



## **“Your” Money And Possessions -- You’re Just Managing God’s Money and Possessions**

*What Are You Going To Do With Your Money and Possessions, and The Things That You Control?*

*What Will Your Attitude About Money Be?*

*Will You Steward What You Are Given For Your Benefit, Or For The Benefit Of God’s Will?*

### **Everything You Have Is From God**

- It is all God’s. His provision, not our efforts, determines how He allocates what is His.

#### **Psalms 24:1**

1 The earth is the LORD's, and everything in it, the world, and all who live in it;

#### **Psalms 50:10**

10 for every animal of the forest is mine, and the cattle on a thousand hills.

#### **Haggai 2:8**

8 'The silver is mine and the gold is mine,' declares the LORD Almighty.

#### **1 Samuel 2:7**

7 The LORD sends poverty and wealth; he humbles and he exalts.

#### **1 Chronicles 29: 12**

12 Wealth and honor come from God; God is the ruler of all things. In His hands are strength and power to exalt and give strength to all.

#### **Ecclesiastes 5:19**

19 Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God.

### **If You Think What You Have Is From Your Labor Or Talent, That Changes Nothing -- God Gave You The Talent To Labor In That Way**

- But I am very smart, and I work very hard. It sure feels like I have earned it?
- Many fools are wealthy, and many wise or righteous men and women are poor. The lazy can be rich, and the diligent can be poor. The evidence we see every day in the world around us should tell us there is something besides our own efforts that determines who is rich and who is poor, or who has prosperity, and who does not.
- Still not convinced it is all up to you, and what you “earn” is yours to do with as you wish? God made you. The only reason you can “earn” in that way is because God gave you those gifts. Again, how will you use what God has given you?

### **Deuteronomy 8:18**

18 But remember the LORD your God, *for it is He who gives you the ability to produce wealth*, and so confirms his covenant, which he swore to your forefathers, as it is today.

### **1 Corinthians 6:19-20**

19 Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? *You are not your own*; 20 you were bought at a price.

## **What God Wants And Why Money Matters**

### **God Has A Plan For You, And That Includes How We Handle Or Steward The Things With Which He Has Entrusted Us**

- Spiritual warfare is real. God wants us to live a free and abundant life. Satan wants us to covet, chase after, and hold dear to things that are harmful to us. Money is just one more battleground for this spiritual warfare, but in this war the stakes are highest, because our society places a great deal of value on wealth and prosperity and material things.

### **John 10:10**

10 The thief comes only to steal and kill and destroy; *I have come that they may have life, and have it to the full*.

### **Hebrews 13:5-6**

5 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." 6 So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"

### **1 John 2:15-17**

15 Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. 16 For everything in the world—the *cravings of sinful man, the lust of his eyes and the boasting of what he has and does—comes not from the Father but from the world*. 17 The world and its desires pass away, but the man who does the will of God lives forever.

### **Mark 4:18-19**

18 Still others, like seed sown among thorns, hear the word; 19 but the worries of this life, *the deceitfulness of wealth and the desires for other things come in and choke the word*, making it unfruitful.

## **The Tests of Suffering and The Test of Prosperity**

- Our attitudes about money and finances will affect the course of our heart, our ministry, and our relationship with God. For most of us, how we respond is based on circumstance. When we have little, do we trust God's provision? When we have much, do we ignore God's role in our life because we are fat, happy, and comfortable?
- How will we respond in our circumstance?

### **The Test Of Suffering**

- Will we exhibit faith and contentment when we have little?

### **Hebrews 11:35-40**

Others were tortured and refused to be released, so that they might gain a better resurrection. 36Some faced jeers and flogging, while still others were chained and put in prison. 37They were stoned; they were sawed in two; they were put to death by the sword. They went about in sheepskins and goatskins, *destitute*, persecuted and mistreated— 38the world was not worthy of them. They wandered in deserts and mountains, and in caves and holes in the ground. 39*These were all commended for their faith, yet none of them received what had been promised.* 40God had planned something better for us so that only together with us would they be made perfect.

