

# ALIGN...

*[ Your finances with the Heart of God ]*



Pursuing Financial Freedom – Earning & Spending | Don Reed

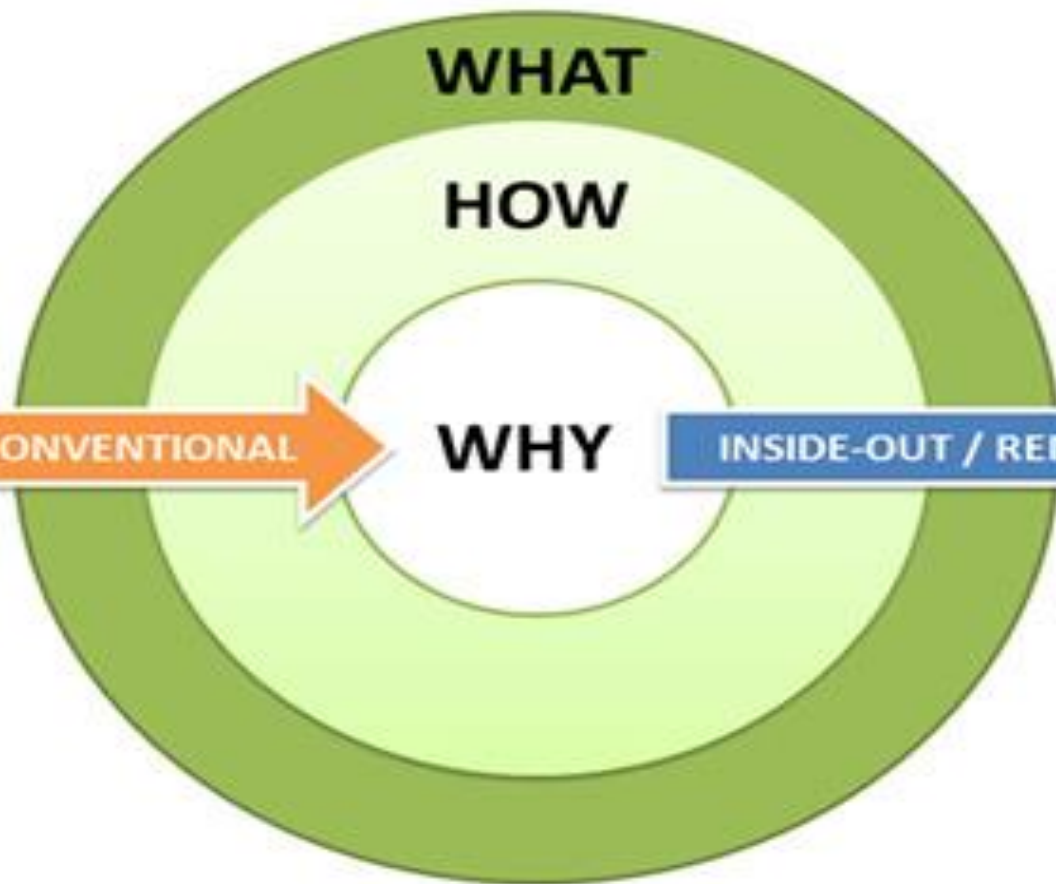
**WHAT**

**HOW**

**WHY**

**OUTSIDE-IN / CONVENTIONAL**

**INSIDE-OUT / REMARKABLE**



# 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 like no one else tomorrow! Ramsey

# Values

- Rom. 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.

# **Introduction**

**God's cycle of Financial Stewardship**

**Earning**

**Spending**

**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?**

# 10 MILLION "TITHERS" give \$50+ BILLION & "TITHERS" ARE BETTER OFF FINANCIALLY

[www.STATEofthePLATE.info](http://www.STATEofthePLATE.info) Research from 5,444 Christians in all 50 states & 70+ countries



	<b>CHRISTIAN TITHERS*</b>	<b>CHRISTIAN NON-TITHERS</b>
<b>Are Debt-Free</b>	<b>28%</b>	<b>13%</b>
<b>Owe on a mortgage</b>	<b>52%</b>	<b>66%</b>
<b>Are making car payments</b>	<b>26%</b>	<b>38%</b>
<b>Credit cards bills &gt;30 days</b>	<b>20%</b>	<b>40%</b>
<b>Have debts of \$2500 to \$50K</b>	<b>36%</b>	<b>41%</b>
<b>Have debts over \$50K</b>	<b>15%</b>	<b>25%</b>
<b>Have Assets/Estate - \$250K+</b>	<b>58%</b>	<b>46%</b>
<b>Donate to 5+ places</b>	<b>52%</b>	<b>37%</b>
<b>Have a will/estate plan</b>	<b>71%</b>	<b>57%</b>

\*Christians who faithfully donate 10% OR MORE to their church and Christian/charitable organizations (whether they consider themselves "tithers" or not). Barna estimates 5% of Americans tithe. This equals 10 MILLION people donating more than \$50 BILLION dollars annually. 12% of born-again Christians tithe.



# Jesus knew the potential risks of dealing with our material wealth

Matt. 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  
Matt. 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*

## God's view of work

- **It is good - was part of a perfect creation**

Gen. 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 is commanded both in OT & NT

Exod. 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 Thess. 3:10

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

# *Earning money*

## Work develops character

Col. 3:22

Slaves, obey your earthly masters 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 is God's means of support**

Eph. 4:28

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

# *Earning money*

Work can/should bring satisfaction/fulfillment

Eph. 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 is God's way to provide for your family and for others in need

Eph. 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*

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.**

# *Earning money*

Phil. 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*

I Tim. 6:6

But godliness with contentment is great gain.

# *Earning money*

**Discontentment is the primary  
marketing strategy in our culture.**

**(1 Sam. 16:7; Rom. 12:2)**

# *Earning money*

**I Sam. 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*

Rom. 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.

# *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.

# *Spending Your Money*

Luke 16:11

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



# 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**

