



## Managing Wealth God's Way: Learning to be Faithful Stewards

### Sermon Notes for Message #4 of DDM: Living by God's Financial Plan (Proverbs 21:20) – Pastor Jeff

- God has a basic financial plan for His people, yet it seems to be misunderstood and regularly misapplied.
- We grow as disciples of Jesus Christ when we learn to follow God's wisdom about every aspect of life. We can find five basic and practical action steps God wants us to take if we are going to live by His financial plan. Proverbs 21:20 says, *"There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up"*. We need to learn to follow God's wise way and avoid the common foolish way for our good and His glory.

#### ① See your wealth divinely (Proverbs 11:4)

- It is critical that we view material things through God's perspective and not our own, so we don't fall into the trap of trying to impossibly serve two masters (Matt. 6:24; Luke 16:13).
- The Lord tells us that *"riches do not profit in the day of wrath, but righteousness delivers from death"* (Prov. 11:4). In Prov. 8:10-11, God says, *"Take my instruction and not silver, and knowledge rather than choicest gold. For wisdom is better than jewels; and all desirable things cannot compare with her."* (see also Prov. 16:16; 24:3-4; 10:16) Wisdom is better because it understands life from God's point of view and then puts it into action. You see God's wisdom when you understand:
  - o Your material wealth is a trust from God. He created it (Prov. 22:2), owns it (Job 41:11), controls its flow and distribution (not all are given equal amounts-Matt 25:14-30), provides it all (Prov 10:22), and we are entrusted to be faithful managers (Luke 16:10-12)
  - o Your material wealth is a test from God about your loyalty (Lk 16:13) and preoccupation (Matt 6:21)
  - o Your material wealth is a tool for ministry (Lk 16:9; 1 Tim. 6:18)
  - o Your material wealth is a temptation to veer away from kingdom living (1 Tim. 6:7, 9-10, 17; Prov. 11:28; 22:1; 28:6; 30:8-9)

#### ② Secure your wealth honestly (Proverbs 14:23)

- God has some do's and don'ts for acquiring and building your wealth:
  - o The Do's:
    - ≈ You can acquire by using your time, skills and energy to work (Prov. 14:23; Ecc. 2:24-25; Prov. 10:4; 16:26; Col. 3:23)
    - ≈ You can acquire by being resourceful like the Proverbs 31 woman (Prov. 31:16, 24)
    - ≈ You can acquire by receiving an inheritance (see point #4)
    - ≈ You can acquire by liquidating something of value or investing your capital in a wide variety of financial opportunities (Ecc. 11:1)
  - o The Don'ts:
    - ≈ Avoid being a sluggard or a slacker: Prov. 18:9; 10:4, 13:4, 21:5, 25; 12:24, 27)

- ≈ Avoid dishonesty (Prov. 15:27; 20:17), fraud (Prov. 13:11), “*deceptive wages*” (Pr. 11:28); “*ill-gotten gains*” (Pr. 10:2), theft (Prov. 6:30-31; Eph. 4:28; Pr. 20:17), “*a lying tongue*” (Pr. 21:6), cockiness (Pr. 12:9; 28:11) or a lack of discipline (Prov. 13:18)
- ≈ Avoid get rich-quick schemes because hastiness leads to buyer’s remorse & heavy losses (Prov. 21:5; 28:22)

### ③ Spend your wealth wisely (Proverbs 21:20)

- You must learn to live with your income. You output cannot exceed your income. You must “*know well the condition of your flocks and pay attention to your herds; for riches are not forever...*” (Prov. 27:3-4)
- There are four ways God directs us to spend our money:
  - 1) Pay the Lord first (see point #5)
  - 2) Pay the government second (Matt. 22:21; Rom. 13:1-2)
  - 3) Pay yourself third by saving and investing (see point #4)
  - 4) Pay for your family needs & goals (1 Tim. 5:8)
    - ≈ Develop a spending plan (Prov. 24:3-4)
    - ≈ Evaluate your purchases and look for good buys (Prov. 24:3; 31:16)
    - ≈ Pay off your consumer debts/obligations (Prov. 22:7; Ps. 37:21; Prov. 21:17).
    - ≈ Pay your bills on time (Prov. 3:28)
    - ≈ Listen to “*Practical Steps to Financial Management*” by Jason Dibble and apply the 7 baby steps Dave Ramsey recommends (<https://www.ramseysolutions.com/dave-ramsey-7-baby-steps>)

### ④ Save your wealth strategically (Prov. 6:6-8)

- Like the ants, we are called to plan ahead for our needs and wants (Prov. 6:6-8; 30:2)
- Saving for the future takes time to work the magic of compounding and to cultivate a long-term and diversified perspective. Remember there are no guarantees on all investment and savings options. Here are some areas to plan to save for:
  - Save for emergencies (job loss, catastrophic medical costs, etc.). Plan to save 3-6 months for household expenses.
  - Save for major purchases like a down payment on a home, vacations, mission trips, vehicles, remodels, pleasure craft, etc.
  - Save for future retirement. Consult a financial planner to understand your options.
  - Save for an inheritance to give to your children and children’s children (Prov. 13:22; 2 Cor. 12:14)
  - Save for giving an endowment to your church and other kingdom ministries.

### ⑤ Share your wealth generously (Prov. 11:24-25)

- God has been very generous to us and we are called to be generous toward His kingdom ministry and those in need (Prov. 3:9-10; 22:9; 1 Cor. 16:2; 2 Cor. 8-9)
- Who should we be generous towards:
  - The church ministry which helps reach the lost (Luke 16:9, Phil. 4:15-16), disciple and house the saved (2 Cor. 8-9) and support our leaders (pastors, directors, missionaries: 1 Tim. 5:17-18, 1 Cor. 9:11, 14; Gal. 6:6)
  - The poor & needy saints (Rom. 12:13; 1 Cor. 16:1-3; 2 Cor. 8-9; Prov. 14:10; 19:17; 21:13, 28:27; 29:7, 31:9, 31:20) and outsiders in need (Gal. 6:10; Lev. 19:10). Be wise and discerning about how you help those in need due to laziness (Prov. 10:4), stinginess (Pr. 11:24; 28:22), undisciplined lifestyle (Pr. 13:18), hastiness (Pr. 21:5), drunkenness (Pr. 23:21), chasing fantasies (Pr. 28:19) since God calls all with an able mind and body to follow His admonition (2 Th. 3:10: “*if anyone is not willing to work, then he is not to eat, either.*”)
  - Be generous to other worthy ministries who are theologically sound and gospel-centered.
- How do we determine our generosity?
  - Give your first & best gift (Prov. 3:9-10)
  - Give regularly and systematically (1 Cor. 16:2)

- o Give a proportional gift (1 Cor. 16:2: “as he may prosper” you; 2 Cor. 8:3)
- o Give voluntarily & thoughtfully (2 Cor. 9:5-7)
- o Give sacrificially as led (2 Cor. 8:1-4)