

# FINANCIAL FREEDOM

SERVANT LEADERS



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## BIBLICAL STEWARDSHIP

### Introduction:

In the Bible, it is called “being a good steward” referring to the person who manages their money as God intended it. As a good steward, one has to be faithful no matter if they given much, or if they have been given little to manage.

*Moreover, it is required of stewards that they be found faithful. I Corinthians 4:2*

### 3 Basic Principles of Stewardship

1. Everything I have has been given not earned.

*For from him and through him and to him are all things. To him be glory forever. Amen. Romans 11:36*

2. The person who gave me everything I have has an expectation.

*One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? Luke 16:10-12*

3. There are commands that guide how I am to use everything that has been placed in my hands.

The Bible gives guidelines and defines clear limits for one to be faithful in handling money. It also makes clear that God blesses those who are faithful.

*Blessed is that servant whom his master will find so doing when he comes. Truly, I say to you, he will set him over all his possessions. Matthew 24:46-47*

*And you shall eat and be full, and you shall bless the Lord your God for the good land he has given you. “Take care lest you forget the Lord your God by not keeping his commandments and his rules and his statutes, which I command you today, lest, when you have eaten and are full and have built good houses and live in them, and when your herds and flocks multiply and your silver and gold is multiplied and all that you have is multiplied, then your heart be lifted up, and you forget the Lord your God, who brought you out of the land of Egypt, out of the house of slavery, Deuteronomy 8:10-14*

### Conclusion:

The power of the truth of God enables me to be a good steward.



## 4 Aspects of Biblical Stewardship

Earn Biblically

Give Biblically

Spend Biblically

Save Biblically

### I. Earn Money Biblically

#### 3 Principles To Earn Money Biblically

**Principle 1:** The Bible teaches that the ability to make money is a GIFT from God.

*Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day. Deuteronomy 8:17-18*

**Principle 2:** The Bible teaches that when you make money, you must do so to HONOR the Lord. What does "honor the Lord" mean?

*Honor the Lord with your wealth and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine. Proverbs 3:9-10*

1. I recognize that my work is an opportunity to represent my Lord in front of a lost world. All I do is to TESTIFY of who He is.
2. I recognize that everything I earn through this work, God has given me to administer for Him. I must keep Him as the priority over all my earnings.

**Principle 3:** God takes care of the AMOUNT you earn.

*"One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. Luke 16:10*

### II. Give Money Biblically

- > Our giving should be GENEROUSLY.
- > Our giving should also be done with SACRIFICE.
- > This is because this is the way in which we should reflect the way our Heavenly Father gives to us.

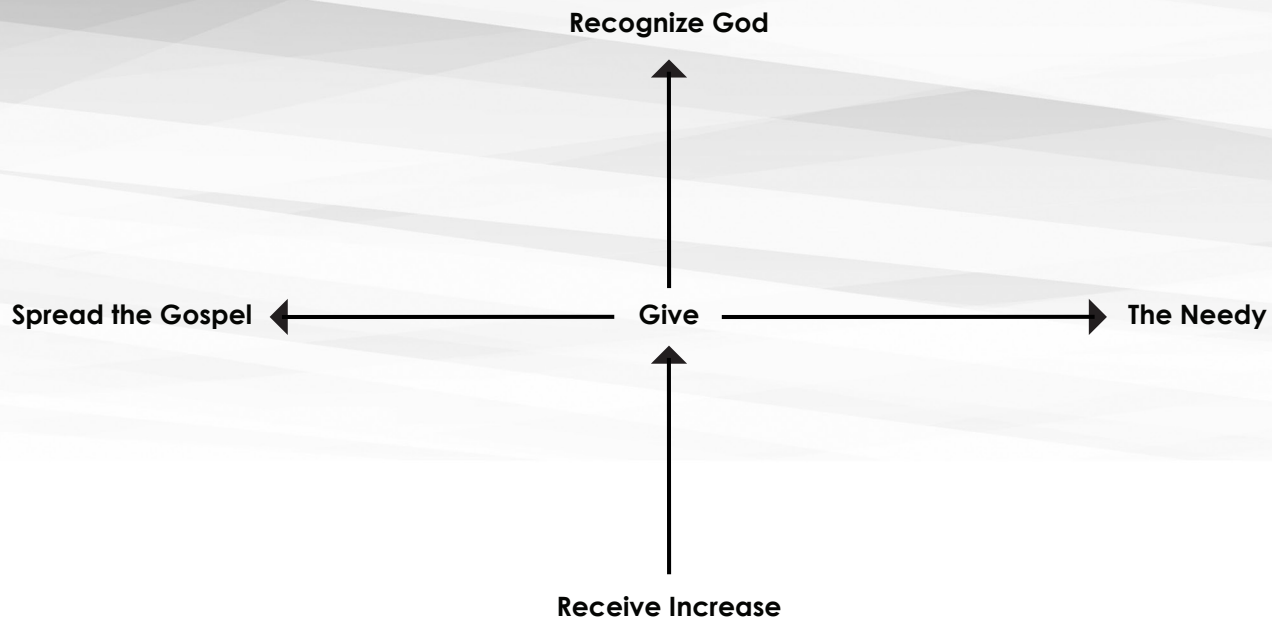
#### 2 Principles for Giving Money Biblically

*One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. 2 Corinthians 9:7*



**Principle 1:** Giving is not just a financial matter, but also SPIRITUAL.

**Principle 2:** You should be asking God to show you how much to give, where to give, when to give, and even, in some cases, if you must give to something or to someone.



*Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you. Luke 6:38*

What about Tithing? > The Bible, in the Old Testament refers frequently to give proportionately as tithing. The literal translation of the word tithe is TENTH > In the New Testament, we do not have passages that focus on tithing, but we found a guide for the believer to give.

