

Financial Responsibilities – Part 2

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I. Introduction.

II. Women at work.

- A. God's intended position for women is to be a helpmate or completer. (Genesis 2)
- B. Families need to pause and reconsider before sending their wives into the workforce.

III. Saving money. (Proverbs 21:20)

- A. Faith should not step into presumption on God's part.
- B. Pay yourself first.
- C. Pay cash for what you buy.
- D. Let the bank pull out money for you.
- E. Save a certain coin.
- F. Preserve the windfalls.
- G. Save in order to have a margin (six month's living expenses) in order to be available to God and help others when they need.

IV. Spending. (Proverb 16:9)

- A. You need a budget.
- B. List your priorities in order of importance.
- C. Make budgeting a family affair.
- D. Keep records.
- E. Have some discretionary money.
- F. Do not get financially exposed. (Proverbs 22:7)
 - 1. By loaning business.
 - 2. Do not cosign a loan. (Proverbs 27:13; 22:26; 17:18)
- G. Borrow only for a home, a business and life insurance.

H. Stay out of debt for high depreciating items, close all charge accounts, destroy credit cards and wait for God to provide. (Zechariah 10:2; Matthew 4:6-7)

I. Build sales resistance, which is the ability to postpone pleasure when necessary. Use it up, wear it out, make it do or do without.

J. Ask the right questions with sales.

K. A bargain is no bargain if you do not need it.

V. Giving.

A. We are responsible for our stewardship. (1 Corinthians 4:2; Luke 12:47-48)

B. Give...

1. To where you are giving help. (Galatians 6:6; Matthew 10:10)

2. To the poor. (Proverbs 19:17; Deuteronomy 14:28)

3. To where you believe God will give the best return.

a. They must hang with the Bible.

b. People must be positively responding to the message.

c. The lives of the leadership must match the message.

d. The organization must be growing.

e. There must be a standard of excellence and freedom from waste.

C. Why?

1. God commanded it. (Malachi 3:10)

2. It is good for you.

3. Other will be blessed. (2 Corinthians 9)

4. You get prayed for.

D. How?

1. Regularly.

2. Proportionately.

3. Cheerfully.

4. Generously.(2 Corinthians 9:6; Luke 6:28; Isaiah 32:8)

VI. Tests for running short of money. (Deuteronomy 8:3)

- A. Stinginess. (Proverbs 11:24-25)
- B. Hastiness. (Proverbs 21:5; 19:2)
- C. Stubbornness. (Proverbs 29:1; 13:18)
- D. Laziness. (Proverbs 6:9-11)
- E. Drunkenness. (Proverbs 23:21)
- F. Craftiness. (Proverbs 28:20; 16:11)

VII. Conclusion.

Application questions:

1. What tips for saving money do you think are most helpful?

2. What will you do to control your spending?

3. How will you change your giving patterns in light of the sermon?
