

April 7, 2013

God's Way to Financial Freedom

Selected Scripture

Introduction:

The Bible is replete with warnings about loving money. Perhaps none is more pointed than the one given by Jesus in *Matthew 6:21 (ESV)* "For where your treasure is, there your heart will be also." Although the Bible teaches very vividly that it is not wrong to have money, what believers **do** with their money is one of the truest measures of their spiritual maturity.

The Lord makes poor and makes rich; he brings low and he exalts.

He raises up the poor from the dust;

he lifts the needy from the ash heap to make them sit with princes and inherit a seat of honor.

For the pillars of the earth are the Lord's, and on them he has set the world.

--1 Samuel 2:7 (ESV)

Financial & Social Facts in America:

- According to the Labor Bureau Report of 2012, the average American Household income last year for two working spouses ranged from \$32,500-\$52,800.
- Only 2% of all Americans will have enough money to retire on when they reach age 65.
- 45% will be dependent upon family members to help them after age 65.
- 85% of all Americans, at the age of 65, will have saved only about \$250.

Consumer Facts:

- The average American household has over \$40,000 in consumer debt.
- The average amount of credit card debt in households with more than one card is now more than \$12,000.
- Over 43% of all American families spend more than they earn each year.



Pastor Tim:

"I want to destroy a myth in this message. Most money problems are not because people don't make enough money; it is because we don't manage the money we make."

⁹ *But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.* 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 or griefs.*

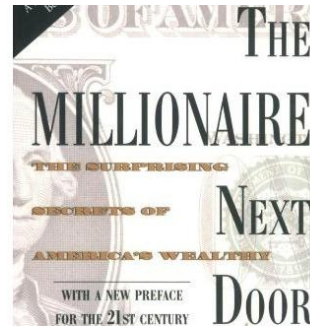
--1 Timothy 6:9-10 (ESV)

Personal Questions:

- Do you love money?
- Do you gain more joy from making money than you do in giving money? If you do, then without doubt you love money.

Thomas J. Stanley In His Book, *The Millionaire Next Door*
Gave Four Secular Lessons Learned From Millionaires:

1. They all learned to live within their means.
2. They all were careful not to focus on social status.
3. They all learned how to save and invest.
4. They all learned how to work hard.



Five Biblical Principles Learned From Solomon Concerning Wealth:

1. **Solomon learned the value of honoring the Lord with the firstfruits of his income.**
(Proverbs 3:9-10)
 - IRS Statistic: More money is spent on dog food and chewing gum than is given to the church each year in America. 53% of Christians have not given to their local church in the last month.
 - Tithing and first-fruit giving are still God's way to financial freedom, as well as to running the business of His church. Clements is to never focus on raising dollars; our business is to focus on raising disciples. If we will keep the Great Commission our main priority, I still believe God will fund His ministry.
2. **Solomon, along with Paul, learned the value of a strong work ethic.**
(2 Thessalonians 3:10-12)
 - The church has a God-given responsibility to care for the poor. However, neither the world nor the church owes a living to those who are too lazy to work. American government has fostered entitlements too long in our nation. Our President is wrong; the government should not pay for your living when you are able to work.
3. **Solomon learned the value of honesty and integrity.** (Proverbs 10:2)
 - Principle: It's not the size of the theft that matters; it's the heart of greed that destroys a man's character.
4. **Solomon learned the value of generosity.** (Proverbs 3:27-28)
 - You will never be a Spirit filled Christian until you learn the biblical principle of generosity. God's people operate on the principle that God was first generous to us. It was an act of grace and generosity that changed our lives forever. We are therefore compelled to be gracious and generous people.
5. **Solomon learned the value of not living in perpetual debt.** (Proverbs 22:7)
 - The fastest way to financial ruin today is credit card debt. Credit has become the means of pushing God out of His place in helping us make wise decisions. As long as you rely on credit, you will never rely on God. The result is almost always a disastrous plunge into more debt. It's still true...you cannot borrow your way out of debt.