### **Philippians 4:11-12**

11I am not saying this because I am in need, *for I have learned to be content whatever the circumstances.* 12I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.

### **The Test Of Prosperity**

- For most of us, if we are really honest about our situation, and compare our lot to that of people all over the world, we enjoy prosperity, and a high standard of living. Our challenge is how do we respond to and connect with God when we are relatively comfortable, and everything around us seems to be geared towards attaining material wealth and things.

### **Hosea 13:6**

6 When I fed them, they were satisfied; when they were satisfied, they became proud; *then they forgot me.*

### **Two Tested - One Passes, One Fails**

- Will we respond to our prosperous circumstance like the wealthy seeker, or like the tax collector?

### **Matthew 19:16-28**

16Now a man came up to Jesus and asked, "Teacher, what good thing must I do to get eternal life?" 17"Why do you ask me about what is good?" Jesus replied. "There is only One who is good. If you want to enter life, obey the commandments." 18"Which ones?" the man inquired. Jesus replied, " 'Do not murder, do not commit adultery, do not steal, do not give false testimony, 19honor your father and mother,' and 'love your neighbor as yourself.' " 20"All these I have kept," the young man said. "What do I still lack?" 21Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me." 22*When the young man heard this, he went away sad,* because he had great wealth. 23Then Jesus said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. 24*Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.*"

### **Luke 19:1-9**

1Jesus entered Jericho and was passing through. 2A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. 3He wanted to see who Jesus was, but being a short man he could not, because of the crowd. 4So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way. 5When Jesus reached the spot, he looked up and said to him, "Zacchaeus, come down immediately. I must stay at your house today." 6So he came down at once and welcomed him gladly. 7All the people saw this and began to mutter, "He has gone to be the guest of a 'sinner.' " 8But Zacchaeus stood up and said to the Lord, "Look, Lord! Here and now I give half of my possessions to the

*poor, and if I have cheated anybody out of anything, I will pay back four times the amount." 9Jesus said to him, "Today salvation has come to this house, because this man, too, is a son of Abraham.*

### **Attitudes About Money, Finances, and Material Things -- Where Is Our Heart And Mind?**

- God's Word is clear: We should be very careful in how we think about money, including spending, borrowing, saving, and giving. Unhealthy attitudes about money drive a wedge between us and God. A healthy attitude about money allows us to serve God and live an abundant life free from bondage and slavery to false idols.
- There are consequences that flow from our attitudes about money:

#### **Matthew 6:19-24**

19"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. 21For where your treasure is, there your heart will be also.

22"The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. 23But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! 24"***No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.***

- Money is not the root of all evil. The love of money is not the root of all evil. But . . .

#### **1 Timothy 6:10**

10For the love of money is a root of all kinds of evil. Some people, *eager for money*, have wandered from the faith and pierced themselves with many griefs.

- If you want to fill your heart to contentment by pursuing wealth and comfort, you will never fill that hole, and you will never have enough. You will never be satisfied, and being unsatisfied make you miserable.

#### **Ecclesiastes 5:10-15**

10 *Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.*

11 *As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them?*

12 The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.

13 I have seen a grievous evil under the sun: wealth *hoarded* to the harm of its owner, 14 or wealth lost through some misfortune, so that when he has a son there is nothing left for him. 15 Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand.

#### **Proverbs 23:4-5**

4 Do not wear yourself out to get rich; have the wisdom to show restraint. 5 Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle

#### **Ecclesiastes 4:4**

4 And I saw that all labor and all achievement spring from man's envy of his neighbor. This too is meaningless, a chasing after the wind.

**Proverbs 28:20**

20 A faithful man will be richly blessed, but one eager to get rich will not go unpunished.

**Spending/Stewardship**

- So you understand that what you have is really what God has given you. What does that mean?
- It means you are responsible for managing and stewarding what God has placed you in charge of for His benefit, not yours.
- How much of God's 100% do you really need?
- What will you do with the rest?
- Manage it well.

