

Life Management 2

Achieving Destiny

Teacher's Manual

Life Management 2

Achieving Destiny

Contents

Lesson 1 – Stewardship.....	3-8
Lesson 2-3 – Setting Goals & Establishing Priorities.....	9-16
Lesson 4 – Organization.....	17-22
Lesson 5-6 – Time Management.....	23-30
Lesson 7-8 – Prosperity and Success.....	31-40
Lesson 9-10 – Managing Financial Resources.....	41-51
Lesson 11-12 – Freedom from Financial Bondage.....	52-61

Lesson 1

Stewardship

Key Thought: Life management or achieving destiny is a matter of stewardship

Key Verse:

Or do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own? For you were bought at a price; therefore glorify God in your body and in your spirit, which are God's. I Corinthians 6:19-20

I. What is a steward?

- A. The dictionary defines a steward as “a person entrusted with the management of estates and affairs not his own; an administrator.”
- B. The New Testament word translated “steward” means “the manager of a household or household affairs; a manager” (I Cor. 4:1-2; I Pet. 4:10).

Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful. I Corinthians 4:1-2

As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God. I Peter 4:10

- C. A steward is an individual who has been delegated authority by an owner to oversee possessions, property and household affairs.

You hear people say, “I can do what I want. It’s my life. I am not hurting anybody. It is my body; I can do what I like with it.” That is not true. We belong to the Lord.

- D. Stewards were common in the biblical culture. Most wealthy people and rulers had stewards to whom they entrusted the oversight of personnel and property.
 - 1. Abraham had Eliezar (Gen. 15:2). He proved to be very faithful (Gen. 24:1-9).
 - 2. Elisha had Gehazi (II Kgs. 4:12). He proved to be an unwise steward (II Kgs. 5:20-27). He acted in his own interest and abused his stewardship

II. How is this concept of stewardship seen in the believer’s relationship to God?

- A. God is the owner of all things (Gen. 14:19; Job 41:11; Ps. 24:1; 50:10-12; 89:11; Hag. 2:8).

And he blessed him and said: “Blessed be Abram of God Most High, Possessor of heaven and earth. Genesis 14:19

Who has preceded Me, that I should pay him? Everything under heaven is Mine.

Job 41:11

The earth is the LORD’s, and all its fullness, the world and those who dwell therein.

Psalms 24:1

For every beast of the forest is Mine, and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are Mine. “If I were hungry, I would not tell you; for the world is Mine, and all its fullness.” Psalms 50:10-12

As the owner of all things, God is:

1. The giver or source (Jam. 1:17-18; Acts 17:25).

Every good gift and every perfect gift is from above, and comes down from the Father of lights, with whom there is no variation or shadow of turning. Of His own will He brought us forth by the word of truth, that we might be a kind of firstfruits of His creatures. James 1:17-18

2. The One to Whom account is given (Rom. 14:12).

So then each of us shall give account of himself to God. Romans 14:12

3. The rewarder or the One who pays the accounts (Heb. 11:6).

- B. The believer is a steward (Mt. 25:14-30; Luke 19:11-26). As a steward, the believer is:

1. The receiver (I Cor. 4:7).

For who makes you differ from another? And what do you have that you did not receive? Now if you did indeed receive it, why do you boast as if you had not received it? I Corinthians 4:7

2. Accountable and responsible to the owner (Rom. 14:12; Luke 16:2).
3. The one rewarded for faithfulness (Mt. 25:21, 23).

III. What are the different realms in which stewardship is to be recognized and practiced?

- A. Stewardship involves, first of all and most importantly, a giving of one's life back to God (I Cor. 6:19-20; Rom. 12:1).

I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service.

Romans 12:1

- B. Stewardship involves a wise and honorable use of one's time (Ps. 90:10-12; Pro. 24:30-34).

Seventy years are given to us! Some may even reach eighty. But even the best of these years are filled with pain and trouble; soon they disappear, and we are gone. Who can comprehend the power of your anger? Your wrath is as awesome as the fear you deserve. Teach us to make the most of our time, so that we may grow in wisdom.

