

FINANCES

(Read all Proverbs references from Living Bible.)

- I. Basic concepts and attitudes concerning money.
 - A. The ultimate treasure is Christ - II Cor. 4:7
 - B. The first priority is Christ - Matt. 6:33; I Tim. 6:6
 - C. God is the owner of all things and entrusts tangible resources to us - Deut. 8:18; I Chron. 29:11,12; Ps. 24:1; Haggai 2:8; Phil. 4:19; James 1:17
 - D. Money is a medium of exchange for tangible resources.
 - E. Money is amoral and not inherently evil "filthy lucre" - I Tim. 6:10; Heb. 13:5
 - F. Money can become an inordinate preoccupation and idolatrous - Prov. 11:28; 18:11
 - G. Hugh Martin - "If your Christianity is not affecting how you deal with your finances, it is a charade."

- II. Working for money.
 - A. Trust God to provide - II Chron 16:9; James 4:13-16
 - B. Gainful labor - Exod. 20:9; Prov. 6:6-11; 13:11; 14:23; 21:5; 28:19; Rom. 12:11; Eph. 4:28; Col. 3:23,24; II Thess. 3:10
 - C. Not shameful gain - Prov. 21:6; I Tim. 3:3,8; Titus 1:7,11; I Pet. 5:2

- III. Managing money.
 - A. Planning - Prov. 16:1; 21:5; 22:3; 27:23,24; Lk. 16:11; 19:11-26
 - B. Priorities and budgeting - Prov. 24:3,4; Lk. 14:28-30
 - C. Seek counsel - Ps. 1:1; Prov. 10:21; 11:4; 15:22; 24:6
 - D. Not inordinate preoccupation - Matt. 6:34; 13:22; Phil. 4:6; II Tim. 2:4; I Pet. 5:7
 - E. Financial advisor: "Nine out of ten people in America are financial failures. They are prodigal financial managers. They do not plan to fail; they just fail to plan."

- IV. Saving money.
 - A. Put aside for future - Prov. 6:8; 21:20
 - B. Not hoarding - Eccl. 5:13; Matt. 6:19,20; Lk. 12:16-24
 - C. Not greed to get rich - Prov. 23:4,5; 28:20,22; Matt. 13:22; I Tim. 6:9,10
 - D. Not covetousness - Exod. 20:17; Lk. 12:15,34; 16:13-15
 - E. Not idolatry - I Tim. 6:10; Heb. 13:5

- V. Investing money.
 - A. Productivity and multiplication of resources - Matt. 25:14-20; Lk. 19:11-26
 - B. Preparation for future need - Gen. 41:35,36; Prov. 6:6,7; 13:22; Eccl. 5:14
 - C. Objective of financial freedom without undue concern - Phil. 4:11-13; I Tim. 6:8; Heb. 13:5. (learning, earning, yearning curve)

VI. Borrowing money.

- A. Avoiding debt - Ps. 37:21; Rom. 13:8
- B. Presumption on future ability to repay - James 4:13-17
- C. Bondage to lender - Prov. 22:7

VII. Lending money.

- A. Lending as giving - Deut. 15:8,9; Lk. 6:35
- B. Do not co-sign - Prov. 6:1-5; 11:15; 17:18; 22:26,27; 27:13
- C. Charging interest - Exod. 22:25-27; Lev. 25:35-37; Deut. 23:19,20; Neh. 5:6-12; Ps. 15:5; Ezek. 18:8,13,17; Matt. 28:27; Lk. 19:23

VIII. Giving money.

- A. Need to give - Deut. 14:23; Prov. 3:9,10; Malachi 3:11; Lk. 6:38; I Cor. 16:1,2; II Cor. 9:7; I Tim. 6:18; I Jn. 3:17
- B. Giving to the poor - Prov. 19:17; Rom. 12:13

IX. Paying money for taxes

- A. Matt. 22:15-21; Rom. 13:7

X. Inheritance for descendants.

- A. Numb. 27:8-11; Prov. 13:22; II Cor. 12:14; I Tim. 5:8
- B. Preparing of last will and testament