

## Wise Stewardship: Money is Power

### Discussion Questions:

1. As of right now, how much do you own?
2. If I gave you \$1000 cash, what would you do with it?
3. What are some of your favorite hobbies or interests?

### ***Money is Not the End***

For we brought nothing into the world, and we cannot take anything out of the world.  
(1Tim. 6:7 ESV)

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.  
(1 Tim. 6:17)

God owns it all and if we really believe that, there are three major implications:

1. God has the right to whatever He wants whenever He wants it.
  - a. It is all His. As owner, He has rights; I, as a steward, have only responsibilities. I may receive some benefits while maintaining my responsibilities, but the owner retains ownership.
2. Every spending decision is a spiritual one.
  - a. In this world we must spend money and what we spend it on matters.
3. You can't fake it.
  - a. God knows all, but you don't need to be God to know what you believe; your checkbook will tell the whole story.

So then since God owns it all and He can do with it however he pleases, then it doesn't matter the amount of money we have, but how we handle what He has given to us.

### ***Figure Out Your (Potential) Financial Idols***

There are no independent financial decisions. Once you spend a dollar, it is lost and gone forever. Unfortunately, most of us respond to spend, not plan to spend. If there are spiritual implications to our spending as well, we better figure out what we're going to spend our money on.

This requires a tough look in the mirror and asking yourself, "What non-essentials will I spend money on? What is my potential spending idol?" Every dollar counts when "only \$2.74 per day spent on non-productive purchases results in an overspending of \$1,000 per year." (The New Master Your Money, Blue, 2004 p.47)

For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness,

gentleness. (1Tim. 6:10-11)

“Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of its filling a vacuum, it makes one. If it satisfies one want, it doubles and trebles that want another way. That was a true proverb of the wise man, rely upon it; ‘Better is little with the fear of the Lord than great treasure, and trouble therewith.’” – Benjamin Franklin

### ***You Will Have Money, Plan to Spend Money***

If most of us are indeed responding to spend over planning to spend, how do we become good stewards? We must set for ourselves financial goals. Ask yourself, “What do I really want to accomplish?” and more importantly, “What does God want me to accomplish?”

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. (1Tim. 6:17-19)

“Many people would state their priorities are giving and saving, but in reality, these uses wind up at the bottom of the priority ladder. I have observed that most American Christians have lifestyle as their top priority, and second, because of their lifestyle, debt repayment. Taxes would be a third priority because they have no choice; fourth would be saving; and finally giving.” (Blue, 2004 p. 33)

#### Practical Steps:

- Figure out your long term financial goals
- Make doing good works and being generous one of those goals
- Make a budget.
- Stick to said budget
- Educate yourself on your financial investment options
- When spending money, ask yourself, is this helping or hurting my ability to reach my financial goals
- Spend less than you earn, at least over time
- Think long term
- Be content with what God has blessed you with

Wealth gained hastily will dwindle, but whoever gathers little by little will increase it. (Prov. 13:11)

“He neither condemns wealth nor comments poverty, or vice versa ... Therefore, whatever He chooses to entrust you with, hold with an open hand, allowing Him to entrust you with more if He so chooses, or allowing Him to take whatever He wants.” (Blue, 2004. P. 25-26)

Now there is great gain in godliness with contentment, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. (1Tim. 6:6-8)