

Financial freedom / responsibility

It's said that, Martin Luther, the man who began the Protestant movement, stressed these three types of conversions: **conversion of the head, conversion of the heart, and conversion of the wallet.**

- **Settle the philosophy you live by financially**

- Extremes in the church
 - Prosperity Gospel
 - Poverty mentality
- From hand to mouth
- Kingdom - God's way - as we see it in His word
 - All of us look to God for our money, including the church
 - All of us have as our primary influence in our lives, God's word on money and stewardship

- **Settle the issue of stewardship**

- **1 Corinthians 4:2**
*"Those that have been given a trust **must** prove faithful."*
 - **Time**
 - **Talents** - ministries, gifts, abilities and calling that Christ gives us.
Romans 12:6-8
*6 Having gifts that differ according to the grace given to us, let us use them: if prophecy, in proportion to our faith; 7 if service, in our serving; the one who teaches, in his teaching; 8 the one who exhorts, in his exhortation; **the one who contributes, in generosity**; the one who leads, with zeal; the one who does acts of mercy, with cheerfulness.*
 - **Treasures** - money and all the we have been blessed us with!

- **Settle the issue of ownership**

- God or mammon.
Matthew 6:24
You cannot serve both God and Money (Mammon).
- Some really bad biblical examples
 - Judas - he was the one who kept the purse on Jesus' team - he failed in this stewardship responsibility - complains about the perfume used to anoint Jesus' feet because if it had been given as a gift - he would have had access to that money - Jesus rebukes him - he runs away - satan enters his heart - he sells Jesus for thirty pieces of silver!
 - The rich young ruler.
Mark 10:17-23
17 And as he was setting out on his journey, a man ran up and knelt before him and asked him, "Good Teacher, what must I do to inherit eternal life?" 18 And Jesus said to him, "Why do you call me good? No one is good except God alone. 19 You know the commandments: 'Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honour your father and mother. '" 20 And he said to him, "Teacher, all these I

have kept from my youth.” 21 And Jesus, looking at him, loved him, and said to him, “You lack one thing: go, sell all that you have and give to the poor, **and you will have treasure in heaven**; and come, follow me.” 22 Disheartened by the saying, he went away sorrowful, for he had great possessions. 23 And Jesus looked around and said to his disciples, “How difficult it will be for those who have wealth to enter the kingdom of God!”

- We need to lay up for ourselves treasure in heaven.

1 Timothy 6:17-19

“17 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. 18 They are to do good, to be rich in good works, to be generous and ready to share, 19 **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.**”

• Settle the issue of purity of heart and obedience

NOTE: Your money will always follow your heart!!!

- Civil obedience
 - **Matthew 22:21:** Give to Caesar what is Caesar’s, and to God what is God’s.
 - Taxes and the laws of the land
- Work place
 - No crooked ways
 - No lack of integrity
 - Trustworthiness
- Spiritual
 - Tithing - 10% no matter what you earn.

Malachi 3:10
Bring the full tithe into the storehouse, that there may be food in my house.
- Anonymity
 - **Matthew 6:1-4** 1
“Beware of practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in heaven. 2 “Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward. 3 But when you give to the needy, do not let your left hand know what your right hand is doing, 4 so that your giving may be in secret. And your Father who sees in secret will reward you.
- Be free from the love of money
 - **1 Timothy 6:10**
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.
 - **Hebrews 13:5**
Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.”
- Covetousness and greed Are extremely deceptive and destructive
- Godly contentment.

Philippians 4:10-13 (NIV)

*10 I rejoiced greatly in the Lord that at last you renewed your concern for me. Indeed, you were concerned, but you had no opportunity to show it. 11 I am not saying this because I am in need, for I have learned to be **content** whatever the circumstances. 12 I know what it is to be in need, and I know what it is to have plenty. I have learned **the secret of being content** in any and every situation, whether well fed or hungry, whether living in plenty or in want. 13 I can do all this through him who gives me strength.*

• **Settle the issue of debt and the poor handling of finances**

• **Romans 12:8**

Let no debt remain outstanding, except the continuing debt to love one another.

- The debt trap! We can spend anywhere between 25-50% of our income servicing debt. This is really bad stewardship!
- Have a plan to get put of debt. The church can help with this teaching!
- Save and buy things with cash.
- Financial wisdom that we can work to
 - Tithe 10%
 - Give 10%
 - Save 10%
 - We may wander off-track, but we have a biblically based plan to come back to
- Budget
 - Don't live in financial chaos
 - Agreement between husband and wife

• **Settle the issue of trust and faith**

- In God
 - For all my needs, and wisdom with my money.
 - He is my source!

• In the leaders

• **Acts 4:34-37**

*34 There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold 35 and **laid it at the apostles' feet**, and it was distributed to each as any had need. 36 Thus Joseph, who was also called by the apostles Barnabas (which means son of encouragement), a Levite, a native of Cyprus, 37 sold a field that belonged to him and brought the money and **laid it at the apostles' feet**.*

- My responsibility is towards God. When I give, I give to God, through His body, the church. I don't give to the leaders!
- The leaders need to operate under the authority of God with the finances that come into the storehouse.
- From scripture we have a picture of local church. We become part of a local church because there is mutual trust. In every area, including finances
- It's unfortunate that some would trust the leaders with their children and their lives, but not with their finances.
- If there isn't trust we should find a local church where we trust the leaders.

- Why did they lay their substantial gifts at the apostles' feet, and not use their own vision for the gift?
 - Trust
 - Partnership in the Gospel
 - This needs to be applied in all areas of giving
 - For the function of the church
 - For the poor
 - For reaching the city with the Gospel
 - For going into all the world and making disciples of all nations

• Settle the issue of Christlikeness and generosity

"What I spent I lost; what I possessed is left to others; what I gave away remains with me." Joseph Addison

- Jesus gave His life - everything! He is the ultimate example of generosity!
- We are called to be generous with our time, talents and treasures - as we are moved in our hearts
 - **2 Corinthians 8:1-7**
*"1 We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, 2 for in a severe test of affliction, their abundance of joy and their extreme poverty have **overflowed in a wealth of generosity** on their part. 3 For **they gave according to their means**, as I can testify, **and beyond their means, of their own accord**, 4 begging us earnestly for the favour of taking part in the relief of the saints— 5 and this, not as we expected, but **they gave themselves first to the Lord and then by the will of God to us**. 6 Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. 7 **But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you — see that you excel in this act of grace also.**"*
 - Giving must move from obedience to cheerfulness!
2 Corinthians 9:6-8
*"6 The point is this: **whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully**. 7 **Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver**. 8 **And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work.**"*
- All areas of financial responsibility, tithing, giving and stewardship, have to do with sanctification and not justification. Justification is the free gift of salvation which cannot be bought! But sanctification is where I work out my salvation with fear and trembling, becoming more like Jesus, who is generous!
- When we are financially responsible, we are financially free, and an incredible example to the world of Jesus' Kingdom!
 - The enemy will always come up against the church with financial attacks.
 - But, in times of economic downturn, the world will see that God is our sufficiency.
 - Our community will be an example of love and generosity!

• Where do I start?

- Get your finances in order - stewardship
- Tithe - obedience
- Giving - generosity