

I. Introduction

- a. Money is fun . . . if you've got some.
- b. But to get some money, you have to work at it. Work is a good thing. It's an activity, not a management theory.
- c. Often married couples start out broke. They don't have any money, but they can "live on love." Many couples become consumed with "stuff" and try to accumulate in a few months what it took their parents decades to accumulate. This leads to debt, which leads to financial stress.
 - i. Spiritual stress—the devil encourages guilt and shame
 - ii. Family stress—relationships marked by money fights and divorce
 - iii. Personal stress—money is a fix-all. It makes us more of what we really are.
- d. Pain is not a preferred method of learning for most people, but it is a thorough teacher. We can expect to experience pain if we decide to ignore common sense and the instructions for money that God provides in His Word.
- e. **SPEAKER:** If you have an engaging personal story about your own financial experiences, share your heart with the congregation. This will add a personal impact to the discussion.

II. Why Turn to God's Ways?

- a. Dave Ramsey talks about "doing stupid with zeros on the end of it." If we're honest, we've all been there. We've all made mistakes we wish we could take back—including in the area of finances.
 - i. **SPEAKER:** Ask members of the congregation to raise their hands if they've ever done something stupid. Really play this up in a big way.
 - ii. As a joke, say that anyone who didn't raise his or her hand has a problem with lying.
 - iii. Point out that when you admit to making dumb choices, you're really just admitting to being human. We've all "done stupid."
 - iv. Since we easily falter when left to our own devices, we need somewhere to turn for genuine wisdom. The Bible serves that purpose in every area of life, including with our money.
- b. The Bible does talk about money and finances. It contains hundreds of references to money and our possessions.

- i. Some of them relate to a proper view of money, while others deal with spiritual warning signs that we are letting our “stuff” get out of perspective.
 - ii. Many verses teach us about practical, tactical things we can do to handle money God’s way.
- c. If we’re going to be followers of Jesus, we really need to know what He says about money. We discover that in the Bible. It’s not a book of rules. It’s a love letter from our heavenly Father because He is crazy about us.
 - i. The Bible is God’s truth. To the extent that we follow it, He is able to do incredible things in our lives.
 - ii. The Bible is God’s authority for our lives. To the extent that our feelings or attitudes don’t line up with His Word, we are WRONG!
- d. Thanks to social media and other outlets, everyone has an opinion these days. But not everyone’s opinion is right—or even matters.
 - i. God’s perspective is the true perspective.
 - ii. When we apply His principles to our lives, our lives are changed.
 - iii. When our lives are changed, people want to know how and why, which allows us to glorify God.

III. **Five Basics for Biblical Finance**

- a. Get on a Budget!
 - i. Make a plan for your money—on paper, on purpose before the month begins. If you’re married, agree on it with your spouse.
 - ii. “Which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him?” (Luke 14:28–29).
 - iii. Budgeting creates a cause-and-effect dynamic. God rewards competence (Luke 16:10).
 - 1. “A budget tells your money where to go instead of wondering where it went.”—John C. Maxwell
- b. Get Out of Debt—and Stay Out!
 - i. When you get out of debt you have . . . money!
 - ii. “The borrower is slave to the lender” (Proverbs 22:7).
 - 1. Slaves have no options. They serve the master.
 - 2. Slaves are stuck in jobs they may hate.
 - 3. Slaves can’t be generous because they have little to give.
 - iii. In Scripture, God never used debt to bless His people, and debt is never shown in a positive light.
 - 1. It’s not a sin or a salvation issue. It’s just not smart.

- iv. There is nothing wrong with having nice stuff, as long as your nice stuff doesn't have you.
- c. Build Quality Relationships
- i. Dysfunction in the family costs money. (Marriage is grand, but divorce is 50 grand.)
 - ii. "Evil company corrupts good habits" (1 Corinthians 15:33).
 - iii. In his book, *The Millionaire Mind*, author Dr. Thomas Stanley studied the habits and characteristics of millionaires.
 - 1. Most of the highest correlating factors among millionaires involve personal relationships.
 - 2. On TV and in movies, the characters that bend the rules or stab others in the back get the promotions. In real life, though, the jerks don't win. People of high character win in the end.
 - iv. You become like the people you hang around.
 - 1. The books you read and the movies you watch are influenced by your closest associates.
 - 2. These affect your income.
 - v. We all have some "crazy" in our families, but we don't need to join the dysfunction. We should become careful stewards in every aspect of our lives—time, talents, resources *and* relationships—because God owns it all.
- d. Save and Invest Money
- i. "In the house of the wise are choice stores of food and oil, but a foolish man devours all he has" (Proverbs 21:20).
 - ii. It's not faith to waste all you have and then trust God to provide. It is wise to save and invest for the future.
 - iii. You should save for three things:
 - 1. Save for emergencies.
 - a. Rainy days will come, so get ready for them. (Use an umbrella as a visual aid.)
 - b. SPEAKER: If appropriate, discuss how preparation helped you during a negative life event. Emphasize that while saving won't eliminate emergencies, they can make it easier to handle emergencies that pop up.
 - 2. Save to buy things with cash.
 - a. When you pay for it, you own it.
 - b. When you have payments, you probably end up hating it before it's been paid for.
 - 3. Save and invest for the future.
 - a. There is no excuse to retire broke.

- b. Investing \$100 in a good growth stock mutual fund that averages 12% a year between the ages of 30–70 will yield \$1,176,000.
 - iv. This advice might sound weird, but it's okay to be weird. Normal is broke in our culture.
- e. Give
 - i. Giving is the most fun you can have with money.
 - ii. “God loves a cheerful giver” (2 Corinthians 9:7).
 - iii. You start with giving your tithe to the local church (Malachi 3:10), but you should also look around you for ways to meet needs. (You can't do it if you're broke!)
 - iv. SPEAKER: Share a story about a time when you experienced a blessing by giving to meet someone else's need.
 - v. Successful people are always givers. Dave Ramsey says, “You will never win with money until you learn how to give.”
 - vi. God is a giver, so we reflect His character when give.
 - vii. Giving transforms you into a generous person. It changes your spirit and helps you be the person God created you to be.

IV. CONCLUSION

- a. When you practice God's ways of handling money, He makes a difference in your life. It's not magic or some prosperity theology. It works because it's God's plan.
- b. These biblical principles are pretty easy to understand, but they are very hard to practice. They are difficult to implement, but they work and they honor God.