

TOPIC: WISDOM PRINCIPLES FOR FINANCIAL FREEDOM

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POINT 1: Guard your heart from the Love of Money.

A. The love of money is serving mammon.

Matthew 6:24

No one can serve two masters; for either he will hate the one and love the other, or he will be loyal to the one and despise the other. You cannot serve God and mammon.

1 Timothy 6:17

Command those who are rich in this present age not to be **haughty**, nor to **trust in uncertain riches** but in the living God, who gives us richly all things to enjoy.

B. The love of money is a root of all kinds of evil.

1 Timothy 6:10

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.

Money itself is amoral. It is the love of money that is a root of all kinds of evil.

C. The love of money is covetousness and covetousness is idolatry.

Colossians 3:5

Therefore put to death your members which are on the earth: fornication, uncleanness, passion, evil desire, and **covetousness, which is idolatry**.

D. The love of money is a temptation and snare leading to destruction.

1 Timothy 6:9

But those who desire to be rich fall into temptation and a **snare**, and into many foolish and harmful lusts which drown men in destruction and perdition.

e.g. Margin Trading for “**quick**” gains but these are high risk that can incur losses, It is a snare leading to destruction.

E. The love of money will choke the seed of God’s Word in your life.

Matthew 13:22

Now he who received seed among the thorns is he who hears the word, and the cares of this world and the **deceitfulness of riches choke the word**, and he becomes unfruitful.

When we begin to lose interest in spiritual things, we will begin to backslide.

F. The love of money will wear you out.

Proverbs 23:4-5

4Do not overwork to be rich; because of your own understanding, cease! **5**Will you set your eyes on that which is not? For **riches certainly make themselves wings; they fly away** like an eagle toward heaven.

If it's for a season where a project requires us to over-work, it's fine. However, we need to consider Point 2.

POINT 2: Determine your Priority of values with regards to money. Matt6:24

A. Recognize that our relationship with God is the most important thing in our lives.

- i. **We** honor Him when we bring all our tithes to Him.

Proverbs 3:9

Honor the LORD with your possessions, and with the firstfruits of all your increase.

Malachi 3:8

Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings.

- ii. When we walk with God and follow His Word, our lives will be in alignment and equilibrium.

There are two vocations that understand about alignment, i.e. the vehicle mechanic and the chiropractor. As we align to His Word, point iii results:

- iii. We will then be successful and prosperous. Joshua 1:8, Psalm 1:2,3

B. That we must first provide for our own family and household.

1 Timothy 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.

Question: Have you provided for your parents?

C. Then, the family of believers are the next group of people we are to bless according to our capacity.

Galatians 6:10

Therefore, as we have opportunity, let us **do good** to all, **especially** to those who are of the **household of faith**.

Look for the relatively poor amongst us and bless them.

D. Then, according to our capacity, seek opportunities to bless those who cross our paths - Galatians 6:9-10

POINT 3: Know that some Things / Values are more important than money.

- e.g. 1 - Our spiritual life and growth. That's why we have equipping sessions. 2Pet3:18
- e.g. 2 - Building a strong marriage. Part of the process of this union is to learn to walk in agreement. Amos 3:3
- e.g. 3 - Bringing up children in the fear and the knowledge of the Lord.
 - The mother who sacrifices her career to be a homemaker.
- e.g. 4 - Work towards Financial Freedom:
 - Downgrading to preserve disposable income to reduce financial burden on the household.
 - Cut losses to stop the financial bleeding. Eg monthly payments.
 - Getting rid of the second house or the car and taking public transport in order to breathe financially.

POINT 4: Determine your standard and level of life to live Simply to meet all your needs.

A. This is your baseline to live in godly contentment.

1 Timothy 6:6-8

6Now godliness with contentment is great gain. 7For we brought nothing into this world, and it is certain we can carry nothing out. 8And having food and clothing, with these we shall be content.

Ungodliness is where we are indifferent to the things of God.

Philippians 4:11

Not that I speak in regard to need, for I have **learned in whatever state I am, to be content**:

How does Paul do it?

Hebrews 13:5

Let your conduct be without covetousness; **be content** ...

Once we determine the baseline, point B applies.

B. Anything above this baseline, enjoy and abound.

Philippians 4:12-13

12I know how to be **abased**, and I know how **to abound**. Everywhere and in all things I have learned both to **be full** and to be **hungry**, both to **abound** and to **suffer need**. **13**I can do all things through Christ who strengthens me.

