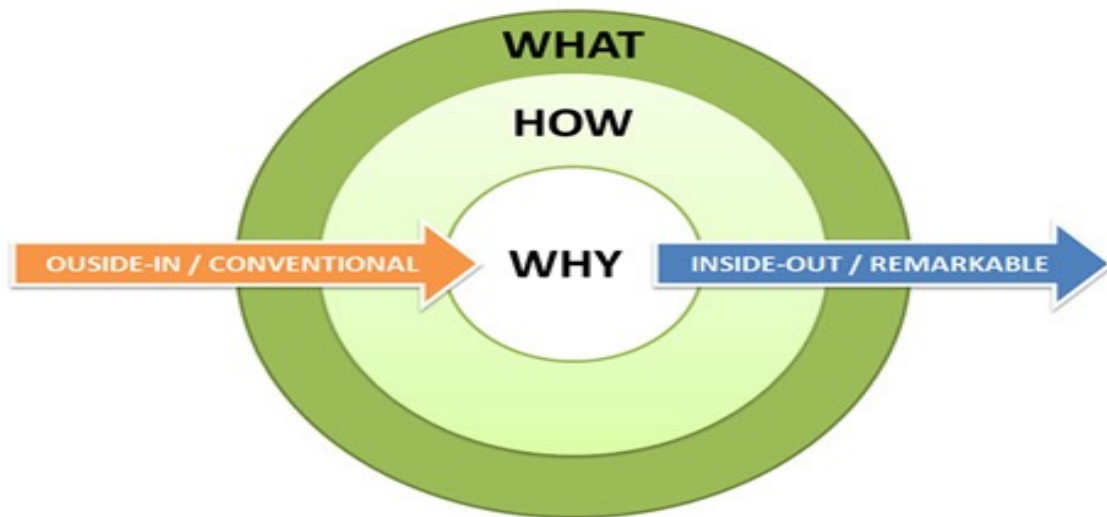


ALIGN...

[Your finances with the Heart of God]

Pursuing Financial Freedom – Earning & Spending | Don Reed



The WHY of Generous Living

- Faithful management (stewardship) of our resources brings eternal rewards
- Our generous living reflects the great generosity of our God!!!

Values

- What we want for you, not what we want from you!
- Live like no one else today so that you can live and give like no one else tomorrow! --*Dave Ramsey*

Values

- Romans 12:2 Do not conform to the pattern of this world but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.

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Introduction

God's cycle of Financial Stewardship

Earning

Spending

Deuteronomy 29:5

Yet the Lord says, "During the forty years that I led you through the wilderness, your clothes did not wear out, nor did the sandals on your feet."

God looks very seriously upon how we handle our wealth

Luke 16:11

So, if you have not been trustworthy in handling worldly wealth, who will trust you with **true riches**?

TRUE RICHES

From Pride to Gratitude

From Anxiety to Trust

From Covetousness to Contentment

From Indifference to Love

TRUE RICHES

From Pride to Gratitude

Deuteronomy 8

- ¹⁴ then your heart will become proud and you will forget the LORD your God...¹⁷ You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” ¹⁸ But remember the LORD your God, for it is he who gives you the ability to produce wealth

TRUE RICHES

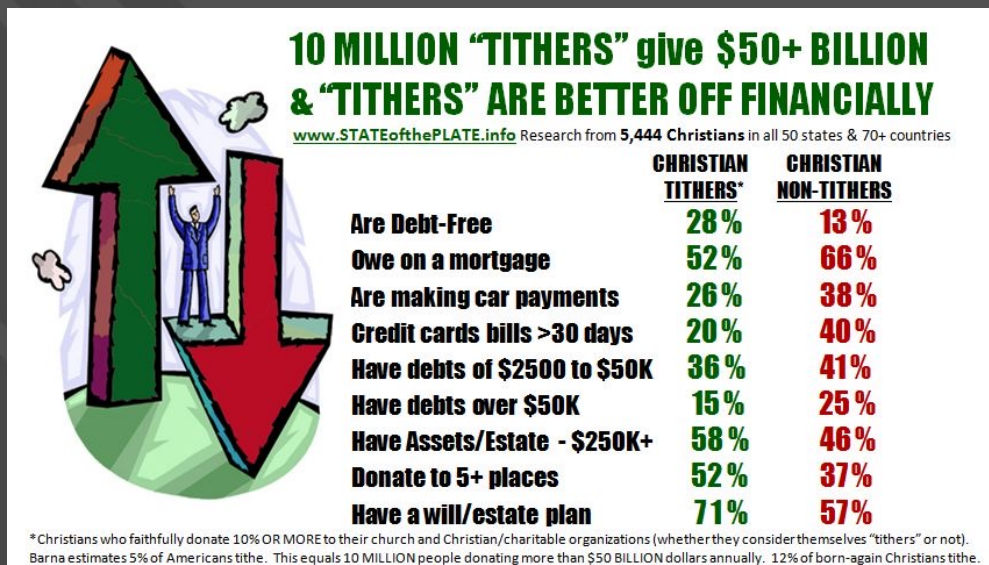
From Pride to Gratitude Deuteronomy 8:14ff

