



Date 11/07/2021

Transformed Series **Financial Health**

Honor the Lord with your wealth, with the **firstfruits** of all your crops; then your **barns will be filled to overflowing** and your **vats with new wine**. – Proverbs 3:9-10

Biblical Financial Health is
Faithfulness to God in Managing His Resources.

It all belongs to God.

The earth is the Lord's and everything in it. - **Psalm 24:1**
Everything in heaven and earth is Yours. - **1 Chron 29:11-13**

What you think you own is really on loan. – Rick Warren

God is using money to Test me

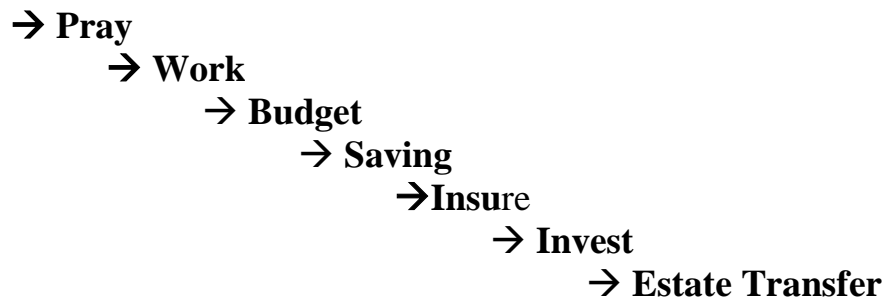
Money reveals 3 things:

1. Shows tangibly what I **love** most.
2. Shows what I **trust** most. (**Prov 11:28, 23:25**)
3. Shows if **God can trust me**. **Luke 16 - Little-Big Principle**

Financial Management is Practical

- **Responsibility – Authority – Accountability**

7 Dimensions of Biblical Financial Management



- **Glorify God through Prayer**
 - How do you bring Finances under God's tent? Pray!
 - You pray for the other areas. Pray for Financial Health!
 - If it's God's finances, shouldn't you ask Him how?
- **Glorify God through Work**
 - Prosperity comes from the Lord (**Deut 8:18**)
 - If a man does not work he shall not eat. (**2 Thess 3:10**)
 - Diligently – as for the Lord. (**Col 3:23, 1 Thess 4:11-12**)
 - To give, not take – **Eph 4:28**
- **Glorify God through Budgeting**
 - Spend/giving, prioritizing, avoiding waste, Live within means → pay down debt.
 - Take care of **family**. **1 Timothy 5:8**
 - Give to God. **Luke 12:16-21**
 - **Parents** – Character growth opportunities
 - Budgeting counters greed.
- **Glorify God through Saving**
 - Stabilizer to seasonal swings and uneven cash flows
 - **Proverbs 16:6-11** – Go to the ant, you sluggard...
- **Glorify God through Insuring against risks**
 - Kinsman Redeemer – care for family, property
 - **1 Tim 5** – family meet needs → church
- **Glorify God through Investing**

- **Matt 25:14-30** Parable of the Talents
- **Glorify God through Estate Transfer**
 - Numbers 36:10-12; Isaiah 38:1; 2 Cor 12:14
 - Consider Glorifying God Long-Term

Transformed Series
Financial Health

Opening

After graduating from college I started work at a company called John Hancock. It was a time when financial instruments were being used to meet needs as part of a comprehensive financial plan. I loved it.

My boss, Irv Hallman, who has since passed away, was a strong Christian, and I helped him with a financial seminar called **Biblical Dynamics of Financial Stewardship**. It was a very exciting time as Churches would host the seminars, and the seminar seemed to answer many questions about the place finances fit in the life of a follower of Christ.

After more than a decade in the financial services field I became a pastor, but the principles – or as Irv put it, **Biblical Dynamics of Financial Stewardship** – stayed with me ever since.

If I were to select one word to describe the Christian and their finances, it would be “faithful.” “Faithful” merges the theological with the practical.

It is not surprising that **Rick Warren** included **Financial Health** in the **Transformed Series**. That’s our topic today.

(Pray)

Transition

Notes, Handouts

In a number of lists I looked up, Finances is the #1 reason for divorce. As we grow up, we develop ideas about finances. They differ from others. Is money my goal, it’s a means, greed, apathy, gambling,

spendthrift. Is it every man for himself? Where do we turn? As Christians we can look to what God says in the Bible to align us.

Body

Honor the Lord with your wealth, with the **firstfruits** of all your crops; then your **barns will be filled to overflowing** and your **vats with new wine**. – Proverbs 3:9-10

Financial Health Defined

Biblically, What Financial Health is NOT

- “Having enough to not worry about income.”
- “No longer depending on work for income.” (work because you enjoy it)
- “Risk-free source of income.”

Problem with the above is that it omits God, faithfulness, and eternity.

- Jesus warned about storing up treasures in heaven.
 - it can *quickly* be lost.
 - And when you die it will *surely* be lost!
- Jesus’s story about a successful rich man who said, I will build bigger barns, eat, drink, and be merry. Then he died.

Biblical Financial Health is Faithfulness to God in Managing His Resources.

Beauty of this definition

- Your security is in God, not in something you can lose.
- You are, correctly, a manager, not an owner.
- You control money. Money does not control you.
- You have an eternal reward for your faithfulness, not for your results.
- It doesn’t matter if you’re rich or poor. If you are faithful with what God has temporarily entrusted to you, you will be rewarded.

Three simple points:

It all belongs to God.

The earth is the Lord's and everything in it. - **Psalm 24:1**
Everything in heaven and earth is Yours. - **1 Chron 29:11-13**

Rick Warren –

What you think you own is really on loan. – Rick Warren

You have ***nothing*** apart from God. Next breath, hands, energy, intellect, bank, market.