If we are on a mission, whatever is served, we abase ourselves to eat. If we are back home and someone gives us a treat in a 5-star hotel, we abound.

POINT 5. Know and understand the dynamics of Borrowing / Debt.

A. We live in a fallen world of Man's order of buying and selling, borrowing and lending.

The fallen world is not part of the economy of God's kingdom.

B. Proverbs 22:7 - the borrower is servant to the lender.

C. Only borrow when you have income sources to more than meet the monthly repayments to the bank / financial institutions.

However, borrowing may not be for everyone.

D. Only borrow when your rate of return on your business and investments is more than the cost of borrowings.

E. Wherever possible, review and get out of debt.

POINT 6: In all your monetary affairs, seek the Lord for Wisdom and Favour.

Psalm 5:12

For You, O LORD, will bless the **righteous**; with **favour** You will surround him as with a shield.

James 1:5

If any of you lacks **wisdom**, let him ask of God, who gives to all liberally and without reproach, and it will be given to him.

Proverbs 21:20

There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it.

POINT 7. As stewards, we are to be Faithful and Wise.

A. Matthew 24:45-51 - We are to be end-times Faithful and Wise Servants of God.

Luke 16:10-12

Faithful in little ... also in much

B. The wealth of the world is stored for the righteous - *faithful and wise servant of God.*

✓ This is not for every believer.

✓ It is for the faithful and wise.

✓ It is for those able to handle.

e.g. *You don't give your car key to a 13 year old.*

Proverbs 15:6

In the **house of the righteous** there is **much treasure**, but in the revenue of the wicked is trouble.

Faithfulness - Righteousness

Right Standing and Right Doing-Living

Some Applications:

- Never live **beyond** our means [MJ].
- **Count** our cost in every financial decision.
- **Weigh** risks and rewards always.
- Never **gamble** your money.
- Have a **budget** for capital and running expense.
- Never **eat** your seed. Sow them.
- Give and invest in your **heavenly account**.
- Not that I seek the gift, but I seek the fruit that abounds **to your account**.
Phil 4:17 (Do you know there is a heavenly account to your name?)
- Seek **value** purchases.
- Seek **quality** where needed.
- Make **relevant** and suitable investments.
- Think **twice** on that vacation / big ticket item.
- A \$ saved is a \$ **income**.
- Know difference between selfishness and **self-care**.

C. Wisdom has to be **sought**.

Proverbs 8:17

I love those who **love me [wisdom]**, and those who **seek** me diligently will find me.

D. **Diligence** is a mark of faithfulness.

Proverbs 10:4

He who has a slack hand becomes poor, but the hand of the **diligent** makes rich.

Proverbs 12:11

He who tills his land will be satisfied with bread, but he who follows frivolity is devoid of understanding.

POINT 8: Our ultimate goal is never wealth by itself, it is Ministry to others.

- Wealth is just a **tool** for ministry.
- Wealth to **bless** others, be **generous, give**.
- Blessed to **bless** others!

Proverbs 11:25

The generous soul will be made rich, and he who waters will also be watered himself.

1 Timothy 6:18-19

18Let them **do good**, that they **be rich in good works, ready to give, willing to share,**
19storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

2 Corinthians 9:8-11

8And 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.**

9As it is written: "He has dispersed abroad, He has **given to the poor**; His righteousness endures forever."

10Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and **increase the fruits of your righteousness, 11**while you are **enriched** in everything **for all liberality**, which causes thanksgiving through us to God.

SUMMARY

Financial Freedom = Being Free From:

- not having enough
- the spirit of poverty / poverty mindset
- attitudes of hoarding and stingy-ness
- covetousness
- jealousy & envy of others by constant comparison
- holding ever so tightly to money

Financial Freedom =

- Honoring God with our first fruits
- Sowing and reaping and sowing again
- Having all sufficiency in all things to do good works
- Freely receive - freely give
- More blessed to give than to receive

Questions for Discussions

- 1) One's love for money might be seen by the hold money has over him. What do you think are some characteristics of a person who has a love for money?

- 2) In Col 3:5, covetousness is amongst the list of things we need to put to death. Discuss why we are warned against having a heart of covetousness?

- 3) On a scale of 1 to 10, in terms of debts how would you gauge yourself? '1' being steeped in debts and '10' being almost free of debts. If you are in debt, what steps would you begin to take so as to work towards financial freedom? (optional for sharing)

- 4) Do you think our present stewardship has something to do with how we reign and rule in the future? If not, how is that so? If yes, how would that change your perception and management of money?

- 5) Share other things that you have gleaned from the message.