



HOW DOES CHRISTIANITY IMPACT MY FINANCES?

Introduction:

- A. (Slide #2) “Money” -- It Can Be A Frustrating Thing; It Can Be A Fantastic Thing!”
- B. “Money” -- It Can BE A Wonderful Blessing; It Can Be A Horrible Curse!
- C. Most People Feel Like They Either Don’t Have Enough; A Few Feel Like They Have Too Much.”
- D. (Slide #3) What You Have And How You Use What You Have Are Important To God -- He Calls It Stewardship!
 1. And stewardship goes WAY BEYOND finances!
 - a. How do you use and spend your time?
 - b. How do you treat your body?
 - c. How do you care for your spirit? How do you care for your present relationship with God and care about your eternal destiny?
 2. Stewardship is VERY important to God!
 - a. I Cor. 4:2 “Moreover it is required in stewards that one be found faithful.”
 - b. I Pet. 4:10 “As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God.”
 3. Jesus told the “Parable Of The Unjust Steward” in Lk. 16:1-9; then He gave the following applications: “And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home. ¹⁰He who *is* faithful in *what is* least is faithful also in much; and he who is unjust in *what is* least is unjust also in much. ¹¹Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true *riches*? ¹²And if you have not been faithful in what is another man’s, who will give you what is your own? ¹³No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.’ ¹⁴Now the Pharisees, who were lovers of money,

also heard all these things, and they derided Him. ¹⁵And He said to them, ‘You are those who justify yourselves before men, but God knows your hearts. For what is highly esteemed among men is an abomination in the sight of God.’” Lk. 16:9-15

4. Faithful stewardship involves appreciating what we have, not wasting our blessings, and being wise in how we use what we have!
 - a. We must not be a hoarder who is so tight and miserly that we do not support the Lord’s work as we can and should; we should be giving as we live! We must not just fall in love with a huge bottom line.
 - b. On the flip side, we must not be such a spendthrift that we end up needing others to care for us!
 - c. It involves learning how to be wise in the use of finances and in protecting your family!
 5. Even more seriously, how I use my finances determines my relationship with God!!!
- E. What Is God’s Advice About The Impact That Serving Him Has Upon Your Finances?

I. (Slide #4) Christianity Impacts My View About SECURING [PROVIDING]!

- A. A Christian Must Have A Work Ethic!
1. II Thess. 3:10 “For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat.”
 2. God expects us to put off indifference and laziness and to provide for our families.
 3. If you are a homemaker and your mate works outside the home, you must have a strong work ethic there as well.
 4. If you are physically disabled or elderly, do not be ashamed that you cannot do more!
- B. A Christian Must Accept Responsibility!
1. Provide for yourself.
 2. Provide for your family.
 3. Support the cause of Christ! Give to the Lord!
 4. Assist the hurting.

- C. Never Seek To Secure Finances Through Dishonest Measures!
1. Pr. 19:22 “What is desired in a man is kindness, And a poor man is better than a liar.”
 - a. Motive is SO important!
 - b. Heart is VITAL!
 - c. One who is kind and truthful is much more desired by others than one who is an unkind, mean liar!
 2. Pr. 28:6 “Better *is* the poor who walks in his integrity Than one perverse *in his* ways, though he *be* rich.”
 - a. Does this passage say, “IT IS BETTER TO BE POOR THAN RICH?” NO!!!
 - b. Both the rich and the poor can be tempted to sin!
 1. The poor man is certainly tempted to seek gain dishonestly.
 2. The rich man is certainly tempted to fall in love with his riches and to glory in what HE has done.
 - c. God respects one with a godly heart, whether he is rich or poor; and God rejects one who is perverse whether he is rich or poor.
 3. Pr. 17:23 “A wicked *man* accepts a bribe behind the back To pervert the ways of justice.”
 4. Ex. 23:8 “And you shall take no bribe, for a bribe blinds the discerning and perverts the words of the righteous.”
 5. Dt. 16:19 “You shall not pervert justice; you shall not show partiality, nor take a bribe, for a bribe blinds the eyes of the wise and twists the words of the righteous.”
- D. This Demands Honesty And Integrity In Our Home Finances, In Our Work, And In The Use Of The Finances Of Others!
- E. To Simply Ignore Honestly In Securing Finances Is Sinful!
1. I Tim. 5:8 “But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.”
 2. Eph. 4:28 “Let him who stole steal no longer, but rather let him labor, working with *his* hands what is good, that he may have something to give him who has need.”