**1 Corinthians 4:2**

2 Now it is required that those who have been given a trust must prove faithful.

- Be familiar with what you have been given charge of. Know your debts. Know your expenses. Know your assets.

**Proverbs 27:23**

23 Be sure you know the condition of your flocks, give careful attention to your herds;

God acknowledges that saving is wise.

**Proverbs 21:20**

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

- But hoarding is not.

**Luke 12:16-20**

16 And he told them this parable: "The ground of a certain rich man produced a good crop. 17 He thought to himself, 'What shall I do? I have no place to store my crops.'

18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. 19 And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."'

20 "But God said to him, 'You fool! This very night your life will be demanded from you. *Then who will get what you have prepared for yourself?*'

21 "This is how it will be with anyone who stores up things for himself but is not rich toward God."

**Giving**

- If your focus is on stewarding your money to insure you can give abundantly and faithfully, then your debt, spending, and stewardship decisions will be easy.
- Jesus' life was all about giving and sacrifice. He took nothing. He gave everything. If we look to His example to figure out what this money thing is all about, then it becomes clear, God entrusts us with money so that we can use/give it for His purposes.

- So, our focus needs to be on giving, not getting -- on serving others, not ourselves.
- God calls us to give to our local church body. The Old Testament example was the tithe, or the FIRST 10% of everything you had.

**Malachi 3:8-10**

8 "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. 9 You are under a curse—the whole nation of you—because you are robbing me. 10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

**Exodus 35:21**

21 and everyone who was willing and whose heart moved him came and brought an offering to the LORD for the work on the Tent of Meeting, for all its service, and for the sacred garments.

**Proverbs 3:9**

9 Honor the LORD with your wealth, with the firstfruits of all your crops;

Paul made clear that the duty to give to the church was also a new testament duty.

**1 Corinthians 16:2**

2On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

- But that is just the commanded method of giving. It is the heart behind it that God is looking for. He wants our heart to mirror His.

**Acts 20:35**

35In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: 'It is more blessed to give than to receive.'

**2 Corinthians 8:7**

7But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.

**Proverbs 3:27**

27 Do not withhold good from those whom to whom it is due when it is your power to do it.

**Psalms 37:21**

but the righteous give generously;

**2 Corinthians 9:7**

7Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

- It does not end there. The Word instructs that we should give of ourselves and steward our resources to help the poor and those in need.

**Luke 6:38**

38Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

**1 Timothy 6:17-18**

17Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 18Command them to do good, to be rich in good deeds, and to be generous and willing to share.

**Luke 12:33**

33Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.

**Matthew 10:42**

42And if anyone gives even a cup of cold water to one of these little ones because he is my disciple, I tell you the truth, he will certainly not lose his reward."

### Debt

- God's Word does not forbid debt. But every mention of debt is a caution against being a borrower.
- If you borrow, only borrow what you can pay back using conservative estimates and judgment. Then, make sure you repay it.

**Psalms 37:21**

21 The wicked borrow and do not repay . . . .

- The Bible is clear . . . although debt is not forbidden, if we become a debtor, we are a slave to that debt, and our heart is distracted. Since God us to have a free, abundant life without any form of emotional bondage, we should avoid debt and remain free from its consequences.

**Galatians 5:1**

1It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery.

**Proverbs 22:7**

7 The rich rule over the poor, and the borrower is servant to the lender.

If you already owe a debt, take the steps now to repay that debt as soon as you can so that you can be free from debt and its effects on your life.

**Proverbs 6:1-6**

1My son, *if you have put up security for your neighbor*, if you have struck hands in pledge for another, . . . 3 then do this, my son, to free yourself, since you have fallen into your neighbor's hands: . . . 4 ***Allow no sleep to your eyes, no slumber to your eyelids. 5 Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.*** 6 Go to the ant, you sluggard; consider its ways and be wise!

## **New Attitudes About Why We Work**

- If you have been working to fill your pockets, and you now see the folly in that, what next?
- Work and toil to glorify God, and fulfill His commands.