If you go home and affirm God's ownership of everything will change how you see everything.

It's not, you take care of 90% of activities, but how you manage your money is your business.

It is all God's money, and all God's business.

- **Job** (well-to-do) lost everything without warning.
- The **Great Depression** hit many people who thought they were well-to-do found themselves standing in bread lines.
- **Covid 19** was a rude awakening of how vulnerable we are.

It all belongs to God, and we are just allowed to use it temporarily.

God is using money to test me

Life is a test, Money is a test to see what he can trust you with in eternity. Money shows 3 things:

1. Shows tangibly what I love most. Your financial statements reveal what you love most.

Matt 6- store up treasure in heaven, not earth.

The moment you put your treasure somewhere,
you start to care about it.

2. Shows what I trust most.

* **Prov 11:28** - if you put your trust in money you will fall.

* Trust should **ONLY** be in God.

Prov 23:5 – Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like eagles..

3. Shows if God can trust me.

Little-Big Principle

Luke 16 - Whoever can be trusted with very little
can be trusted with much.

Vice versa

How we handle money is a test if we can handle more.

Financial Management is Practical

What do we actually DO to please God in Financial Health?

- **Responsibility – Authority – Accountability**

7 Dimensions of Biblical Financial Management

How to Glorify God Through...

→ Pray

→ Work

→ Budget

→ Saving

→ Insure

→ Invest

→ Estate Transfer

Behave in a way that it all belongs to God. Glorify God.

- **Glorify God through Prayer**

- The goal for Prayer is Glorifying God
- How do you bring Finances under God's tent? Pray!
- You pray for the other areas. Pray for Financial Health!
- If it's God's finances, shouldn't you ask Him how?
- Acknowledge God in praise and thanks, confess, Wisdom and Guidance

- **Glorify God through Work**

- To goal for working is Glorifying God
- Exchange: provide/receive a value)
- Prosperity comes from the Lord (**Deut 8:18**)
 - Do not get proud and forget the Lord
- If a man does not work he shall not eat. (**2 Thess 3:10**)
- Diligently – as for the Lord. (**Col 3:23, 1 Thess 4:11-12**)
- To give, not take – **Eph 4:28**

- **Glorify God through Budgeting**

- The goal for Budgeting is Glorifying God
- Control Tower for allocating financial resources.
- Spend/giving, prioritizing, avoiding waste, Live within means → pay down debt.
 - Take care of **family**. **1 Timothy 5:8**
 - **Give to God.**
Luke 12:16-21 –
 abundant harvest, build bigger barns, eat, drink, be merry.
 God: you fool ...
 “This is how it will be with whoever stores up things for themselves but is not rich toward God.”
- **Parents** – Character growth opportunities
 - Informal lessons
 - If you home is a place of training, you can't make everything family responsibilities.
 - Begin teaching them the tangible value of hard work.

- Responsibility, sacrifice, need vs. greed, self-control,
 - generosity (2 Cor 9:6-7), give to God (Prov 3:9-10)
- Budgeting counters greed.
 - I think – Greed arises out of an absence of purpose.

• **Glorify God through Saving**

- The goal for Saving is Glorifying God.
- Life has seasonal swings. Savings stabilize uneven cash flows.

Proverbs 6:6-8 – Go to the ant, you sluggard;
 consider its ways and be wise!
 It has not commander, no overseer or ruler,
 yet it **stores** its provisions in summer
 and gathers its food at harvest.

- Some ultra-literalists would take what Jesus said in Matt 6 – Do not store up for yourselves treasure on earth... and conclude that *savings is not Biblical*.
 - Jesus' purpose for was saying this to **contrast** earthly values with Kingdom values to protect against earthly greed. Of course, Kingdom values are eternal.
 - We know that Jesus was not saying “don't save” because of one very simple fact. He and the disciples had a **money bag** to accumulate the financial support.
- Lack of savings can indicate a lack of *foresight*.
- Savings – toward a goal, a buffer, unexpected expenses.

• **Glorify God through Insuring risks**

- The goal for Insuring against risks is Glorifying God.
- Built into the family, community and church.
 - Kinsman Redeemer – family, property
 - **1 Tim 5** – family meet needs → church

- Today we spread the risk through companies.

- **Glorify God through Investing**

- The goal for Investing is Glorifying God.
- **Matt 25:14-30** Parable of the Talents
- Jesus uses a Financial illustration about faithfulness applies to all areas of stewardship, but of course, money.
- Differentiate between greed and responsibility.
- **John D. Rockefeller** – illustrate 2 perspectives.
 - *“How much money does it take to make a man happy? Just one more dollar.”*
 - Sound greedy? Maybe not...
 - In reality, when he was young, Rockefeller was greatly influenced by a minister who told him, *“make as much money as you can, and give away as much money as you can.”*

- **Glorify God through Estate Transfer**

- The goal for Estate Transfer is Glorifying God.
- Plan Ahead for the inevitable
 - **Numbers 36:10-12** – Zelophehad’s Daughters
 - **Isaiah 38:1** – Put your house in order for you will die.
 - **2 Cor 12:14** – Parents should provide for their children. (practical truth → spiritual truth)
- **Consider Glorifying God Long-Term**
 - Hopefully, those who receive God’s property after you die will be *faithful in continuing* to use what belongs to Him to glorify Him.
 - You can also choose to glorify God in giving to the church.
 - **Planned Giving** –
 - **Outright donation** to the church.
 - Set up an Endowment Fund

Closing

One day you and I will give an account to God. Doesn't matter if we have a lot or a little. The only thing that matters is **what you do** with what God has entrusted to you.

God urges us to be faithful with little on earth

→ give us much, and tell you, "Well done, good and faithful servant. You have been faithful with little..."

Prayer of commitment