

**OUTLINE - BIBLICAL STEWARDSHIP FOR TODAY**

- 1) Biblical Stewardship Overview
- 2) **Money – Making Money is Easy, Keeping it is the Hard Part**
- 3) Debt – The Good, The Bad, and The Ugly
- 4) Tithing – The New Testament Way
- 5) Benevolence Giving
- 6) God’s Wisdom on Money
- 7) God’s Economy
- 8) Prosperity Preaching – Pros & Cons
- 9) Attitude is the Key for God to Bless
- 10) Biblical Investing vs Gambling
- 11) Retirement and Taxes



**DISCLAIMER:** When it comes to your MONEY, you should consult a professional Money Manager and/or Tax Consultant before making any big changes to your financial holdings...

**INTRODUCTION**

According to Solomon, money is the answer to everything – BUT is it? ..... [Ecc 10:19](#)

- If you had \$1,000,000 how long would it last?
- 10 years if you use \$100,000 per year without investing it
  - Indefinitely if the \$1,000,000 is invested at a specific rate
    - ♦ e.g. 7% APR would yield \$70,000 per year (before taxes)

Now, how do you acquire \$1,000,000 (and still sleep at night)?

- |                                      |                        |
|--------------------------------------|------------------------|
| • Job Promotion?                     | • More Education?      |
| • Inheritance?                       | • Lottery?             |
| • Law Suit?                          | • Las Vegas?           |
| • Race Track?                        | • Day Trading?         |
| • Readers Digest Sweepstakes?        | • Real estate?         |
| • Short Term Investing (or Trading)? | • Long Term Investing? |

*“It looks like everyone will have to become a millionaire -- if they ever want to retire.” – Dr. Paul B. Farrell, CBS MarketWatch, Dec 99*

**What is Wealth**

- Wealth is defined by your net worth, not by your possessions (cattle not chattel)
- Nominally, a wealthy person is viewed as having at least \$1,000,000 in net worth
- Determine what your net worth should be by multiplying your age times your realized pretax annual household income from all sources except for inheritance, then divide by 10
  - ♦ Example: 40 yrs x \$50,000 divide by 10 = \$200,000

One-half of American households have less than \$1,000 in net financial assets

**Sage Advice**

- Whatever your income, always live below your means
- Education is one of the best investments to make
- Debt elimination is even a better investment
- Number your days and act accordingly ..... [Ps 90:12](#)
- We need to learn how to invest for the long term, and pass this knowledge on to our children.
- Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a life time
- We should not weary ourselves to gain wealth, because it is taxing to our souls as money has a tendency to fly away ..... [Prov 23:4-5](#)
- If wealth increases, do not set your heart upon them ..... [Ps 62:10](#)
- If we are truly a child of God, God will make sure we learn the lessons He has for us - so learn quickly!

*The best investment you will ever make is Debt Reduction*

**Position yourself to be blessed**

- Live a Godly life and be diligent in your Christian walk..... [Ps 84:11](#)
- Pray for needs to be met - but let God be God and let Him decide how best to meet those needs..... [3 John 2](#)

- Pray for wisdom to learn lessons & to weed out the dross... [Jms 1:5](#)
  - ♦ God is going to teach us whether we want to be taught or not, so don't be stubborn
  - ♦ Learn the lesson quickly, correct any problem, and move on to the next situation (God tries us “every moment” - [Job 7:18](#))
- Change American mind set of “I want it now” to God’s mind set of “Be Patient & Faithful” ..... [James 5:7](#)

**What to Pray For**

- It’s OK to pray for your “coasts to be enlarged”, BUT be ready to take on more responsibilities ..... [1Chron 4:10](#)
- Pray that God will use you as a channel to bless others ([Pr 13:22b](#) ... *the wealth of the sinner is laid up for the just.*)
- ...but make sure you are already obedient to God’s Word, otherwise your prayers are an abomination ..... [Prov 28:9](#); [1 Pet 3:7](#)
- There’s no guarantee God will bless any of us materially (e.g., widow w/ 2 mites, the destitute widows of [1 Tim 5](#), the Apostles), but at least we want to be in a position to be blessed ..... [Ecc 5:19](#)
- Nothing worse than missing the blessings of God due to disobedience
- **WHAT DOES GOD GUARANTEE FOR US?**..... [Mat 6:11](#)

**Convenient Christianity is a KILLER**

- Convenient Christianity – we obey when it is convenient (e.g., we seem to read our Bible when it’s convenient, pray, keep the speed limit, be submissive, and we give when it’s convenient)
- Need to migrate from Convenient to Sincere Christianity – If we are serious about our service to the Lord, we will read our Bible, pray, keep the speed limit, give/tithe, whether it’s convenient or not
- **REMEMBER:** Once we start obeying the way God wants us to obey, God takes over responsibility for ALL of our needs. He becomes ultimately responsible for our financial wellbeing (and I’d rather have Him in control of my finances instead of me)
- Our responsibility is to be wise stewards. God’s responsibility is “giving the increase.”

**CONCLUSION / APPLICATIONS / BENEFITS**

**The Ultimate Test of our Faith**

- Though, non-Christians are able to sock more away since they are not under any obligations to give proportionally – HOWEVER, giving God’s way enables God to bless us His way
- Our Faith has to be in God and not in our money
- Proportionate, consistent, willful, cheerful, sacrificial, and generous giving (aka: Tithing) keeps us dependent on God
- God’s blessings are worth more than our giving

- **The Ultimate Test of our Love for God:** [Psalm 119:162](#) “I rejoice at thy Word, as one that finds great spoil.”

**NEXT WEEK: Debt – The Good, The Bad, and The Ugly**



# The Bell Curve