F. At The Same Time, Everyone Has Different Opportunities, Advantages, And Incomes.

1. Because of this, ill will can quickly arise in hearts!
2. Respect of persons can go two ways:
 - a. Rich people can “look down upon” those who have less!
 - b. Poor people can “look down upon” those who have more!
3. Just because one has wealth, it does not indicate that he is wicked!
 - a. If so, what about Job, Abraham, or Joseph of Arimathea?
 - b. Many wrongly judge the wealthy by thinking that they MUST have been and still are wicked or they could not have attained their wealth!
4. And just because one struggles with finances does not mean he is lazy or wasteful!

II. (Slide #5) Christianity Impacts My View About SPENDING.

A. God Never Told People To Be Hoarders!

1. Everyone may have different views about spending.
 - a. That is OK in a sense.
 - b. Be careful not to be harsh or judgmental because others may not spend like you do or may not support the Lord or causes that you support.
2. Some are as “tight as the bark on a tree” when it comes to spending.

B. Money Can Be Used To Purchase Necessities Or Wants.

1. Abraham bought the field of Ephron including the cave of Macpelah to bury Sarah. Gen. 23. (Many of us have had to purchase cemetery plots).
2. Jacob sent 10 of his sons to Egypt with money to buy grain. Gen. 42. When they were sent home with their money in their bags after the first visit to Egypt, Jacob sent them back on the second trip with Benjamin and they took double the money on the second trip they took to Egypt. Gen. 43:12,15
3. Joseph amassed all the money of Egypt as the people of Egypt bought grain to eat. Gen. 47:15
4. Ahab wanted to buy Naboth’s vineyard with money. I Ki. 21:2,6,15

C. Money Can Be Used For Evil Purposes!

1. Joseph's brothers sold and the Midianite traders purchased Joseph for 20 pieces of silver. Gen. 37:28.
2. Some will use money for dishonest gain -- Ps. 15:5 "He *who* does not put out his money at usury, Nor does he take a bribe against the innocent. He who does these *things* shall never be moved."
3. Mt. 28:12,13 "When they had assembled with the elders and consulted together, they gave a large sum of money to the soldiers, ¹³saying, 'Tell them, 'His disciples came at night and stole Him *away* while we slept.'"
4. Esther 4:7 "And Mordecai told him all that had happened to him, and the sum of money that Haman had promised to pay into the king's treasuries to destroy the Jews."
5. Judas sold out Jesus!
 - a. Mk. 14:10,11 "Then Judas Iscariot, one of the twelve, went to the chief priests to betray Him to them. ¹¹And when they heard *it*, they were glad, and promised to give him money. So he sought how he might conveniently betray Him."
 - b. Jesus was betrayed by Judas for 30 pieces of silver. Mt. 26:15 "and said, 'What are you willing to give me if I deliver Him to you?' And they counted out to him thirty pieces of silver."
6. Simon tried to buy the power to pass on miraculous gifts! Ac. 8:18-20 "And when Simon saw that through the laying on of the apostles' hands the Holy Spirit was given, he offered them money, ¹⁹saying, 'Give me this power also, that anyone on whom I lay hands may receive the Holy Spirit.' ²⁰But Peter said to him, 'Your money perish with you, because you thought that the gift of God could be purchased with money!'"

D. **(Slide #6)** Hoarding And The Desire For More Can Bring Condemnation From The Lord.

1. **(Slide #7)** Lk. 12:15-21 "And He said to them, 'Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses.' ¹⁶Then He spoke a parable to them, saying: 'The ground of a certain rich man yielded plentifully. ¹⁷And he thought within himself, saying, 'What shall I do, since I have no room to store my crops?' ¹⁸So he said, 'I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. ¹⁹And I will say to my soul, 'Soul, you have many goods laid up for many years; take your ease; eat, drink, *and* be merry.' ²⁰But God said to him, 'Fool! This night your soul will be required of you; then whose will those things be which you have provided?' ²¹So *is* he who lays up treasure for himself, and is not rich toward God.'"

