

Financial Stewardship

UNDERSTANDING GOD'S PLAN FOR YOUR FINANCES



WHAT DOES THE BIBLE SAY ABOUT FINANCES?

Many people leave God out of their finances, thinking that God has nothing to say on the topic. That couldn't be further from the truth!

The Bible includes over 2,000 verses that discuss spending, saving, earning, giving, borrowing, budgeting and investing. Jesus spoke more about money than almost any other subject in the Bible.

As you begin this study, open your time in prayer, asking God to speak to you as you read God's Word.

Carefully consider the passages below and reflect on what God desires to teach you through God's Word.

GOD'S RESPONSIBILITY AND OUR RESPONSIBILITY

If you are tired from carrying heavy burdens, come to me and I will give you rest. Take the yoke I give you. Put it on your shoulders and learn from me. I am gentle and humble, and you will find rest. This yoke is easy to bear, and this burden is light. –Matthew 11.28-30, CEV

*The earth and everything on it,
including its people
belong to the LORD.*

*The world and its people
belong to him.*

–Psalm 24.1, CEV

But more than anything else, put God's work first and do what he wants. Then the other things will be yours as well. –Matthew 6.33, CEV

... Our first duty is to be faithful to the one we work for ... –1 Corinthians 4.2, CEV

- What do these passages tell you about God’s role in your life and in your finances?
- What do these passages say about your responsibility?
- How does “be faithful” relate to the way that you handle your finances?
- Application Challenge: Take a moment to ask God to give you an attitude of trust, believing that God will be faithful to fulfill God’s role. Then ask God to give you an attitude of obedience, being faithful to follow the instructions in God’s Word. Think about a practical way to put these attitudes to the test in the coming week.

BORROWING MONEY

The poor are ruled by the rich, and those who borrow are slaves of moneylenders.

–Proverbs 22.7, CEV

God paid a great price for you. So don’t become slaves of anyone else.

–1 Corinthians 7.23, CEV

We didn’t bring anything into this world, and we won’t take anything with us when we leave. So we should be satisfied just to have food and clothes.... The love of money causes all kinds of trouble. Some people want money so much that they have given up their faith and caused themselves a lot of pain.

–1 Timothy 6.7-8, 10, CEV

Let love be your only debt! If you love others, you have done all that the Law demands.

–Romans 13.8, CEV

- When lenders extend credit, they presume, in part, that your present financial circumstances will prevail—your employment, your credit, your health. Why do you think the Bible cautions us against debt? Is it related to these presumptions? What will happen if circumstances change for the worse?
- Why do you think it is difficult for some people to be satisfied with what they already have?
- If you have debt, examine your motivation for borrowing. Did you truly need (not just want) the items you purchased? Could you have waited to save up for the items instead?
- Application Challenge: Rather than dwelling on past financial mistakes, move forward by creating a strategy to get out of debt.

SAVING

*Be sensible and store up
precious treasures—
don't waste them
like a fool.*

—Proverbs 21.20, CEV

*If you plan and work hard,
you will have plenty;
if you get in a hurry,
you will end up poor.*

—Proverbs 21.5, CEV

*On this earth four things
are small but very wise:
Ants, who seem to be feeble,
but store up food
all summer long ...*

—Proverbs 30.24-25, CEV

- What can you learn about saving from these passages? What is the purpose of savings? Look also at Deuteronomy 14.28-29 and John 6.12-13.
- Have you developed a habit of saving money? Why or why not?
- What changes do you need to make to begin spending less and saving more?
- Application Challenge: If you don't currently have a written budget, set aside time this week to create one. Be sure to include savings as one of the items in your new budget.

GIVING

By everything I did, I showed how you should work to help everyone who is weak. Remember that our Lord Jesus said, "More blessings come from giving than from receiving."

–Acts 20.35, CEV

*What if I gave away all
that I owned
and let myself
be burned alive?*

*I would gain nothing,
unless I loved others.*

–1 Corinthians 13.3, CEV

If you give to others, you will be given a full amount in return. It will be packed down, shaken together, and spilling over into your lap. The way you treat others is the way you will be treated.

–Luke 6.38, CEV

God loved the people of this world so much that he gave his only Son, so that everyone who has faith in him will have eternal life and never really die. –John 3.16, CEV

- How would you describe your current attitude towards giving?
- How do these verses challenge you to think differently about giving?
- Do you give in obedience to God's commands? Do you give because you love? (Ask yourself how much you would give if all of your giving had to be anonymous.)
- Application Challenge: Allow God to show you the truth of Jesus' message that it is better to give than to receive. Ask God to open your eyes to an opportunity to help someone in need.

We hope that you have been blessed by this Scripture study.

Want to go further with God's Word? Sign up for a 40-day journey by texting financial-stewardship- to 72717 or by visiting american-bible-society.journeymaker.org/financial-stewardship-