

## Money, Part I: Who's in Control

### Introduction:

Why should we study about money as Christians?

- The Bible has much to say—over 2000 verses regarding money, finances, investing, giving, etc.
- We will learn much about
  - God's Sovereignty
  - God's Control
  - God's Provision
  - God's Grace
  - Our Stewardship
  - How and why should we give
  - How we should live

Does it matter to God how I handle my finances?

- He who is faithful in little will be faithful in much

Will it help me in my relationship to God?

- As we leave all behind, we will grow closer to Him
- Learn to Trust God for His part
- Build Godly character as we learn our part

Basis for the study will be, *Your Money Counts* by Howard Dayton. This book covers 10 principles.

- God's Part – Ownership/Lordship, Control and Provision
- Our Part – Stewardship
- Avoid Debt
- Seek Counsel
- Absolute Honesty
- Generous Giving
- Hard Work
- Save/Invest
- Train Children
- Wise Spending

We will focus on 5 of these in our four lessons.

- Who's in Control – God's part
- Our part--Stewardship
- Work Hard– who's your real boss
- Avoid Debt so you can Give Generously – what's your attitude
- Living – what's your standard of living or how should you then live

Scripture outlines principles for things related to money/finance matters

- Working (Prov. 18:19; Prov. 22:29; I Cor. 15:58)
- Earning (Deut. 24:15; Job 7:2; Lk. 3:14)
- Investing (Prov 14:23; 31:16; Is 48:17; James 4:13)

- Spending (Deut 14:26; Is 55:1-3; James 4:3)
- Giving (Lev 27:30-32; Mal 3:8-10; II Cor 9:6-7)
- Saving (Num 27:7-11; Job 42:15; Prov 13:22)
- Getting out of debt (Prov 17:18; 22:7; II Kings 4:7)
- Teaching our children (Deut 6:6-7; Prov 22:6; Lk 6:40)

Frustration comes when we don't understand money's place in our lives, God's role and our role

### **God's Part**

Ownership/Lordship (Sovereignty of God)

- God is the owner of everything and the Bible clearly states this in **Ps. 24:1** --Lord (master, owner) most common name for God in Scripture
  - We need to realize that all "my" stuff belongs to God
  - **Hagai 2:8**, the silver is mine (God's) and the gold
  - **Lev. 25:28** for the land is mine, you are strangers,
  - **Ps. 50** -- "the world and its fullness is mine"
    - Never gives land to man, makes him steward, but does not give it to him
  - It's not yours, it's not mine, practice not saying these things, important to Christ—**Lk 14:33**—
  - "When we acknowledge God's ownership, every spending decision becomes a spiritual decision. No longer do we ask, 'Lord, what do You want me to do with my money?' The question is restated, 'Lord, what do You want me to do with Your money?'" (Burkett)—This puts spending on equal footing with giving from a spiritual perspective.
  - Realizing that God owns it all is first step toward contentment.
  - Giving up ownership is not easy, nor is it a one time deal, it something we need to constantly remind ourselves.

### **God is the controller of everything**

- Chapter 3 of the Confession—"God from all eternity, did, by the most wise and holy counsel of His own will, freely, and unchangeably ordain whatsoever comes to pass;"--God's sovereignty, He's in control
  - **I Chron 29:11-12** powerful passage about Gods control
  - **Ps 135:6** Whatever the LORD pleases He does
  - **Eph 1:1**- He works all things according to the counsel of His will;
  - **Daniel 4:35** --No one can restrain His hand Or say to Him, "What have You done?"
- We need to stop thinking we are in control
- All things work together for good (life of Joseph—"what you intended for evil, God intended for good") –
- "I believe that every particle of dust that dances on a sunbeam does not move an atom more or less than God wishes; that every particle of spray that dashes against the steamboat has its orbit as well as the Sun in the heavens; that the chaff from the hand of the winnower is steered as the stars in their courses; the creeping of the aphid over the rosebud is as much fixed as the march of the devastating pestilence; the fall of leaves from the poplar is as fully ordained as the tumbling of an avalanche." (Spurgeon)

## **The burden of provision is on God – He takes the burden for our needs**

- Needs vs Wants
  - Needs are food, shelter, clothing; wants are everything in excess of that (**I Tim 6:8**)
  - If you are here today, He's giving you what you need; I dare say He has given us much of what we want
  - Jehovah Jirah-the Lord provides (**Gen. 22:14**- Abe willing to give up his prize possession—his son)
  - **Matt. 6:31-34**
  - **Phil. 4:19** – His supply is according to His riches—which is everything and not just here on earth, but also in glory! Take Him at His Word...He will take care of you.
  - God provides for our needs just as He has done throughout history for His people and He does not need a prosperous economy to do it. Some examples:
    - Manna for 2 million people
    - Ravens brought food for Elijah
    - Angels to minister to Christ
    - 5 loaves and 2 fishes fed 5000 people...

## **Our Responsibility**

Our responsibility is to be faithful stewards

- Main task of steward is to be faithful (**I Cor. 4:1&2**)
- Faithful w/ all we have (100%, not just 10%)—Many Christians do not know the Biblical principles of how to handle money. They make incorrect financial decisions that lead to painful consequences – (Hosea 4:6)
- The little and the big, all of it, it's all Gods—(**Lk 16:10-11**)
- Is a person who tithes a faithful steward – not necessarily—which part is God's, the 90 or the 10; as your income has increased, have you increased your giving?
- We must ask, what would God have us do with our money?
- Faithfulness leads to contentment (**Phil. 4:9, 19**—Paul learned to be content because he knew God supplies all his needs and he was faithful)

## **Benefits:**

- Grow closer to Christ – John 14:20-it's a grace of God, hold looser to temporal so we can hold tighter to God
- Develop a Godly character – through the right use of money (Lk 16:10-11)
- Become more financially stable, even if you have to dial back

## **Conclusion:**

Look to the story of Joseph—he was faithful steward in prison the same way he was in the palace. Be a faithful steward where you are. Joshua 1:8 – obedience to God will result in God's prosperity.

Remember God is responsible for providing for our needs, He is the owner of all of it, and He is in control of everything. Our part is to be a faithful steward of what He provides, which is all of it.