity? Taxes, Work, Grocery

Conclusion:

God's desire for us is that we be free. Living at or above our means is stressful and distracts us from focusing on Him. When we are not financially free, even if we are listening to hear His voice, we cannot "jump when He says, 'Jump.'"

> "Contentment … is knowing God's plan for your life, having the conviction to live it, and believing that God's peace is greater than the world's problems." - Larry Burkett

Luke 16:10-13, 14:

> [10]"He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. [11]If therefore you have not been faithful in the [use of] unrighteous mammon, who will entrust the true [riches] to you? [12]And if you have not been faithful in [the use of] that which is another's, who will give you that which is your own? [13]No servant can serve two masters; for either he will hate the one, and love the other, or else he will hold to one, and despise the other. You cannot serve God and mammon."
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> [14]Now the Pharisees, who were lovers of money, were listening to all these things, and they were scoffing at Him.