*On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. 1 Corintios 16:2*

### III. Spend Money Biblically

#### 6 Principles for Spending Money Biblically

**Principle 1:** If one believes that the money you have is yours to spend as you please, this leads them to spend RECKLESSLY. It is very easy to get on that road, however, it is very dangerous and hard to get off of.

*You have sown much, and harvested little. You eat, but you never have enough; you drink, but you never have your fill. You clothe yourselves, but no one is warm. And he who earns wages does so to put them into a bag with holes. Haggai 1:6*

**Principle 2:** This path often leads to strained relationships with others, to headaches, stress and dissatisfaction.

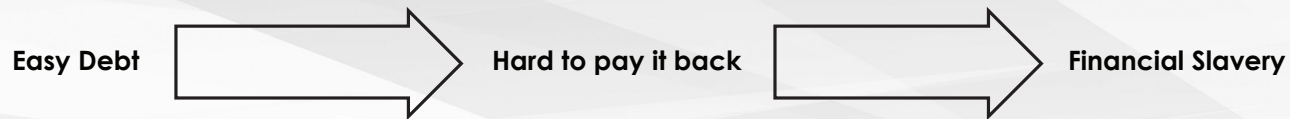
**Principle 3:** Spend recklessly or with a lack of wisdom, is the leading cause of financial difficulties..



For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Luke 14:28

**Principle 4:** The road in the beginning seems so EASY but, over time, more and more difficult, until you end up in slavery. You become a slave to your debts, lenders and possibly even bankruptcy.

*The rich rules over the poor, and the borrower is the slave of the lender. Proverbs 22:7*



**Principle 5:** God can use your financial slavery to help you decide to stop doing things your way. God wants you to walk in His way, because by doing so, you will receive BLESSINGS.

*And if they are bound in chains and caught in the cords of affliction, then he declares to them their work and their transgressions, that they are behaving arrogantly. He opens their ears to instruction and commands that they return from iniquity. Job 36:8-11*

**Spend Recklessly** Debt > Payments > Slavery **GOD'S WORD** Save > Pay > Liberty **Spend Wisely**

**Principle 6:** At first, spending biblically can seem very difficult.

#### WHY?

1. Because you're used to doing things your own way, rather than doing God's way. Something new always starts to be difficult and uncomfortable.
2. Second, it takes time to make a budget or a spending plan.

#### What is a Budget?

##### Definition:

My fundamental tool for the biblical and strategical management of my money for the honor of God. It is an itemized list or summary of my income and expenses for a months time. The Budget keeps my income aligned with my expenses acting as a limit or filter by which I measure financial decisions from myself and my family.

#### 6 Steps to Creating a Budget

Step 1: DISCOVER what your monthly earnings are.

- Take your annual earnings/salary and divide it by 12.
- Make sure that does not include benefits or money set aside for taxes.

Step 2: Subtract the fixed monthly expenses..

- Mortgage, Rent or Car Payments etc...





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Step 3: Subtract the average for other monthly expenses.

- Electricity, Water, Gas.
- Always estimate on the high end.

Step 4: Make a Budget with the money that remains for...

- Including food, clothing, entertainment, gasoline, car repairs and home, gifts, holidays, etc.
- All expenses should be in the expense list.

Step 5: RECORD every expense and put the bill in a file marked with the category, keeping your expense current.

- The goal is to not to spend more than the limit set in the budget for each area.
- If you do not have a receipts, write one for your own records.

Step 6: After a month, see if you could "live in BLACK." not going over your budget.

- This is to say you lived with in your means, not beyond what you earn.
- At the end of the month you will have earned more and spent less.

## **6 Principles That I Should Remember While I Make a budget**

**Principle 1:** Do not forget to give your OFFERING to your local church.

*Let the one who is taught the word share all good things with the one who teaches. Galatians 6:6*

**Principle 2:** Pay your TAXES and your debt always.

*Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. Romans 13:7*

**Principle 3:** Take care of the needs of your family before your own.

*But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever. 1 Timothy 5:8*

**Principle 4:** Spend LESS than you earn.

*Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it. Proverbs 21:20*

**Principle 5:** Pay your bills and debt on time.

*Do not say to your neighbor, "Go, and come again, tomorrow I will give it" when you have it with you. Proverbs 3:28*



**Principle 6:** ELIMINATE your debt, this is a priority.

*Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. Romanos 13:8*

#### **IV. Save Money Biblically**

*But understand this, that in the last days there will come times of difficulty. For people will be lovers of self, lovers of money, proud, arrogant, abusive, disobedient to their parents, ungrateful, unholy, heartless, unappeasable, slanderous, without self-control, brutal, not loving good, treacherous, reckless, swollen with conceit, lovers of pleasure rather than lovers of God, having the appearance of godliness, but denying its power. Avoid such people. 2 Timoteo 3:1-5*

#### **4 Biblical Principles on Saving**

**Principle 1:** The main reason why most people are poor savers is that we live in a culture that does not practice self-denial.

*Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it. Proverbs 21:20*

*A good rule is to keep two to three months of your salary in the bank so if you can not work due to illness or emergency you can still provide for your family and pay your bills while you look for a new job.*

**Principle 2:** it is better to save a little than nothing at all.

**Principle 3:** Try to create a financial cushion saving a little at a time for times of emergencies. This will bring some security during times of emergency.

*The rich rules over the poor, and the borrower is the slave of the lender. Proverbs 22:7*

**Principle 4:** If you save money for things you want or need, you can stay out of debt. Learn to wait until you have saved to buy the things you want.