2. It can become an addiction!
 3. Acknowledging our relationship with God and reliance upon Him can prevent us from become a selfish hoarder!
- E. Misuse In Spending Can Leads To Poverty?
1. Love Of Pleasure And Wine!
 - a. Pr. 21:17 “He who loves pleasure *will be* a poor man; He who loves wine and oil will not be rich.”
 2. He will WASTE his wealth!
 2. (Slide #8) Borrowing!
 - a. Pr. 22:7 “The rich rules over the poor, And the borrower *is* servant to the lender.”
 - b. Does this mean that it is WRONG to charge anything? If bills are current, that is, currently “paid up”, you do not owe your creditor!
 - c. However, debt can be enslaving and debilitating!
 - d. Credit can be SO easy; you do not accept the responsibility of paying your debt!
 - e. (Slide #9) It can DESTROY a marriage!
- F. NO WONDER Paul Said, “For **the love of money** is a root of all *kinds of* evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.” I Tim. 6:10

III. (Slide #10) Christianity Impacts My View About SHARING!

- A. (Slide #11) Jesus Expects Us To Be Generous With Our Blessings In Order To Help Those In Need!
- B. He STRONGLY Condemns The Calloused Of Heart, The Insensitive, And Those Cling To There Wealth And Refuse To Help The Truly Needy.
1. The Rich Man And Lazarus! Lk. 16:19-31
 - a. “There was a certain rich man who was clothed in purple and fine linen and fared sumptuously every day. ²⁰But there was a certain beggar named Lazarus, full of sores, who was laid at his gate, ²¹desiring to be fed with the crumbs which fell from the rich man’s table. Moreover the dogs came and licked his sores. ²²So it was that the beggar died, and was carried by the angels to Abraham’s bosom. The rich man also died and was buried. ²³And being in torments in Hades, he lifted up his eyes and saw Abraham afar off, and Lazarus in his bosom. ²⁴Then he cried and said, ‘Father Abraham, have mercy on me, and send Lazarus that he may dip the tip of his finger in water and cool my tongue; for I am

tormented in this flame.’ ²⁵But Abraham said, ‘Son, remember that in your lifetime you received your good things, and likewise Lazarus evil things; but now he is comforted and you are tormented. ²⁶And besides all this, between us and you there is a great gulf fixed, so that those who want to pass from here to you cannot, nor can those from there pass to us.’ ²⁷Then he said, ‘I beg you therefore, father, that you would send him to my father’s house, ²⁸for I have five brothers, that he may testify to them, lest they also come to this place of torment.’ ²⁹Abraham said to him, ‘They have Moses and the prophets; let them hear them.’ ³⁰And he said, ‘No, father Abraham; but if one goes to them from the dead, they will repent.’ ³¹But he said to him, ‘If they do not hear Moses and the prophets, neither will they be persuaded though one rise from the dead.’”

1. Attitude of heart determined relationship with God!
2. The rich man’s insensitivity destroyed his relationship with God!

2. In a depiction of the Judgment scene, Jesus said, “When the Son of Man comes in His glory, and all the holy angels with Him, then He will sit on the throne of His glory. ³²All the nations will be gathered before Him, and He will separate them one from another, as a shepherd divides *his* sheep from the goats. ³³And He will set the sheep on His right hand, but the goats on the left. ³⁴Then the King will say to those on His right hand, ‘Come, you blessed of My Father, inherit the kingdom prepared for you from the foundation of the world: ³⁵for I was hungry and you gave Me food; I was thirsty and you gave Me drink; I was a stranger and you took Me in; ³⁶I *was* naked and you clothed Me; I was sick and you visited Me; I was in prison and you came to Me.’ ³⁷Then the righteous will answer Him, saying, ‘Lord, when did we see You hungry and feed *You*, or thirsty and give *You* drink? ³⁸When did we see You a stranger and take *You* in, or naked and clothe *You*? ³⁹Or when did we see You sick, or in prison, and come to You?’ ⁴⁰And the King will answer and say to them, ‘Assuredly, I say to you, inasmuch as you did *it* to one of the least of these My brethren, you did *it* to Me.’ ⁴¹Then He will also say to those on the left hand, ‘Depart from Me, you cursed, into the everlasting fire prepared for the devil and his angels: ⁴²for I was hungry and you gave Me no food; I was thirsty and you gave Me no drink; ⁴³I was a stranger and you did not take Me in, naked and you did not clothe Me, sick and in prison and you did not visit Me.’ ⁴⁴Then they also will answer Him, saying, ‘Lord, when did we see You hungry or thirsty or a stranger or naked or sick or in prison, and did not minister to You?’ ⁴⁵Then He will answer them, saying, ‘Assuredly, I say to you, inasmuch as you did not do *it* to one of the least of these, you did not do *it* to Me.’” Mt. 25:31-45
 - a. The compassionate and benevolent Christian’s reward is described: “Come, you blessed of My Father, inherit the kingdom prepared for you from the foundation of the world:” 34
 1. Why the blessing? They compassionately cared for the hurting around them.
 2. To assist the hurting is to assist Christ!

