

KEYS TO FINANCIAL FREEDOM

90% of our arguments were over money = marriage, even for a Xian,
 not easy

2 Cor. 9:6-11 God's Promise and Plan for His people financially is threefold:

- (1) Every need adequately supplied
- (2) Adequately meet every financial obligation -- no bad debts, no past due bills.
- (3) ~~(3)~~ Able to give generously to every good cause.

ALL THESE PROMISES HAVE VERY DEFINITE CONDITIONS. To violate the Scriptural teachings concerning money is to cut off God's supply.

Four

~~THREE~~ BIBLICAL KEYS TO FINANCIAL FREEDOM AND PROSPERITY.

I - See God as the Source of your Income

I. THERE MUST BE A SINCERE SUBMISSION TO THE GOD FROM WHOM WE RECEIVE.

1. The basic ~~promise~~ condition is a seeking submissiveness to God. Deut. 28 -- "If you obey..." Matt. 6:33

2. This involves seeing God as the SOURCE OF INCOME.

Deut. 8:18 -- "But thou shalt remember the Lord thy God; for it is He that giveth thee power to get wealth."

Prov. 8:20,21; Proverbs 10:22

Phil. 4:19; II Cor. 9

Too many prayers return marked "insufficient funds."

II. THERE MUST BE SCRIPTURAL SOWING IN ORDER TO RECEIVE .

II. Cor. 9; Laying up treasure in heaven ; rich towards God.

- 1. TITHING -- God ~~always~~ always reserves something for Himself in the physical realm where man obtains his living -- tree, Day, city, land -- "Then hath the land her rest." GOD ALWAYS COLLECTS... Mal. 3:10 -- Recognition of God's ownership. If we don't tithe, have no right to ask God to meet our needs because we're asking God in prayer to do something that in practice we're denying He has a right to do.

1 - we get what we give
2 - we get more than we give

2. offering
3. giving to the poor

2. GIVING -- "Tithes and offerings." Tithing isn't GIVING, it's paying. Luke 6:38; II Cor. 9:8; Phil. 4:16-19

prov 28:27
19:11
12:14
11:24, 25
3:9, 10

III. THERE MUST BE SENSIBLE SPENDING OF WHAT WE DO RECEIVE.

Luke 16:9 -- "Make right use of money..."

This is often overlooked. Think we can just live "by faith" and ignore this and spend foolishly and God will get us out of mess. But if we violate Scriptural principles regarding possessions we can forget about God blessing us. What we need is NOT MORE MONEY, but a NEW ATTITUDE TOWARDS MONEY WE HAVE. We are just as accountable to God how we spend the 90% as we are to pay the tithe.

THREE AREAS OF SPENDING

Doesn't lead to give at neglect of obligations
but

1. FIXED EXPENSES -- not a old fashioned budget, won't work for most people. But most don't know how much THEY MUST SPEND EACH MONTH. House, car payments, insurance, taxes, cost of living...
2. FUTURE EXPECTATIONS -- clothes for school, furniture, etc.
3. FUN EXTRAS -- extra color TV for bedroom; boat and motor, etc.

God has never lead me to GIVE at the neglect of OBLIGATIONS but always at the expense of fun extras, personal sacrifice, etc.

When Jesus & Gene Winsey didn't sacrifice obligations of holiness or achieve just Personal Advantage

GOALS FOR SENSIBLE SPENDING

Rom. 13:8

Get out of DEBT -- "Owe no man anything" payments past due, liabilities outweigh assets -- a burden

Prov. 22:7; Deut. 28:12

1. Careful Buying -- Develop Sales Resistance - Deep in it.
Buying -- Buying those things you need, essential to life and service

2. Creative Buying -- shopping for best price, unit prices in stores; After Christmas; January good time

~~XXX~~

3. Consistent Buying -- consistent with income, what you can afford.

"BEING ABLE TO BUY IT and BEING ABLE TO AFFORD IT" are two different propositions. Today we are able to buy things we can't afford and the deception is that we tend to think that if we can buy it, we can afford it...WHICH LEADS TO NEXT POINT...

4. CASH BUYING Credit buying is the greatest cause of indebtedness and enables us to buy what we cannot afford. "Why, surely we can afford it or they wouldn't have given us credit.!"

GOAL: Get out of debt. Get rid of those credit cards, except use for business, etc. THEY WANT YOU TO BUY ON CREDIT...because that's where they make their money.

BENEFITS OF CASH BUYING:

- (1) It's Scriptural -- It is borrowing money, getting into debt.
- (2) It's cheaper -- no interest. Cheaper to go to bank and borrow money for suit than charging on BANK CARD.
I owed 100, \$5 a month, but two dollars was finance charge
A loan at 18% a year: That's like buying a house, then paying rent to live in it.
- (3) Prevent past due bills -- dread of coming bills.
- (4) Prevents borrowing from the future.
- (5) Prevents presuming upon the future -- James 5
- (6) Prevents impulse buying --
- (7) Dearn value of money -- credit chagging ~~spreads~~ gravest side-effect is failure to appreciate realvalue of money - tendency to take it for granted.
- (8) Realistic, consistent buying --
- (9) Defeats the "Must Have it Now!" spoiled child syndrome.

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(10) JOY OF ANTICIPATION AND APPRECIATION

(11) Peace of Mind

(12) GIVES GOD A CHANCE TO PROVIDE IT FREE!!!

IV. THERE MUST BE A SPECIAL SAVINGS OUT OF WHAT WE RECEIVE.

II Cor. 12:14; Prov. 19:14

Insurance, savings accounts; funeral expenses, etc.