



Stewardship: Making Financial Decisions God's Way

Lesson # 10

This is the final lesson for our "In Home Stewardship Bible Study". Over these past few weeks we have examined Scripture for insights into what God has to say about our Stewardship of the gifts He has given each of us in terms of our time, talents and resources.

Making Financial Decisions God's Way is in many ways a summary of our study but also contains many fresh new insights. To begin with we are reminded that the term stewardship means managing that which belongs to another. Our first principal for this lesson is:

FINANCIAL BREATHING (Exhaling bad habits and inhaling good principles)

God's plan is simple; if it were not, most would have difficulty understanding and applying it. The Holy Spirit simplifies it for us and empowers us to do it when we allow Him to do so. Putting God's plan into action requires the following:

Acknowledge His Ownership Daily! Our daily decisions must be surrendered to God. Just as challenges are a daily occurrence, so is the acknowledgement of God's authority. Read **Prov. 3:4-6** *"Then you will win favor and a good name in the sight of God and man. ⁵ Trust in the LORD with all your heart and lean not on your own understanding; ⁶ in all your ways acknowledge him, and he will make your paths straight."* then read and contemplate **Luk. 9:23** *"²³ Then he said to them all: "If anyone would come after me, he must deny himself and take up his cross daily and follow me."*

Accept God's Direction! Very often we ask God for direction but we precondition our requests with presumed or desired answers. Is it that we truly believe God will do what is best or that we know best? Check out **Matt. 6:30** *"³⁰ If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith?"* and **Matt. 7:11** *"¹¹ If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask him!"* then determine if you really believe what He says in **Phil. 4:6** *"⁶ Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God"* and if so, can you prove it by being obedient to **I Thes. 5:16-18**? *"¹⁶ Be joyful always; ¹⁷ pray continually; ¹⁸ give thanks in all circumstances, for this is God's will for you in Christ Jesus."*

Testify Outwardly of God's Ownership! To breath financially, it is important to establish a spiritual commitment to giving, of your time, talent and financial resources. Those that have experienced the richness of God's freedom know that surrendering the first part of His gifts to us is an essential first step.

Luke 6:38 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.*” makes this point very clear. Do you believe it?

Here are the principles we need to put into action if we are to begin true Financial Spiritual Breathing;

- 1) Surrender all ownership to God, daily.
- 2) Accept God's answers.
- 3) Acknowledge God's ownership.

APPLYING GOD'S WISDOM

To live by God's plan, it helps to have a list of principles to consider in making decisions. We are all faced with numerous opportunities and choices that affect God's gifts to us. Left to our own logic and resources, we will usually miss God's best for us. **By weighing every decision against God's principles, Satan's snares can be avoided.**

Remember, we are talking about God's principles, not laws. He has given them to us to enhance our lives because He understands what is best for us. Failure to follow His principles can result in both financial and spiritual loss.

Avoid Hasty Speculation! We should seek God's increase and avoid speculative schemes or unethical involvements. See **Prov. 23:4-5** ⁴ *Do not wear yourself out to get rich; have the wisdom to show restraint.* ⁵ *Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*”

Avoid unrestricted stock offerings, promotional land deals, ground floor start ups, or any program that promises quick or unreasonably large returns on investment.

Keep Your Finances Current! Never buy beyond your means and never rely on some future event to meet your financial obligation. Sacrifice wants and desires, if necessary, but stay within your means. See **Luke. 14:28** ²⁸ *“Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?”*

Don't Go Into Debt To Do God's Work! Although borrowing is not prohibited in scripture, not once in God's Word has He ever manifested Himself through loan! In fact in **Psalms 34:9** ⁹ *Fear the LORD, you his saints, for those who fear him lack nothing.*” we see that to borrow to do God's work is a demonstration of our lack of faith in God's ability to provide.

Rather Than Lend, Give To The Needs Of Others! **2 Cor. 9:13** ¹³ *Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing*

with them and with everyone else “ favors this principle, but lending without interest is not forbidden. However, it often leads to loss of friendship, resentment or other such negatives.

Avoid Cosigning! In **Prov 6:1,3** “¹ My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, ³ then do this, my son, to free yourself, since you have fallen into your neighbor’s hands: Go and humble yourself; press your plea with your neighbor!” and **Prov. 17:18** “¹⁸ A man lacking in judgment strikes hands in pledge and puts up security for his neighbor.” speak to the pitfalls of cosigning on debt obligations of others.

Evaluate Your Purchase Based Upon Needs, Wants & Desires! This is likely the most difficult discernment in today’s culture as we are driven by our desires rather than by our needs. **I Tim. 6:8** “⁸ But if we have food and clothing, we will be content with that this makes a very clear statement regarding our faith journey as played out by our consumption practices.