Psalms 90:10-12

I went by the field of the lazy man, and by the vineyard of the man devoid of understanding;³¹ and there it was, all overgrown with thorns; its surface was covered with nettles; its stone wall was broken down.³² When I saw it, I considered it well; I looked on it and received instruction:³³ a little sleep, a little slumber, a little folding of the hands to rest;³⁴ so shall your poverty come like a prowler, and your need like an armed man. Proverbs 24:30-34

- C. Stewardship involves a wise investment and cultivation of individual talents and abilities (Mt. 25:14-30).
- D. Stewardship involves a proper understanding and use of one's possessions (Mt. 6:19-21; Col. 3:1-2).

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. Matthew 6:19-21

If then you were raised with Christ, seek those things which are above, where Christ is, sitting at the right hand of God.² Set your mind on things above, not on things on the earth.³ For you died, and your life is hidden with Christ in God.⁴ When Christ who is our life appears, then you also will appear with Him in glory. Colossians 3:1-4

- E. Stewardship involves a careful and purposeful use of all finances (II Cor. 9:6-8).

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. 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. II Corinthians 9:6-8

IV. What is a definition of Christian stewardship?

Stewardship is the practice of systematic and proportionate giving of time, abilities and material possessions based on the conviction that these are a trust from God to be used in His service for the benefit of His kingdom.

It is a divine/human partnership, with God as the senior partner. It is a way of living; the recognition of God's ownership of one's person, powers and possessions and the faithful use of these for the advancement of Christ's kingdom in this world.

V. What are the primary qualities of a good steward?

There are five principle character qualities that are found in good stewards.

A. Faithfulness and loyalty (I Cor. 4:1-2; Mt. 21:40-41).

B. Industriousness (Mt. 25:26; Rom. 12:11).

C. Discipline and obedience (Col. 3:22-24; Tit. 2:9).

Bondservants, obey in all things your masters according to the flesh, not with eye service, as men-pleasers, but in sincerity of heart, fearing God. ²³And whatever you do, do it heartily, as to the Lord and not to men, ²⁴knowing that from the Lord you will receive the reward of the inheritance; for you serve the Lord Christ.

Colossians 3:22-24

D. Fruitfulness and productivity (Mt. 25:20).

E. Humility and a servant's heart (I Cor. 4:7; Mark 10:43-45).

Yet it shall not be so among you; but whoever desires to become great among you shall be your servant. ⁴⁴And whoever of you desires to be first shall be slave of all. ⁴⁵For even the Son of Man did not come to be served, but to serve, and to give His life a ransom for many." Mark 10:43-44

VI. What truths did Jesus emphasize in His teaching on stewardship?

Jesus' main teaching on stewardship is found in two key parables in **Matthew 25:14-30 and Luke 16:1-13** (Read Passages). Ask the class to pick out principles or truths that they see in these verses.

These accounts bring out the following truths:

- A. If we do not use what God has given us, we will lose it.
- B. God expects us to use our talents to bring increase to His kingdom.
- C. God expects us to use great wisdom as we use our talents.
- D. We are responsible to become all that God has made it possible for us to become in Christ.
- E. Even though God does not appear to be giving direct oversight to what we are doing, there will be a day of reckoning or accountability.
- F. The industrious will be rewarded by the Lord.
- G. The wicked and slothful will be judged by the Lord.
- H. Faithfulness over natural, material things will qualify us for true spiritual riches.

VII. What kinds of questions should believers ask themselves in this area of stewardship?

- A. Do I daily acknowledge that all I have belongs to God?
- B. Do I seek God's approval above man's approval in the lifestyle that I lead?
- C. Do I use my time, talents, abilities and finances in a way that would bring glory to God?
- D. Am I contributing to the extension of the Kingdom of God by the use of all that I have?
- E. Am I managing the affairs of my life in such a way that it will be easy for God to say to me, "Well done, you good and faithful servant"?

Conclusion

Christian stewardship describes the position and responsibility of the Christian to manage or administer as a steward for God the things that God has committed to him in his life. We are not

our own. Jesus Christ has bought us at an infinite cost. We belong completely to Him. Everything we do in life should reflect this fact.

Every person is endowed with a free will and can choose to return to God that which belongs to Him or he can withhold from Him that which is rightfully His. Let us all prove to be good stewards of the manifold grace of God (I Pet. 4:10).

