

## (D2: The Home)

### Leading Our Household in the Management of Resources

Introduction: All we are and all we have we received from God; consequently we and all our possessions belong to Him.

#### 1. He is Master

1 Chronicles 29:11-12; Haggai 2:8; Psalm 50:10

##### A. Ownership (Psalm 24:1-2)

1. Acknowledge \_\_\_\_\_.

2. If He is the master, do we act like a slave?

3. Contentment \_\_\_\_\_.

4. What happens when you don't acknowledge that God is the owner of all we have?

##### B. Provision (Philippians 4:19)

1. Needs \_\_\_\_\_.

2. Contentment \_\_\_\_\_.

3. What is the difference between a need and a want?

4. What is discontentment?

C. Scripture verses that show that God is really the owner of all:

1. Deuteronomy 10:14

2. Leviticus 25:23

3. Job 41:11

4. Colossians 1:17

## **2. Stewardship - Ownership**

A. What is a steward?

1. Economy

2.

3.

## **B. Complete Surrender**

1. Romans 12:1

2. 1 John 4:19

## **C. Giving**

1. 2 Corinthians 9:7a

2. Genesis 14:20b

3. 1 Corinthians 16:2

4. What %?

5. Rules:

## **D. Benevolence**

1. Deuteronomy 15:7-11

2. 1 Timothy 6:18-19

3. Proverbs 11:24-25

4. Psalm 37:21

#### E. Key Quotes

1. "So we aren't under the law of the tithe just as long as we don't use that as justification for giving less."
2. "Giving is the only antidote to materialism. Giving 10% is a place to start not a place to stop."
3. "I have held many things in my hands and I have lost them all. But whatever I have placed in God's hands, that I still possess."
4. "When people say, 'I cannot afford to give,' ask them, 'if your income was reduced by 10%, would you die?' No, then you've admitted that you can afford to give. It's just that you don't want to."
5. "There is more said about money directly and indirectly in scripture than any other subject, other than salvation."

#### D. Key Stats

1. 20% of Christians give 80% of the church's revenue.
2. On average, American Christians give 2 to 3% of their income.
3. 44% of professing Christians give nothing.
4. If you make \$50,000 a year, you are in the top 10% of the world's money earners.

### 3. How Should We Give

A. Give first fruits. (Proverbs 3:9)

B. Give proportionately. ( 1 Corinthians 16:2)

C. Give sacrificially. (2 Corinthians 8:2-3)

1.

2.

3.

4. 1 Kings 17:7-24

5. It is not emptying the closet or garage of unused items.

D. Give regularly. (1 Corinthians 16:2)

E. Give cheerfully. (Acts 20:35, 2 Corinthians 9:7)

F. Give quietly. (Matthew 6:1)

“There is great joy in giving, for we are not merely fulfilling a basic responsibility but, in truth, are opening our hearts to the goodness of God. It is in such giving that we become generous people. It is in such giving that we become grateful people. Indeed, it is in such giving that we become godly people.”

#### **4. Where is your money going? - The Plan**

A. Accumulate your income for four weeks

**B. Keep track of your expenses in five major categories**

1. Giving and offerings
2. Taxes
3. Savings
4. Debt Payments
5. Spending

**C. Break down spending into these categories. (Add more items as needed)**

1. Food
2. Transportation
3. Insurance
4. Entertainment/Recreation
5. Clothing
6. Medical/Dental
7. School/Child Care
8. Misc.

**D. Track your disbursements daily, total them weekly. Add your weekly disbursements after 4 weeks. Add up each category to give you totals.**

## E. Questions

1. Why might you be reluctant to continue to record your income and expenditures to see where you are now?
2. What keeps you from setting goals for your finances?
3. What risk do you take when you set up a plan to achieve your goals?
4. Are you prepared to reexamine your goals periodically and modify them if necessary?
5. Are you willing to take some risks?

F. Don't let fear, time constraints, lack of knowledge, or the discomfort of staying accountable to a plan paralyze your activities.

## 5. Debt

- A. There is not a verse directing God's people not to borrow money. However no scripture encourages borrowing. Scripture permits and regulates borrowing with much warnings and precautions.
- B. Borrowing is not promoted and it is not prohibited; however, scripture does teach about the undesirability of debt. Debt should be a last resort.
- C. Principles
  1. Proverbs 22:7 "The rich rules over the poor and the borrower becomes the lender's slave."



2. Psalm 37:21 "The wicked borrows and does not pay back, but the righteous is gracious and gives."
3. Proverbs 21:5 "The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty."
4. Proverbs 11:15 "He who is guarantor for a stranger will surely suffer for it, but he who hates being a guarantor is secure."
5. Psalm 37:26 "All day long he is gracious and lends, and his descendants are a blessing."
6. Proverbs 22:26-27 "Do not be among those who give pledges, among those who become guarantors for debts. If you have nothing with which to pay, why should he take your bed from under you?"
7. Romans 13:5-8 "Therefore it is necessary to be in subjection not only because of wrath but also for conscience sake. For because of this you also pay taxes, for rulers are servants of God, devoting themselves to this very thing. Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor. Owe nothing to anyone except to love one another for he who loves his neighbor has fulfilled the law."

#### D. What is the sinful side of debt?

1. Looking for instant gratification.
2. Coveting something you cannot afford.
3. Debt is often the symptom of a much deeper spiritual problem; therefore, the root problem must be dealt with first.

## **6. 10 Financial Principles from the Bible**

- A. God is the source.
- B. Give to show your gratitude and stewardship.
- C. It's ok to save for the future.
- D. Minimize debt.
- E. Be content.
- F. Set goals and make a budget (plan).
- G. Work hard.
- H. Provide for your family.
- I. Seek godly counsel.
- J. Pray to be a good steward of God's assets.