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Spring Cleaning – Finances

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STEWARDSHIP expressed in CASH MANAGEMENT and WEALTH BUILDING are the fundamental concepts upon which the specific commands are based.

STEWARDSHIP

Stewardship Acknowledges God as Source and Owner

The first concept is that wealth BELONGS TO GOD and is His to distribute.

NIV Proverbs 8:12-21 (page 445) "I, wisdom, dwell together with prudence; I possess knowledge and discretion.¹³ To fear the LORD is to hate evil; I hate pride and arrogance, evil behavior and perverse speech.¹⁴ Counsel and sound judgment are mine; I have understanding and power.¹⁵ By me kings reign and rulers make laws that are just;¹⁶ by me princes govern, and all nobles who rule on earth.¹⁷ I love those who love me, and those who seek me find me.¹⁸ **With me are riches and honor, enduring wealth and prosperity.**¹⁹ My fruit is better than fine gold; what I yield surpasses choice silver.²⁰ I walk in the way of righteousness, along the paths of justice,²¹ bestowing wealth on those who love me and making their treasuries full.

Wealth is from God, we are STEWARDS of His wealth, and this is why He has the RIGHT AND AUTHORITY to tell us how to spend and invest.

Ignoring Stewardship is Bad Financial Planning

NIV Proverbs 5:1-14 (page 443) My son, pay attention to my wisdom, listen well to my words of insight,² that you may maintain discretion and your lips may preserve knowledge.³ For the lips of an adulteress drip honey, and her speech is smoother than oil;⁴ but in the end she is bitter as gall, sharp as a double-edged sword.⁵ Her feet go down to death; her steps lead straight to the grave.⁶ She gives no thought to the way of life; her paths are crooked, but she knows it not.⁷ Now then, my sons, listen to me; do not turn aside from what I say.⁸ **Keep to a path far from her, do not go near the door of her house,⁹ lest you give your best strength to others and your years to one who is cruel,¹⁰ lest strangers feast on your wealth and your toil enrich another man's house.¹¹ At the end of your life you will groan, when your flesh and body are spent.¹² You will say, "How I hated discipline! How my heart spurned correction!¹³ I would not obey my teachers or listen to my instructors.¹⁴ I have come to the brink of utter ruin in the midst of the whole assembly."**

NIV Proverbs 10:22 (page 447) The blessing of the LORD brings wealth, and he adds no trouble to it.

NIV Proverbs 13:11 (page 449) Dishonest money dwindles away, but he who gathers money little by little makes it grow.

^{NIV} Proverbs 21:5-6 (page 455) The plans of the diligent lead to profit as surely as haste leads to poverty. ⁶ A fortune made by a lying tongue is a fleeting vapor and a deadly snare.

^{NIV} 1 Timothy 6:6-10 (page 824) But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that. ⁹ People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Money that is immorally gained will either be **LOST** or **COST IN OTHER WAYS** more than it is worth

Stewardship Requires Work

Stewardship does not imply sitting back “exercising faith” and refusing to **DILIGENTLY LOOK FOR WORK**

^{NIV} 2 Thessalonians 3:7-12 (Page 822) For you yourselves know how you ought to follow our example. We were not idle when we were with you, ⁸ nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. ⁹ We did this, not because we do not have the right to such help, but in order to make ourselves a model for you to follow. ¹⁰ For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat." ¹¹ We hear that some among you are idle. They are not busy; they are busybodies. ¹² Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat.

The key here is to remember that hard work is our **RESPONSE TO GOD'S PROVISION** not the opposite of God's provision.

^{NIV} Proverbs 14:23 (page 450) All hard work brings a profit, but mere talk leads only to poverty.

^{NIV} Proverbs 10:4 (Page 446) Lazy hands make a man poor, but diligent hands bring wealth.

^{NIV} Proverbs 6:6-11 (page 444) Go to the ant, you sluggard; consider its ways and be wise! ⁷ It has no commander, no overseer or ruler, ⁸ yet it stores its provisions in summer and gathers its food at harvest. ⁹ How long will you lie there, you sluggard? When will you get up from your sleep? ¹⁰ A little sleep, a little slumber, a little folding of the hands to rest-- ¹¹ and poverty will come on you like a bandit and scarcity like an armed man.