### **Proverbs 22:29**

29 Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men.

### **Ecclesiastes 4:6**

6 Better one handful with tranquility than two handfuls with toil and chasing after the wind.

### **1 Timothy 5:8**

8 If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.

## **Action Items**

- ***GIVE ABUNDANTLY***
- ***PAY OFF DEBT***
- ***SAVE***
- ***IF YOU STILL HAVE MORE LEFT OVER, GIVE EVEN MORE***

## Financing Facts

- Avoid debt altogether
- Avoid the lease
- Avoid interest-only loans
- Avoid longer loans
- Avoid balloon payments
- Avoid any gimmick to get you to borrow more or consume more based on cash flow considerations

### Financing a House

- \$150,000 house paid out over a 30 year mortgage at 6.25% interest
  - ❖ \$924/monthly payment
  - ❖ \$182,488 in interest
  - ❖ \$150,000 in principal
  - ❖ **Total cost of “\$150,000” house = \$332,488**
    - After 2 years, you will have paid \$22,176 in payments. Of that amount, \$3,630 will have been applied to principal
    - After 5, years, you will have paid \$55,440 in principal, and only \$9,995 will have been applied to principal.
    - In year 19, for the first time, more than half of your monthly payment will go towards principal
      - ✓ Just paying \$50.00/month extra:
      - ✓ Pays off the note 4 years early, and reduces the amount of interest paid by \$30,000
      - ✓ Taking the mortgage on a 15-year note:
      - ✓ Increases the payments to \$1236 month, but reduces the total cost of the house by \$110,000 and you own it 15 years earlier.

## Financing A Car

- \$20,000 car paid out over a 5-year loan mortgage at 6% =
- ❖ \$387/monthly payment
- ❖ \$4,000 in interest
- ❖ \$20,000 in principal
- ❖ Total cost of house = \$24,000
- After 2 years, you will still owe \$12,000 on your car, and will have paid over \$2,000 in interest
- A car is a depreciating asset. New cars depreciate in value approximately 30% in the first year, then approximately 10% each year thereafter.
- Therefore, after two years, if your car depreciates at a rate even slightly higher than average, you will owe more on your car than it is worth. If your car is totaled, your insurance company will likely not pay you the full amount owed on your note, especially after taking into account your deductible.
- ✓ Just paying \$50.00/month extra:
- ✓ Pays off the car 7 months early, and saves you \$1300 in interest. Where else can you earn \$2,700 (interest savings) on \$3,000 (\$50.00/month for 60 months) in 5 years?
- ✓ We should all be striving to get in a position such that we can pay cash for cars.

Dave Ramsey on car leases:

**Car lease almost up, now what?**

*Dear Dave,*

*We leased a minivan, and now the lease period is almost up and we're not sure what to do. Should we buy the minivan, buy a new car or buy a used car? My husband and I have a combined income of \$80,000 a year, and we've got about \$26,000 in savings right now.*

*Sherry*

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Dear Sherry,

Aside from "fleecing" your minivan, it sounds like you guys are doing all right. Leasing a car is the most expensive way to operate a vehicle. That's why I call it "fleecing." You're literally renting your car, and it's still going down in value. It's a really bad deal.

Also, *never* buy a brand new car. New cars lose 60 percent of their value in the first four years, according to "Kiplinger's Personal Finance." In other words, if you buy a new car for \$28,000, it becomes worth \$11,000 in four years. You just can't get rich doing that. If I tried to sell you on some investment by telling you I'd turned \$28,000 into \$11,000 you'd think I was nuts! A 2-year-old car is the best buy around. You get a ton of car for your money, you pay cash and you don't have this big, depreciating lump sitting in the middle of your driveway.

When it comes to cars, Sherry, you're always better off buying slightly used. You guys have the cash to buy a great 2-year-old car outright and still have the bulk of your savings in place. Do that and let someone else take the butt-kicking in depreciation.

Dave