

**God's Plan For Your Finances**  
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We are in a sermon series entitled 20/20 Vision – Seeing God's Plan for Your Life. Today I'm speaking on God's Plan for Your Finances.

Now – this is just going to be an overview today. I did an in-depth 8-week series on this a few years back. I encourage you to go to our website and read or listen to the teachings on Financial Freedom. I also encourage you to attend our Financial Peace University.

**1- God's plan is for you to be financially free!**

So – what does it mean to be financially free? I think that 2 Corinthians 9:8-11 in the Amplified version defines it best:

*And God is able to make all grace (every favor and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient (possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation).*

*And God Who provides seed for the sower and bread for eating will also provide and multiply your resources for sowing and increase the fruits of your righteousness. Thus you will be enriched in all things and in every way, so that you can be generous, and your generosity will bring forth thanksgiving to God.*

We see what true financial freedom is here.

- Financial freedom means all your needs are met.
- Financial freedom means you are self-sufficient and require no financial aid or help from anyone else.
- In fact, financial freedom means that you have such an abundance that you are the one who is able to help others who are in need.
- Financial freedom means that God multiplies your ability to give to the point you can give to every good work.
- Financial freedom means that you have the ability to be generous and you are thankful to God for what you have and what you can do to help others.

By the way – we get a real key to the purpose of financial freedom here: Being financially free is not so you can get more and more stuff but so that you can bless more and more people.

The Bible is very clear about how we should handle our finances – but most of us do not follow biblical principles concerning our finances and we wonder why we end up with financial problems.

Now – let me say that all of these biblical principles work together.

You can't pick and choose which ones you follow and then expect God's blessing. You can't just pick one principle – like tithing – and ignore the others. People do that and say, "I tithed, but God didn't bless me." Yes – you tithed – but you broke every other biblical financial principle. How can you expect God to bless that mess?

## **2- Becoming financially free is a journey.**

Financial freedom does not happen easily, quickly or automatically. It's a process that takes work and self-control over time. Proverbs 28:19-20 says:

*A hard worker has plenty of food, but a person who chases fantasies ends up in poverty. The trustworthy person will get a rich reward, but a person who wants quick riches will get into trouble.*

The point is that financial freedom takes hard work over time. It's a journey that you must commit to. It takes discipline and denying yourself. So – give up the idea that you are going to get rich quick! Proverbs 28:22 in the Living Bible says:

*Trying to get rich quick is evil and leads to poverty.*

When it comes to building wealth, Americans put a lot of faith in luck. A survey of more than 1,000 adults asked people to list the most practical way to accumulate "several hundred thousand dollars":

21 % chose "winning the lottery." -

11 % said "getting an inheritance."

3 % replied, "winning a big insurance settlement."

Conclusion: 1 out of 3 Americans believes that pure chance is the way to financial freedom.

No wonder we are in such financial bondage! Here's the hard facts: 80% of people who come into money, either through winnings or inheritance spend it all within the first year. So, quit thinking you are going to get rich quick and begin to take the steps necessary to become financially free. But - if you don't start right, you won't end right - and the starting point is making the decision to handle your finances God's way.

## **3- The Bible is your roadmap to financial freedom.**

Its' eternal principles have worked for centuries and still work today! There are more than 2,350 verses in the Bible that address God's way of handling money and possessions.

Jesus said more about money than almost any other subject, including faith and prayer! Why did He do that? Yes, He did it because He cares about us and wants to equip us to walk in financial freedom. But there's something much greater! Jesus said in Luke 16:13:

*No servant 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.*

Jesus did not say, You cannot serve both God and yourself or God and other people or God and the devil. All those things are true - but Jesus said, "You cannot serve both God and money!"

Evidently, there is something about money that makes it the biggest challenge to serving God. That's why 1 Timothy 6:10 says:

*For the love of money is the root of all evil.*

It does not say money is the root of all evil – the love of money is! The problem is not that you have money; the problem is when money has you! In other words, your relationship with money will affect your relationship with God.

The central issue all Christians face is submission to Jesus Christ as Lord of their lives. And the primary competitor with Christ for lordship is money. Nothing shows the lordship of Christ in our lives any more than how we handle our money. That's why we need to follow God's plan for our finances.