God first as **PROVIDER** and **SOURCE**; stewardship second as the **DILIGENT RESPONSE** to the assets we are provided.

Stewardship Acknowledges God's Authority

Once we acknowledge Him as the source and ultimate owner of all wealth, then we are giving Him the **RIGHT TO SPEAK** to our **MANAGEMENT** of all wealth.

NIV Matthew 25:14-30 (Page 689) "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them.¹⁵ To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey.¹⁶ The man who had received the five talents went at once and put his money to work and gained five more.¹⁷ So also, the one with the two talents gained two more.¹⁸ But the man who had received the one talent went off, dug a hole in the ground and hid his master's money.¹⁹ "After a long time the master of those servants returned and settled accounts with them.²⁰ The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'²¹ "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'²² "The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.'²³ "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'²⁴ "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed.'²⁵ So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'²⁶ "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed?'²⁷ Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.²⁸ "Take the talent from him and give it to the one who has the ten talents.²⁹ For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.³⁰ And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

Stewardship requires Management

Management Step One: Honor the Provider

NIV Proverbs 3:9-10 (Page 442) Honor the LORD with your wealth, with the firstfruits of all your crops;¹⁰ then your barns will be filled to overflowing, and your vats will brim over with new wine.

NIV 1 Timothy 5:17-18 (Page 824) The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching.¹⁸ For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages."

The question for those of us living under the New Testament covenant with God is what does the *FULFILLMENT OF TITHING AND GIFT GIVING* look like for us

Management Step Two: Honor the Poor

NIV Proverbs 14:21 (Page 450) He who despises his neighbor sins, but blessed is he who is kind to the needy.

NIV Proverbs 14:31 (page 450) He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.

NIV Proverbs 17:5 (Page 452) He who mocks the poor shows contempt for their Maker; whoever gloats over disaster will not go unpunished.

NIV Proverbs 19:17 (Page 454) He who is kind to the poor lends to the LORD, and he will reward him for what he has done

NIV Proverbs 21:13 (Page 455) If a man shuts his ears to the cry of the poor, he too will cry out and not be answered.

NIV Proverbs 22:9 (Page 456) A generous man will himself be blessed, for he shares his food with the poor.

1 Timothy 6:17-19 (Page 824) Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share.¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

CHARITY is to be a part of how we make our stewardship or management decisions.

Management Step Three: Live Within the Cash Flow

NIV Proverbs 11:15 (Page 448) He who puts up security for another will surely suffer, but whoever refuses to strike hands in pledge is safe.

NLT Proverbs 11:15 Guaranteeing a loan for a stranger is dangerous; it is better to refuse than to suffer later.

NIV Proverbs 22:26 (Page 456) Do not be a man who strikes hands in pledge or puts up security for debts;²⁷ if you lack the means to pay, your very bed will be snatched from under you.

NIV Proverbs 22:7 (Page 456) The rich rule over the poor, and the borrower is servant to the lender.

What is bad is debt that exceeds your *ABILITY TO PAY* and debt for things that are *DECREASING IN VALUE*

Management Step Four: Build Wealth with the Cash

Your affordable lifestyle is what your cash can afford AFTER YOU SAVE AND INVEST.

NIV Proverbs 21:17 (Page 455) He who loves pleasure will become poor; whoever loves wine and oil will never be rich.

NIV Proverbs 21:20 (Page 455) In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.

NIV Proverbs 13:22 (Page 449) A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous.

Getting out of Trouble – The Numbers are Easy but the Emotions are Tough

Increase your *INCOME*, lower your *EXPENSES* or both.

You need to live below your *AVAILABLE CREDIT* and below your available cash after debt payments

“There are two ways to have enough; one is to get more the other is to want less.”

If you want to get out of debt *FASTER*, then start honoring God as *SOURCE AND OWNER* when you reduce your lifestyle and start paying off your debt.

^{NIV} Malachi 3:8-12 (Page 665) "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. ⁹ You are under a curse-- the whole nation of you-- because you are robbing me. ¹⁰ Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. ¹¹ I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. ¹² "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.