

MANAGE YOUR RESOURCES

Proverbs 3:5-10

- **The Lord wants to bless His people physically, emotionally, materially and spiritually (Proverbs 3:5-10).**
- **Financial struggles keep many people from experiencing God's great plans in their lives.**
    - **Financial problems contribute to a great percentage of all divorces.**
    - "20% of all American adults worry about their debts most of the time, and their worry is causing them stress and affecting their health." (*Associated Press* Ipsos Public Affairs Poll)
- **The Bible teaches us how to manage money well so we can live financially healthy lives.**
- **The Bible teaches that managing our money well:**
    - **Demonstrates our trustworthiness to the Lord (Luke 16:10-11)**
    - **Is a powerful witness to unbelievers (Matthew 5:16)**
    - **Frees us to serve the Lord wholeheartedly (Philippians 4:10, 19)**
    - **Brings additional blessings from the Lord to us (Proverbs 3:5-10)**
- ***What are some principles and practices that will bring us Financial Health?***

Financial Health Comes From Living By:

THE PRINCIPLE OF <u>HONORING</u>

- *"Honor the Lord with your wealth and with the best part of everything you produce."* (Proverbs 3:9)
- **God, rather than our intellect, skills, company or government, is our primary source of provision.**
- *"Always remember the Lord your God, for it is He who gives you the ability to produce wealth."* (Deuteronomy 8:18)

- **Capitalism says "what's mine is mine and I will keep it"; Communism says "what's yours is mine and I have a right to take it"; but Christianity says "what's mine is God's and I'm willing to do what He tells me to do with it".**
- **When God is the Lord of every part of our lives, we don't have to worry about making, handling or keeping money.**

Financial Health Comes From Living By:

THE PRINCIPLE OF <u>WORKING</u>

- *"Do you know a hard-working man? He shall be successful..."* (Proverbs 22:29)
- **The old Smith-Barney slogan ("We make money the old-fashioned way – we earn it") is God's way also.**
- *"Dishonest money brings grief to the whole family."* (Proverbs 15:27)
- *"Wealth from get-rich-quick schemes quickly disappears; but wealth from hard work grows over time."* (Proverbs 13:11)
- *"Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty."* (Proverbs 21:5)

Financial Health Comes From Living By:

THE PRINCIPLE OF <u>MANAGING</u>

- *"Know the state of your flocks, and put your heart into caring for your herds, for riches don't last forever."* (Proverbs 27:23-24)
- **We are to know the condition of the assets we have accrued in our lives.**
- *"Get the facts at any price!"* (Proverbs 23:23)
- **We need to keep good records on: 1) what we own, 2) what we owe, 3) what we earn, and 4) where all our money goes.**
- **Ignorance of our finances plus easy credit equals disaster.**
- **We need to stop worrying about our finances and start writing them down.**

Financial Health Comes From Living By:

THE PRINCIPLE OF <u>BUDGETING</u>

- **A budget is simply planned spending – and people who don't live by budgets usually experience financial disaster.**
- *"Plan carefully and you will have plenty; if you act too quickly, you will never have enough."* (Proverbs 21:5 GNT)
- **Financial freedom is not determined by how much we make, but by how much we spend.**
- **The world wants us to spend our money on what they want us to buy so we have nothing to share with God or others.**

- *"The wise have wealth and luxury, but fools spend whatever they get."* (Proverbs 21:20)
- **Spending everything we make is a sign of immaturity,**
- **Spending everything we make is an addiction - and breaking that addiction requires implementing and living by a budget.**

Financial Health Comes From Living By:

THE PRINCIPLE OF <u>SAVING</u>

- *"The wise man saves for the future, but the foolish man spends whatever he gets."* (Proverbs 21:20 TLB)
- **Unlike other people around the world, most Americans spend more than they earn.**
- *"Ants know how to store up food in the summer so they're ready for the winter."* (Proverbs 6:8)
- **Envy and unchecked desires keep us from saving money.**
- *"Wealth from hard work grows over time."* (Proverbs 13:11)

Financial Health Comes From Living By:

THE PRINCIPLE OF <u>REPAYING</u>

- *"Just as the rich rule the poor, so the borrower is servant to the lender."* (Proverbs 22:7)
- **Lots of debt causes us to experience a lack of health in many ways.**
- *"Don't withhold repayment of your debts."* (Proverbs 3:27 TLB)
- **We have to develop a plan to pay off our debts if we are going to become financially healthy (i.e. *Debt Snowball Plan*).**
- *"Let no debt remain outstanding."* (Romans 13:8)

Financial Health Comes From Living By:

THE PRINCIPLE OF <u>TITHING</u>

- **Tithing is giving the first 10% of what we earn to the Lord.**
- The Lord - *"Bring all the tithes into the storehouse...If you do, I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put Me to the test!"* (Malachi 3:10)
- **When we tithe to the Lord through our church we are demonstrating to the Lord our: 1) gratitude, 2) prioritization of Him, 3) faith, and 4) obedience.**
- *"Honor the Lord with your wealth and with the best part of everything you produce. Then He will fill your barns with grain, and your vats will overflow with good wine."* (Proverbs 3:9-10)

- **Whatever situation or relationship we want God to bless requires putting Him first in that arena of our lives (Matthew 6:33).**

- "People who become committed Christians and follow Biblical principles for financial management experience newfound financial freedom in their lives." (J. Milton Young, *Sociology and Christianity*)
- ***What steps do I need to take to begin to experience greater "financial health" in my life?***
- **The root behind all of our problems is "unbelief" – not trusting God enough to follow His guidelines for our lives.**
- *"If I have put my trust in money, if my happiness depends on wealth...it would mean that I have denied the God of heaven."* (Job 31:24-25, 28 TLB)
- ***What is the Lord saying to me through today's message?***