



In Home Bible Study

Stewardship: *Whom do You Serve?*

Lesson # 3

TIME? MONEY? SELF? GOD?
ARE YOU SURE? HOW CAN YOU BE Surer?

Or could the question be better asked, *are we serving or are we in servitude?* No doubt most of us will answer the first question, maybe even with a little indignation that we are serving God! While that may be true for many, it is also likely that many of us may believe we serve God but in reality we are in servitude to the elements that distract us from our service to God. In the final analysis our actions give us the full and true answer.

Let's start with the basic element we all deal with, time! Time is an asset we all have in equal daily portions, but it is a fleeting asset. When spent it is gone, never to be recovered. Properly invested however, time can reap great rewards. Surely we've all said, "If I just had more time, or I just don't have time to do this or that." What we've just said is that whatever else we are doing has priority over that which we are claiming we don't have the time to do. So it is a priority issue not a time issue.

How about money? Just as God can use money to enhance and direct our lives, Satan can use it to shackle us and get us off course. Christians really need to understand the danger of money entanglements and financial bondage. Until recent times financial bondage also meant physical bondage. If debtors couldn't pay what they owed they were thrown into debtors' prison. We see God's admonition about this bondage in **Matt. 5: 25-26**. ²⁵ *Settle matters quickly with your adversary who is taking you to court. Do it while you are still with him on the way, or he may hand you over to the judge, and the judge may hand you over to the officer, and you may be thrown into prison.* ²⁶ *I tell you the truth, you will not get out until you have paid the last penny.*

Today, physical debtors' prison has been replaced by something equally bad: worry and mental bondage. Each year millions of marriages and many households are ripped apart due to financial pressures from debt and poor money management (financial bondage). Why? Because couples have violated one or more biblical principles in the way they handle money.

It's not only the lack of money that results in this bondage. Very often an abundance of money results in mental anguish as well. If there is too little money people worry about gaining more;

and, if too much they worry about losing it! As we will see in God's Word, ATTITUDE is the key in escaping financial bondage.

Read **Prov. 30: 7-9** and answer these two questions! *"⁷Two things I ask of you, O LORD; do not refuse me before I die: ⁸Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. ⁹Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God."*

The danger of riches is?

The danger of poverty is?

The principle here is clear when dealing with poverty it is honesty vs. dishonesty. But when dealing with wealth it is not so clear. Why? Because we become content without God!

What about debt? There is much confusion on this topic. The Bible does not prohibit or condemn borrowing or lending money, but it does warn of problems that can come from it. Technically speaking, debt is a delinquent financial obligation. Borrowing and repaying according to terms agreed to is not debt, it is an obligation just as a pledge or an oath is an obligation.

When we fail to meet the obligation or its terms we create a debt; like not paying the credit card balance in full each month, or the entire light bill or mortgage or car payment or our pledge to the church. When we fail to honor the agreement we are in debt and therefore in bondage to whomever we owe the debt. They are now in control, we are their slaves. Read **Prov. 22:7**, *"⁷The rich rule over the poor, and the borrower is servant to the lender. **Rom. 13:7-8** *"⁷Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor. ⁸Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law."**

When we consciously borrow beyond our normal ability to repay, we are demonstrating a lack of self-control and discipline and strength of character, because we are showing an inability to deny ourselves that which we cannot afford to have. God speaks to this attitude, not the act. Most debt is the result of an unscriptural attitude. When that happens we have seriously damaged our credibility as a Christian witness. The following four scriptures are a must read on this issue. **Prov. 16:18**, *"¹⁸Pride goes before destruction, a haughty spirit before a fall."* **Prov. 21:20** *"²⁰In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.. **Psalm 37:21** *"²¹The wicked borrow and do not repay, but the righteous give generously;"* and **Luke 15:12** *"¹²The younger one said to his father, 'Father, give me my share of the estate.' So he divided his property between them."**

You may ask or think: is God's plan, logical? Probably not in worldly terms because for most of us the question is "How will I ever pay back this debt?" That answer resides in **Psalm 50: 14-15!** *"¹⁴Sacrifice thank offerings to God, fulfill your vows to the Most High, ¹⁵and call upon me in the day of trouble; I will deliver you, and you will honor me."*

Well you say, what about wealth? How can there be bondage in wealth? Those who use their money for self-satisfaction or hoard it for that elusive “rainey Day” are also in bondage if they become obsessed with those goals. That obsession can destroy one’s health, family and friends. Suddenly everything and everyone become objects to be used to make more and more money. Some refer to that obsession as being a workaholic. Read **Job 31:24-25, & 28** ²⁴ “If I have put my trust in gold or said to pure gold, ‘You are my security,’ ²⁵ if I have rejoiced over my great wealth, the fortune my hands had gained, ²⁸ then these also would be sins to be judged, for I would have been unfaithful to God on high.”

