

FINANCIAL FREEDOM FOR THE FAITHFUL

John 8:32-36

Introduction: The Lord Jesus intended that His people experience freedom from bondage. Sin ultimately results in bondage—a bondage that can take many forms. For example, bondage to alcohol and drugs is obviously sinful bondage. Less obvious, however, is the *sin* of financial bondage. Yes, it is a *sin* to be obsessed by, preoccupied with and worried over personal financial issues.

Key Concept: A Biblical attitude and approach regarding financial issues will safeguard/deliver you from financial bondage.

- I. Adopt a Biblical Attitude toward Money.
 - A. All good things come from God (James 1:17).
 1. As Creator, God is the ultimate owner of *everything*.
 2. God entrusts good things to His people, but the blessing ultimately comes from God.
 - B. Christians are to be stewards of God's blessing (Luke 12:42-44).
 1. I do not own the things that I possess; they are given me in stewardship by God.
 2. As a steward, my chief goal is the management of my affairs in relation to the increase of the Kingdom of God.
 - C. Wealth for wealth's sake is not a Christian goal (I Tim. 6:6-9).
 1. Contentment should reign in the heart regardless of present circumstances. Learn to be happy with simple things!
 2. Financial improvement and increased stewardship is a Biblical goal (Mt. 25:14-30—Parable of the Talents).
 3. *Wealth* is a relative term. *All* American Christians are fabulously wealthy when compared to most of the world's population.
 - D. Money must never dominate the heart (I Tim. 6:10).
 1. Money is a tremendous servant and a terrible master.
 2. It's OK to have money in your pocket; *never* allow it to get into your heart.
 - E. Commitment to obey the Bible is the first step to financial freedom (Deut. 28:1-14)
 1. If you can trust God with your soul, you can certainly trust Him with your money.
 2. Failure to obey God in any particular will result in withdrawal of God's blessing and potentially God's curse (Deut. 28:15-68).

II. Adopt a Biblical Approach toward Money.

A. Learn the proper use of money (Luke 16:1-13).

1. Jesus did not commend the steward's craftiness. Rather, he commended this worldly man's foresight in regard to his own well being (8).
2. Christians should "make friends" of money, meaning believers should learn how to use money to their own advantage (9).
3. Discipline relating to personal finances will reap benefits in every area of life. Carelessness and disorganization in financial matters signals failure in other areas as well (10).
4. One's handling of his personal finances is a good barometer as to whether he should be trusted in other areas. Those who can not handle their own financial affairs should be given very limited responsibilities in other areas of life (11, 12).
5. Use money wisely, but do not worship it. God should always be the Christian's priority (13).

B. Exercise self-discipline in every area of life, including finances (Proverbs 6:6-11).

1. Survival in the animal kingdom requires instinctual discipline. Man's sin nature impedes such discipline and must be overcome if man is to know success (6).
2. Financial success requires the commitment of a self-starter (7).
 - a. Don't depend upon someone to do it for you. You must do it for yourself. Beware of so-called financial advisors.
 - b. Don't depend upon someone to motivate and inspire you. You must motivate and inspire yourself.
 - c. Don't depend upon someone to force you. If you only do what you're forced to do, you will end up with very little. (Example: Social Security was intended to be supplemental, not primary, for retirement income.)
3. Financial success requires consistent practicing of proven principles—WORK (8).
4. Laziness is the enemy of prosperity (9-11)
 - a. Physical laziness—avoids physical work
 - b. Mental laziness—avoids mental work
 - c. Organizational laziness—avoids gathering and classifying necessary financial information
 - d. Confrontational laziness—avoids confronting the problem. It's easier to put your head in the sand than to investigate the extent of your problem.
 - e. Leadership laziness—avoids taking and maintaining control of the financial situation.
5. Financial success requires a lifelong commitment to the principles of disciplined, organized living.