#### **4- How you handle your finances determines how God blesses you.**

In Luke 16:10-12 Jesus said:

*Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?*

There are 3 principles here:

- 1- If you're faithful with a little – you'll be blessed with more.
- 2- If you're faithful with money – you'll receive true riches.
- 3- If you're faithful with other people's things, you'll receive your own.

Many people are not wise with the money they have – yet they are believing God to give them more. Why would God give you more if you're mishandling the little you have?

Many people break God's financial principles – yet they are expecting a financial blessing. Why would God bless someone who breaks His principles of blessing?

Many people are destroying the rent house they live in – yet they are praying for a house of their own. Why would God give you a home of your own if you've not taken care of the place you live now?

Many people never give a dime to God – yet they are believing for a financial harvest. Why would God break His own principle of sowing and reaping to give you a harvest when you have not planted any seed?

We must follow God’s plan to receive God’s blessing!

### **5- God’s plan is for you to acknowledge that He owns everything.**

When I say everything – I mean everything! We are all born with selfish natures – that’s the essence of sin. One of the first words children learn is “MINE!” But in truth - the things we call ours actually belong to God. 1 Chronicles 29:11-12 says:

*Everything in the heavens and earth is Yours, O Lord, and this is Your kingdom. We adore You as being in control of everything. Riches and honor come from You alone.*

Most of the things we think we own are owned by someone else. We say our car and our house, but miss a couple of payments and the real owners will show up to take possession. But, actually the Bible says everything is God’s. Psalm 24:1 says:

*The earth belongs to God! Everything in all the world is His!*

That pretty much covers it! But – just in case you think that doesn’t mean money - Haggai 2:8 tells us specifically:

*‘The silver is mine and the gold is mine,’ declares the Lord Almighty.*

So God owns everything. What does that mean for us? Two things – first, God is more concerned about us than our money because He does not need our money. Secondly – since God owns everything, then everything we have belongs to Him. We are managers of God’s property. This is called stewardship. A steward is someone who manages someone else’s property. We are all managers of God’s property and He will hold us accountable for what we do with it.

I challenge you today to transfer ownership of everything you call “yours” to its rightful owner: The Lord God Almighty!

### **6- God’s plan is for you to give to Him first!**

I know we have to spend most of our money on our family. But God says to give to Him first. That is called the principle of first fruits. Proverbs 3:9-10 says:

*Honor the Lord with your possessions, and with the first fruits of all your increase; So your barns will be filled with plenty, and your vats will overflow with new wine.*

The word “possessions” means wealth or money. Increase means income. So, God is saying whenever you make any income – give to Him first. That includes your pay, any bonus, any income from any source – the first fruits belong to God. In other words, He wants us to give to Him first, not after we pay everything else, buy what we want and then give God the leftovers. So many people get it backwards – “Lord, if you bless me I’ll give.” No! God says give to Him first and then you will be blessed with more!

And we should give to God first – no matter what our financial situation! No one is exempt from the principle of giving to God first. Deuteronomy 14:23 in the Living Bible says:

*The purpose of tithing is to teach you always to put God first in your lives.*

Now different people respond to these kinds of messages differently. Some say – all the church wants is my money so I’m not giving it. To which I say “Okay - don’t give. God doesn’t need your money – He’ll provide for us – We’ll love you anyway. But understand that you will miss out on a blessing. That’s your choice.”

But let me say this - We can say we are believers all day long, but James says we show our faith by our works. The Phillips translation of 2 Corinthians 9:13 says:

*Your giving proves the reality of your faith.*

You see I know that non-givers think: “I can’t afford to give.”

But I also know what givers think: “I can’t afford not to give.”

We believe God is more than enough and He’s promised to bless those who step out in faith and give.

## **7- God’s plan is for you to work like you work for Him!**

If we are going to be financially free – we need a biblical view of work! Why is that? Because there are really only five things you can do with your money: Spend it – Save it – Give it – Pay off debt – Pay taxes

And to do any of those five things you must first make it! And that means you must work for it.