From Anxiety to Trust Philippians 4:6-7

From Covetousness to Contentment

1 Timothy 6:6, Philippians 4:12-13

From Indifference to Love Matthew 22:36ff



Americans who do not give away 10 percent of their income run the significant risk of ending up less happy than they might have otherwise been. In fact, as a group they are less happy. So, whatever Americans lose by giving away 10 percent of their income is offset by the greater likelihood of being happier in life.... Rather than leaving generous people on the short end of an unequal bargain, practices of generosity are actually likely instead to provide generous givers with essential goods in life—happiness, health, and purpose—which money and time simply cannot buy. That is an empirical fact well worth knowing. (Christian Smith and Hilary Davidson, “The Paradox of Generosity,” Oxford University Press, 2014.)

Jesus knew the potential risks of dealing with our material wealth

Matthew 6:24

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You **cannot serve** both God and money.

Over 2350 verses in the Bible have to do with finances and our possessions

Jesus talked more about material wealth than prayer, heaven, faith, hope, etc.!!

God looks for faithfulness in managing His possessions

Matthew 25:21; Luke 16:1-2

Matt. 25:21

His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!"

Luke 16:1-2

Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.'"

Earning money

Work

- **92% of people who go to work are unhappy, don't like their jobs, can't wait to quit or retire**

Earning money: Work

God's view of work

- **It is good - was part of a perfect creation** – *actually God's work!!*

Genesis 2:15

The LORD God took the man and put him in the Garden of Eden **to work it and take care of it.**

Earning money: Work

Work is commanded both in OT & NT

Exodus 20:9-10

Six days you shall labor and do all your work, but the seventh day is a sabbath to the LORD your God.

2 Thessalonians 3:10

For even when we were with you, we gave you this rule: "The one who is unwilling to work shall not eat."

Changing Demands of the Workforce

- | • Past | • Future |
|--------------------|----------------------------|
| • My Paycheck | • My Purpose |
| • My Satisfaction | • My Development |
| • My Boss | • My Coach |
| • My Annual Review | • My Ongoing Conversations |
| • My Weaknesses | • My Strengths |
| • My Job | • My Life |

Earning money: Work

Work develops character

Colossians 3:22

Slaves (employees), obey your earthly masters (employers) in everything; and do it, not only when their eye is on you and to curry their favor, but with sincerity of heart and reverence for the Lord.

Earning money: Work

Work is God's means of support

Ephesians 4:28

Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands...

Earning money: Work

Work can/should bring satisfaction/fulfillment

Ephesians 6:7-8

Serve wholeheartedly, as if you were serving the Lord, not people, because you know that the Lord will reward each one for whatever good they do, whether they are slave or free.

Earning money: Work

**Work is God's way to provide for your family
and for others in need**

Ephesians 4:28

Anyone who has been stealing must steal no longer, but must work with their own hands, that they may have something to share with those in need.

Earning money: Work

What you earn from working is what God has given you to spend.

Earning money

Contentment is not based on what we earn or have. It is a learned behavior.

Ecclesiastes 5:10 Whoever loves money never has enough; whoever loves wealth is never satisfied with their income...

Earning money

Philippians 4:12-13

I 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. I can do all this through him who gives me strength.

Earning money

1 Timothy 6:6

But godliness with contentment is great gain.

Earning money

Discontentment is the primary marketing strategy in our culture.

(I Samuel 16:7; Romans 12:2)

Earning money

I Samuel 16:7

But the LORD said to Samuel... The LORD does not look at the things people look at. People look at the outward appearance, but the LORD looks at the heart.

Earning money

Romans 12:2

Do not conform to the pattern of this world but **be transformed** by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and *complete* will.

Earning money

Extenuating factors

Minimal opportunity for work

Health, accident, infirmity/disability

Earning money

Children and work:

A problem in our affluent society which develops an entitlement mentality

Spending Your Money

How we handle our money is an index of our true character.

The more money we have, the more we reveal our character.

We need God's wisdom in this area

Isaiah 55:8-9

“For my thoughts are not your thoughts, neither are your ways my ways,” declares the LORD. “As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts.”

The most significant difference in God's view of material wealth and our view is that the Living Lord is the central focus.

Who is the owner?

What is His desire?

**There are only three categories to
our spending:**

(thru) Giving

(into) Savings

(for) Fun

*...to have a balanced financial plan and a balanced
life, you must spend, save, and give a part of every
dollar.*

Asking About Asking, Stroman