God does not condemn wealth; He condemns the misuse of wealth. Again, attitude is the key. Different things can cause financial bondage! Check all of the following that apply in your situation.

Poor planning, Poor financial habits, Lack of discipline, Greed or impatience, Desire for status, Fear for the future, Lack of sound counsel, Ignorance of God’s Word, Other (explain) _____

Here’s the REAL LIFE TEST!

To find God’s financial solutions it is first necessary to recognize the problems. Too often we treat symptoms rather than problems. Circumstances are merely consequences of earlier wrong attitudes that led to wrong actions. To become cured we need to treat the real issues not just the symptoms. It does us no good to relieve the pain for now only to have it reoccur!

You are in financial bondage if any of the following symptoms exist in your life. If so, study the related scripture for relief and for your cure.

Overdue Bills that create anxiety, frustration and worry! **Prov. 3:27-28** ²⁷ *Do not withhold good from those who deserve it, when it is in your power to act.* ²⁸ *Do not say to your neighbor, “Come back later; I’ll give it tomorrow” when you now have it with you.”*

Worry about Investments that causes concern about retirement, savings or other distractions from your being in God’s will. **Matt. 6:24**, ²⁴ *“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”* **Luke 9:25** ²⁵ *“What good is it for a man to gain the whole world, and yet lose or forfeit his very self?”*

Get rich quick attitude! **Prov. 28:20, 22** ²⁰ *A faithful man will be richly blessed, but one eager to get rich will not go unpunished.* ²¹ *To show partiality is not good yet a man will do wrong for a piece of bread.* ²² *A stingy man is eager to get rich and is unaware that poverty awaits him.”*

Laziness! **Prov. 21: 25-26**, ²⁵ *The sluggard’s craving will be the death of him, because his hands refuse to work.* ²⁶ *All day long he craves for more, but the righteous give without sparing.”* **2Thes. 3:10** ¹⁰ *For even when we were with you, we gave you this rule: “If a man will not work, he shall not eat.”*

Deceitfulness! **Prov. 19:1,** ¹¹ *But now I am writing you that you must not “associate with anyone who calls himself a brother but is sexually immoral or greedy, an idolater or a slanderer,*

a drunkard or a swindler. With such a man do not even eat. “Psalm 101:7 “⁷ No one who practices deceit will dwell in my house; no one who speaks falsely will stand in my presence

Greediness! Psalm 10:3,”³ *He boasts of the cravings of his heart; he blesses the greedy and reviles the LORD Luke 12:15 “¹⁵ Then he said to them, “Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”*

Covetness! Eph. 5:5, “⁵ *For of this you can be sure: No immoral, impure or greedy person—such a man is an idolater—has any inheritance in the kingdom of Christ and of God”. 1 Cor. 5:11 “¹¹ But now I am writing you that you must not associate with anyone who calls himself a brother but is sexually immoral or greedy, an idolater or a slanderer, a drunkard or a swindler. With such a man do not even eat.”*

Family needs unmet! 1 Tim. 5:8 “⁸ If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”

Over commitment! Psalm 127:2 “² In vain you rise early and stay up late, toiling for food to eat for he grants sleep to those he loves.”

Self indulgence! Lu. 8:14 “¹⁴ The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life’s worries, riches and pleasures, and they do not mature.”

Assumed superiority! Ez. 7:19,”¹⁹ *They will throw their silver into the streets, and their gold will be an unclean thing. Their silver and gold will not be able to save them in the day of the LORD’s wrath. They will not satisfy their hunger or fill their stomachs with it, for it has made them stumble into sin.” 1 Tim. 6:17 “¹⁷ Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.”*

Financial resentment! Psalm 73:2-3 “² But as for me, my feet had almost slipped; I had nearly lost my foothold. ³ For I envied the arrogant when I saw the prosperity of the wicked.”

In our next session we’ll focus on obtaining relief from our servitude. Until then, absorb what God has to say about our time and financial attitudes and focus on honestly identifying where you are most vulnerable. With that ammunition you will be able to go to Him in earnest prayer asking for forgiveness and guidance on specific solutions for you and your family.