Never Make Quick Financial Decisions! Situations that require or promote quick financial decisions are rarely valid opportunities and should be avoided. Refer to **2 Pet. 1:5-6** “For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge; ⁶ and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness“ Trust God’s wisdom, involve Him in your decision making process and avoid snap decisions.

No, Can Also Be His Answer! God’s perfect will can and is many times accomplished through denial. **Phil. 4:12-13** “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 everything through him who gives me strength.” brings this point home, loud and clear. He is not to be used as a credit card or insurance policy but rather as a road map.

If You Don’t Feel His Peace, Don’t Buy! **Prov. 10:22** “²² The blessing of the LORD brings wealth, and he adds no trouble to it“and **Psalms 37:7** “⁷ Be still before the LORD and wait patiently for him; do not fret when men succeed in their ways, when they carry out their wicked schemes“ promises that His peace will be with us when and if we are in His will. This applies as much to our financial dealings as it does our life style, attitude and moral situations and challenges. We will find His peace through prayer and submission to His guidelines.

Husbands & Wives Should Agree! God puts opposites together and tells us that we are to become one, see **Gen. 2:22 & 24** “²² Then the LORD God made a woman from the rib he had taken out of the man, and he brought her to the man. ²⁴ For this reason a man will leave his father and mother and be united to his wife, and they will become one flesh.” Unfortunately, in practice, many couples lead separate lives when it comes to finances. This is why financial difficulties are so often the culprit in the ever-increasing divorce rate. Don’t let this happen in your marriage. Face these decisions together. God will

supply your need, but you must supply the discipline to live within those means. Read **Ecl. 4:9-10.**⁹ *Two are better than one, because they have a good return for their work: ¹⁰ If one falls down, his friend can help him up. But pity the man who falls and has no one to help him up!* “

Understand Who You Are! We are all uniquely different, but also in many ways similar. If we are to get along with our spouses, it’s probably a good idea to understand why we respond the way we do to financial situations, and it is crucial that we understand why our spouses respond the way they do. There are four very broad personality groupings, none of which is better than the other, just different.

- a. **Directing.** One who is wired, as a decision maker and risk taker will tend to be more comfortable in new ventures. Perhaps slowing down and listening to the counsel of a more conservative spouse would be wise.
- b. **Interacting.** One who is more swayed by the excitement of the crowd may tend to respond more readily to peer pressure than to factual analysis. The opposite, more fact oriented approach will likely be helpful.
- c. **Supportive.** When change is distasteful or decision making difficult, trying something new is rarely comfortable. Being more flexible or allowing others to make those decisions will likely be beneficial.
- d. **Conscientious.** A perfectionist or one who is very precise will tend to overdo things, especially of a financial nature. Typically, looking at the broader picture and discounting some of the minutia will be beneficial.

Being a good steward of God’s gifts and resources, which He has entrusted to each of us, requires a more balanced approach and many times is improved when both husband and wife work together as one to implement that stewardship. Why not attempt to exhale those old and bad habits and inhale the good principles set forth for us by God? Your blessings and your joy will abound.

We will close our Stewardship study with the obscure verse from **1 Chro. 4:9-10**
⁹ *Jabez was more honorable than his brothers. His mother had named him Jabez, saying, “I gave birth to him in pain.” ¹⁰ Jabez cried out to the God of Israel, “Oh, that you would bless me and enlarge my territory! Let your hand be with me, and keep me from harm so that I will be free from pain.” And God granted his request.”* This passage is often referred to as the Jabez prayer and is seemingly out of place in terms of its location among the genealogies of the tribes of Israel.

It is relevant to a study of stewardship because it succinctly outlines for us God’s marching orders for each one of us, regardless of our station in life. Let’s examine how and why this passage is relevant.

Verse 9 states that Jabez was “more honorable than his brothers”. Honor in God’s eyes stems from the degree of one’s obedience to God’s commands. Jabez was at the top of the list. His name was somewhat shameful in that his mother gave him his name because

she endured such pain during his birth. The meaning of his name was less than complimentary in that culture therefore likely causing him consternation throughout his life; hence he made every effort to compensate and was honorable in God's eyes as a result.

It seems completely logical that as Jabez lived out his life family, friends, and neighbors did not hold him in high esteem, hence his cry to God for His grace and provision. The passage ends with the simple statement that "God granted his request."

The message could not be clearer; Honor God, Follow His commands and His Blessing will be granted you. It worked for Jabez and it will work for us as we understand and practice Stewardship of the gifts He has given us.