

Financial Freedom

Proverbs 3:5-12

October 26, 2003

⁵Trust in the LORD with all your heart, And do not lean on your own understanding. ⁶In all your ways acknowledge Him, And He will make your paths straight. ⁷Do not be wise in your own eyes; Fear the LORD and turn away from evil. ⁸It will be healing to your body, And refreshment to your bones. ⁹Honor the LORD from your wealth, And from the first of all your produce; ¹⁰So your barns will be filled with plenty, And your vats will overflow with new wine. ¹¹My son, do not reject the discipline of the LORD, Or loathe His reproof, ¹²For 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) (That's not right!!!!!! It's the *love* of money!)

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 because 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, ⁴that 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."

Borrowing is a judgement from God:

Deuteronomy 28:1-14, 15-44 – ¹"Now it shall be, if you will diligently obey the LORD your God, being careful to do all His commandments which I command you today, the LORD your God will set you high above all the nations of the earth. ²"And all these blessings shall come upon you and overtake you, if you will obey the LORD your God. ³"Blessed shall you be in the city, and blessed shall you be in the country. ⁴"Blessed shall be the offspring of your body and the produce of your ground and the offspring of your beasts, the increase of your herd and the young of your flock. ⁵"Blessed shall be your basket and your kneading bowl. ⁶"Blessed shall you be when you come in, and blessed shall you be when you go out. ⁷"The LORD will cause your enemies who rise up against you to be defeated before you; they shall come out against you one way and shall flee before you seven ways. ⁸"The LORD will command the blessing upon you in your barns and in all that you put your hand to, and He will bless you in the land which the LORD your God gives you. ⁹"The LORD will establish you as a holy people to Himself, as He swore to you, if you will keep the commandments of the LORD your God, and walk in His ways. ¹⁰"So all the peoples of the earth shall see that you are called by the name of the LORD; and they shall be afraid of you. ¹¹"And the LORD will make you abound in prosperity, in the offspring of your body and in the offspring of your beast and in the produce of your ground, in the land which the LORD swore to your fathers to give you. ¹²"The LORD will open for you His good storehouse, the heavens, to give rain to your land in its season and to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow. ¹³"And the LORD shall make you the head and not the tail, and you only shall be above, and you shall not be underneath, if you will listen to the commandments of the LORD your God, which I charge you today, to observe them carefully, ¹⁴and do not turn aside from any of the words which I command you today, to the right or to the left, to go after other gods to serve them.

¹⁵"But it shall come about, if you will not obey the LORD your God, to observe to do all His commandments and His statutes with which I charge you today, that all these curses shall come upon you and overtake you.

¹⁶"Cursed shall you be in the city, and cursed shall you be in the country. ¹⁷"Cursed shall be your basket and your kneading bowl. ¹⁸"Cursed shall be the offspring of your body and the produce of your ground, the increase of your herd and the young of your flock. ¹⁹"Cursed shall you be when you come in, and cursed shall you be when you go out. ... ⁴³"The alien who is among you shall rise above you higher and higher, but you shall go down lower and lower. ⁴⁴"He shall lend to you, but you shall not lend to him; he shall be the head, and you shall be the tail.

7. How are your credit cards?

Do you pay them off every month? Do you buy things because you have credit cards that you wouldn't buy if you could only pay cash?

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

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

Conclusion:

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.
- Not being generous to others or when there is an opportunity to give.

Why does it matter for you to trust God with your finances?

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. Financial difficulties cause problems in our marriage and with our children. 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

Happiness is not having all you want, it is wanting all you have.

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. ¹¹If therefore you have not been faithful in the [use of] unrighteous mammon, who will entrust the true [riches] to you? ¹²And if you have not been faithful in [the use of] that which is another's, who will give you that which is your own? ¹³No 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."

¹⁴Now the Pharisees, who were lovers of money, were listening to all these things, and they were scoffing at Him.