

Financial Responsibility

Gene Warr

I. Introduction. (Acts 24:16)

II. Facts about money.

A. Money is a medium of exchange.

B. Money is amoral.

C. Money is God's. (Deuteronomy 8:18, 1 Corinthians 4:7)

D. Money can bless if it is acquired properly.

E. It can cause a man to forget God, stop trusting him, be deceived, fall in love with it, rest on an unstable foundation, become ungrateful, become double minded and become proud. (Proverbs 30)

F. We have a responsibility to be stewards of money. (Luke 12)

G. Money cannot become our God.

III.. Earning money.

A. The secret to earning money is work, which helps us to overcome boredom, vice and poverty. (Proverbs 14:23; 20:4; 2 Thessalonians 3:10; 1 Timothy 5:8; Romans 11:25)

B. We ought to plan to save. (Proverbs 21:20)

1. Pay cash for what you buy.

2. Do not spend windfalls.

3. Operate with a margin to be available to God and for security by using a budget.

4. Discontinue services not needed.

5. Keep records. (Proverbs 23:20)

6. Do not become a loan company (give if people need essentials).

7. Do not cosign a loan. (Proverbs 27:13; 17:18)

8. Use it up, wear it out, make it do or do without.

9. Stay out of debt on high depreciating items.

10. Throw away credit cards.

11. Get out of debt.

12. Wait for God to provide. (Philippians 4:19)
13. Build sales resistance.
14. Only go into debt for a house, life insurance or a business.

IV. Giving.

- A. Put your giving money somewhere safe.
- B. Give it where it will get a return.
 1. Are they biblical?
 2. Are people positively responding to the message?
 3. Do the leaders show character?
 4. Is the organization growing?
 5. Is there a standard of excellence along with a freedom from waste.

V. Conclusion. (Luke 16:10)

Application questions:

1. What are some of God's thoughts on money?

2. What is your financial state? What is your plan for improving your finances?

3. Where can you draw the line financially between a place of trusting in your money from a place of wise security before God? Explain.
