**Relationship Topic** –11 Things You Need To Know About Money

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| **#1 How You Handle Money Indicates How Much You Love God, and How Ready You Are To Be Entrusted With Greater Things.**  Matthew 6:24 - No one can serve two masters. Either he will hate the one and love the other; or he will be devoted to the one and despise the other. You cannot serve God and money.  Luke 16:10-11 **-** “Whoever is faithful with little is also faithful with much, and whoever is unrighteous in very little is also unrighteous in much. Therefore, if you have not been faithful in the use of worldly wealth, who will entrust the true riches to you? “    **#2 All Money Belongs to God (We never become owners)**  Deuteronomy 10:14 - To the LORD your God belong the heavens, even the highest heavens, the earth and everything in it.  Psalm 24:1 - The earth is the LORD's, and everything in it, the world, and all who live in it;  1 Corinthians 10:26**-** for, "The earth is the Lord's, and everything in it."  Jeremiah 27:5 – With my great power and outstretched arm I made the earth and its people and the animals that are on it, and I give it to anyone I please.  Leviticus 25:23**-** 'The land must not be sold permanently, because the land is mine and you are but aliens and my tenants.  Psalm 50:10-12**-** for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it.  Haggai 2:8**-** 'The silver is mine and the gold is mine,' declares the LORD Almighty.  **#3 We Are Stewards (Managers of another’s possessions) Either we are faithful or not.**  I Corinthians 4:2 - Moreover, it is **required** in stewards that a man be found **faithful**.    Matthew 24:45-46 - "Who then is the **faithful and wise servant**, whom the master has put in charge of the servants in his household to give them their food at the proper time? It will be good for that servant whose master finds him doing so when he returns. |

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| **#4 Financial Faithfulness is: Knowing where God’s money is and doing what He tells you to do with it.**  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, for you cannot be my manager any longer.  Matthew 12:36 - But I say unto you, that every idle word that men shall speak, they shall **give account** thereof in the day of judgment.  Hebrews 4:13 - Nothing in all creation is hidden from God’s sight. Everything is uncovered and laid bare before the eyes of him to whom we must **give account**.  **#5 The Tithe – (the first 10%) belongs to God.**  Our Stewardship or “money management” begins with the remaining 90%.  Malachi 3:10 - Bring the **whole tithe** into the storehouse, that there may be food in my house. **Test me in this**,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.  Matthew 23:23 - “Woe to you, teachers of the law and Pharisees, you hypocrites! You give **a tenth** of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, **without neglecting the former**.  **#6 Especially in Money – There is God’s Way and Man’s Way**  Proverbs 14:12 – There is **a way that seems right** unto a man, but the end thereof are the ways of death.  2 Chronicles 25:9 - Amaziah asked the man of God, "**But what about** all that silver I paid to hire the army of Israel?" The man of God replied, "The LORD is able to give you much more than this!"  **#7 Giving Is Better Than Receiving**  Luke 6:38 - Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For **with the measure you use**, it will be measured to you." |

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| Proverbs 11:24-25 - One person **gives freely, yet gains even more**; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.  Matthew 6:19-21 - Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But **store up for yourselves treasures in heaven**, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is there will your heart be also.  Luke 12:33 - Sell your possessions and **give to those in need**. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys.  **#8 Obeying is better than Giving - Give, Save & Spend as God directs.**  God doesn’t want you managing money **the way you think he would like**, he would rather you just ask him, and do what He tells you. Frugality is not faithfulness, and obedience is better than sacrifice. His ways are way different than ours.  I Sam 15:22 - But Samuel replied, "What is more pleasing to the LORD: your burnt offerings and sacrifices or your obedience to his voice? Listen! Obedience is better than sacrifice, and submission is better than offering the fat of rams.  **#9 Debt is slavery, the Bible considers it a curse, and an end-state of disobedience.**  Never once in all of Scripture did God provide for his people through debt. Do you believe that God can provide without debt? Have you asked Him? Are you willing to avoid it? See **Relationship Topic – God’s View of Debt**  Proverbs 22:7 -  Just as the rich rule the poor, **so the borrower is** **servant** to the lender.  I Corinthians 7:23 - You were bought with a price, **do not become slaves** of men.  Romans 13:8 - Let **no debt** remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.  **#10 If getting rich is your goal... If you desire to get rich – you will fall into temptation and a snare, you will not go unpunished.**  Whatever you get will fly away. You will be chasing the wind. You are already rich. |

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| I Tim 6:8-10 - But if we have **food and clothing**, we will be **content** with that. Those **who want** to get rich **fal**l into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.  Ecclesiastes 2:26 - To the person who pleases him, God gives wisdom, knowledge and happiness, but to the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God.  **#11 God wants you to be a better money obeyer (not a better money manager).**  **To be faithful starting today: Divide Your Portion, Account Daily, Pray, and Obey.**  Ecclesiastes 11:2 - Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth. – This applies not only to investing but to managing God’s resources daily.  See Relationship Topic – Eleven Things You Need To Know Financially and How2 4C’s Accounting Tool  Are you willing to let God make your financial Decisions? It’s His money. He can manage it better than you can… Ask Him, He’ll tell you! God promises to lead you in the way best for you. This includes financially.  **If you obey with money you will obey with anything.** Matthew 6:21 – For where your treasure is, there will your heart be also. God already owns all your money – but He wants your money – because he wants your heart.  **What sets you free financially?** Having no debt? You can have your house paid off, but still not be free financially. Having a good income? Many people have great incomes but are still in bondage.  **What if you could get financially free in one day?** Completely Free. You can do it right now.  You can be free in this moment! And from this moment on. How?  #1 **Fully Commit to obey** **with money** – **no matter what** God tells you to do. **And you will be free - your finances will follow**. Find out what God says about money & do it! See Relationship Topic – 11 Things to Know Financially.  #2 **Get an Accounting Tool** – Live by categories. Know where God’s Money is so you can ask Him and do what He wants you to do with it. It’s His money – He can manage it better than you. **See How2 4C’s Accounting Tool**  #3 **Start with the tithe** – 10% of gross – off the top! Even if you have to sell the house, the car, the kids or the dog. (ok maybe not the kids or the dog)  #4 **Account & Obey Daily –** 5 minutes a day.God will tell you what category to put the money that comes in - so the money is there when the bill comes due. And He’ll tell you what to spend and from what category. Let Him take over your checkbook - It’s the journey of a lifetime. There’s joy in obedience. He has good for you! |

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