- b. The callous, selfish, and insensitive were condemned by the Lord: “Depart from Me, you cursed, into the everlasting fire prepared for the devil and his angels!” 41
 1. Why the curse? They had no compassion for the hurting who were right around them.
 2. To refuse to assist the hurting is to refuse to assist Christ!
3. Pr. 3:27-29 “Do not withhold good from those to whom it is due, When it is in the power of your hand to do *so*. ²⁸Do not say to your neighbor, ‘Go, and come back, And tomorrow I will give *it*,’ When *you have* it with you. ²⁹Do not devise evil against your neighbor, For he dwells by you for safety’s sake.”
4. Pr. 14:31 “He who oppresses the poor reproaches his Maker, But he who honors Him has mercy on the needy.”
5. Pr. 17:5 “He who mocks the poor reproaches his Maker; He who is glad at calamity will not go unpunished.”
6. Pr. 21:13 “Whoever shuts his ears to the cry of the poor Will also cry himself and not be heard.”
7. Pr. 22:16 “He who oppresses the poor to increase his *riches*, And he who gives to the rich, *will surely come* to poverty.”
8. Pr. 28:27 “He who gives to the poor will not lack, But he who hides his eyes will have many curses.”
9. God’s advice -- “Do not ignore or mistreat the hurting; God will bless you for a compassionate heart!”

C. He Expect Us To Generously Give Back To Him!

1. **(Slide #12)** The Widows 2 Mites.
 - a. Lk. 21:1-4 “And He looked up and saw the rich putting their gifts into the treasury, ²and He saw also a certain poor widow putting in two mites. ³So He said, ‘Truly I say to you that this poor widow has put in more than all; ⁴for all these out of their abundance have put in offerings for God, but she out of her poverty put in all the livelihood that she had.’”
 - b. She had such a heart of love for and gratitude to God!

2. (Slide #13) 2 Corinthians 9:6-8

- a. “But this *I say*: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. ⁷*So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.* ⁸*And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.”*
- b. He wants us to be generous, joyful, and sincere as we give to Him!
- c. (Slide #14) God’s Message to Israel is SO insightful and apropos -- “Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings. ⁹You are cursed with a curse, For you have robbed Me, *Even* this whole nation. ¹⁰Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this,’ Says the LORD of hosts, ‘If I will not open for you the windows of heaven And pour out for you *such* blessing That *there will not be room enough to receive it.* ¹¹‘And I will rebuke the devourer for your sakes, So that he will not destroy the fruit of your ground, Nor shall the vine fail to bear fruit for you in the field,’ Says the LORD of hosts;”

D. God’s Truth About Giving -- “It Is More Blessed To Give Than To Receive.”
Ac. 20:35

E. God Will Abundantly Bless The Compassionate!

1. Pr. 19:17 “He who has pity on the poor lends to the Lord, And He will pay back what he has given.”
2. Mt. 10:42 “And whoever gives one of these little ones only a cup of cold *water* in the name of a disciple, assuredly, I say to you, he shall by no means lose his reward.”
3. He will NOT bless the unconcerned!
 - a. Pr. 21:13 “Whoever shuts his ears to the cry of the poor Will also cry himself and not be heard.”
 - b. He will NOT be helped by those he ignored when they cried out in their need.
 - c. He will not be blessed by the Lord!
 1. The rich man in torment! Lk. 16:19-31
 2. Those with no compassion. Mt. 25:41-46

(Slide #15) Conclusion:

- A. Saving, Sharing, And Spending Are All Known By God And Are Indicators Of Our Heart!

- B. Our Attitude Toward Finances And How We Use Them Impacts Your Relationship With God.

- C. **(Slide #16)** There Is One Debt You CANNOT Pay Alone; You Need Jesus!
 - 1. I Pet. 1:18,19 “knowing that you were not redeemed with corruptible things, *like* silver or gold, from your aimless conduct *received* by tradition from your fathers, ¹⁹but with the precious blood of Christ, as of a lamb without blemish and without spot.”

 - 2. “Jesus Paid It All!”

 - 3. You need Him desperately!