Work is very important to God. When God created man in Genesis 2:15:

*The Lord God took the man and put him in the Garden of Eden to work it and take care of it.*

The first thing God told man was “Work”. God created work and everything He created, He called good. Work is not part of the curse – it is part of God’s plan for your life! God cares about work because it is His main way of providing for us! Proverbs 14:23 says:

*All hard work brings a profit, but mere talk leads only to poverty.*

You'll never be financially free apart from hard work!  
 The only place where success comes before work is in the dictionary!  
 Show me a successful person and I'll show you a hard-working person.  
 Show me a financially free person and it will be a hard-working person.

### **8- God's plan is for you to act your wage!**

You've probably been told sometime in your life to act your age, today I'm telling you to act your wage! Many Christians want to tithe and save but don't because they live beyond their means. So they end up robbing God and themselves - getting deeper into debt and farther away from financial freedom. Proverbs 21:20 says:

*The wise man saves for the future, but the foolish man spends whatever he gets.*

That describes most Americans. We're a nation with a consumer-based economy. The word consume means to destroy, devour, use up, spend wastefully.

Consumers always want more and that is why debt levels are so high and why many people actually spend more than they make! But, to act your wage means that you live within your means. In other words – you spend less than you make!

If we are going to get financially free – we must learn a very important word: NO! And we must say that very difficult word to ourselves whenever we are tempted to spend more than we make.

We need to go back to the old-fashioned way of saving until we can buy something. I know there are emergencies – but needing a new outfit for a party or a new set of golf clubs do not constitute emergencies. Basically – what I'm saying is this: becoming financially free requires self-control!

### **9- If you want to be financially free – you must be debt free!**

And let me say this – if you are not debt free you are not free! Proverbs 22:7 says:

*The rich rules over the poor and the borrower becomes the lender's slave.*

Debt is a form of slavery. In ancient times, if you did not pay your debts, your creditor could own you as a slave or sell you into slavery to recoup the money you owe.

Now, the Bible does not say that debt is sin, but it discourages debt. It says you should not have more debt than you are able to pay. Psalm 37:21 says:

*The wicked borrow and do not repay, but the righteous give generously.*

The Bible says it's a wicked thing not to pay your bills.

I know some of you are in so much debt that you think you can never get out. But, that's a lie. There was a time when Deb and I had \$60,000 in credit card debt! It's embarrassing to admit we had that much debt, but I tell you in order to let you know it is possible to get financially free! By following biblical principles we were able to get out of that debt. We know from experience that it is way easier to get into debt than to get out of it! We also know that with God all things are possible!

I've been in debt and out of debt and I can tell you that out is way better! I've handled finances poorly and I've handled them biblically and I can tell you that biblical is way better. So I encourage you to -

### **10- God's plan is for you to start His plan today!**

What you are going to be tomorrow, you are becoming today. Now – you might say, “It's my life and I will spend my money as I please.” But I remind you that it's God's money. And I encourage you to not let your freedom of choice steal your freedom in life. What do I mean by that? Galatians 5:13 says:

*It is absolutely clear that God has called you to a free life. Just make sure that you don't use this freedom as an excuse to do whatever you want to do and destroy your freedom.*

We are called to freedom, but true freedom comes from discipline. You have the freedom to spend your money like you want, never tithe and never save – but don't expect to be financially free! The freest I've been financially is when I've been the most disciplined in tithing, budgeting and spending.

So – I'm encouraging you to make a decision today to handle your finances God's way. Determine to start the journey today and don't ever give up! Put away childish thinking about money! Put away the world's mindset where you spend more than you make. Stop spending everything on yourself and giving nothing to God.

If you are going to move forward on the road to financial freedom, you must love God more than money. You must put Him first and follow His path to financial freedom! So – repent of mishandling your finances! Ask for forgiveness and a fresh start!

And realize that financial freedom is not just about you getting more – it's about you giving more!

Financial freedom is not just about you getting blessed – it's about you being a blessing to others!

Financial freedom is not just about you building a bigger and bigger house – it's about you being a builder in God's house.

Financial freedom is not just about you storing up treasure on earth – it's about you storing up treasure in heaven!

- I challenge you today to follow God's plan to financial freedom so you can be the one experiencing abundance and the freedom to give!