Lesson 2-3

Setting Goals & Establishing Priorities

Key Verse: Ephesians 5:15-17

“Live life then, with a due sense of responsibility, not as men who do not know the meaning of life, but as those who do. Make the best use of your time, despite the evil days. Don’t be vague but grasp what you know to be the will of God” --JB Phillips

“Look carefully then how you walk. Live purposefully and worthy and accurately, not as the unwise and witless, but as wise and sensible, intelligent people; making the very most of your time buying up each opportunity because the days are evil. Therefore, do not be vague and thoughtless and foolish, but understand and firmly grasp what the will of the Lord is.” -- Amplified Bible

I. What is the difference between purposes, goals and achievements?

A. Purpose

1. In an over arching sense, a purpose is that thing for which a person is born. It is their reason for existing. It is that unique thing for which they were created. It is the race that they are to run. It is the mark of the high calling to which they are to attain. It is the course that God has laid out for them. It is the will of God for one’s life.
2. In a more limited sense, a purpose is a general objective that a person sets before him or herself as a destination to be reached. I may set forth various purposes that cover the various aspects of my life (e.g. I want to be a good parent).

“More men fail through lack of purpose than through lack of talent.”

–Billy Sunday

B. Goal

A goal is a long or short term target or proposal that you place in front of yourself as a specific step or challenge toward accomplishing your ultimate or limited purpose. Every purpose is realized by setting and accomplishing specific shorter range goals.

C. Achievement

Achievement is the realization of a goal or purpose. It is to finish, to carry out, to bring to an end or to obtain the final result. The achievement of goals is motivation in itself to set new and higher goals. Ultimately the achievement of our created purpose will give a sense of significance to our lives.

II. What are some arguments or objections to the idea of setting goals?

- A. Goal setting is not specifically referred to in the Bible.
- B. Goal setting violates the principle of faith and believing God.
- C. Goal setters are driven people and are no fun to be around.
- D. Goal setting sets us up for failure and the guilt that goes with it.

III. Why is it important to have goals?

- A. Having goals makes life meaningful, interesting and exciting.
- B. Goals are an effective way to measure our effort.
- C. Goals give us targets toward which to aim our faith and our confession.
- D. Goals help us to stay focused and motivated.
- E. Goal setting forces us to stretch and move from mediocrity to excellence.
- F. Goals can keep us moving on the path toward ultimate success.

“Obstacles are those frightful things you see when you take your eyes off the goal.”
–Hannah More (1745-1833)

- G. Goal setting and achievement keeps us fresh and alive.

See: Acts 20:24; II Timothy 4:7; I Corinthians 9:24-27

*And see, now I go bound in the spirit to Jerusalem, not knowing the things that will happen to me there, except that the Holy Spirit testifies in every city, saying that chains and tribulations await me. But none of these things move me; nor do I count my life dear to myself, so that **I may finish my race with joy, and the ministry which I received from the Lord Jesus**, to testify to the gospel of the grace of God. Acts 20:22-24*

*For I am already being poured out as a drink offering, and the time of my departure is at hand. I have fought the good fight, **I have finished the race**, I have kept the faith. Finally, there is laid up for me the crown of righteousness, which the Lord, the righteous Judge, will give to me on that Day, and not to me only but also to all who have loved His appearing. II Timothy 4:6-8*

Do you not know that those who run in a race all run, but one receives the prize? Run in such a way that you may obtain it.²⁵ And everyone who competes for the prize is

temperate in all things. Now they do it to obtain a perishable crown, but we for an imperishable crown. ²⁶Therefore I run thus: not with uncertainty. Thus I fight: not as one who beats the air. ²⁷But I discipline my body and bring it into subjection, lest, when I have preached to others, I myself should become disqualified. I Corinthians 9:24-27

The Goal Setters Proverb, “Blessed are those who aim at nothing, for they shall hit their target.”

“Jesus knew where he had come from, why he was here, and what he was supposed to accomplish. He came down from heaven, not to do his own will, but the will of the Father. That determination controlled every decision he made.

“As a result, he was not distracted with trivia. He was never in a hurry, for he knew his Father would not give a task without the time to do it. Christ was not driven by crises, feeling he must heal everyone in Israel. He could say, ‘It is finished,’ even when many people were still bound by demons and twisted by disease. What mattered ultimately was not the number of people healed or fed, but whether the Father’s will was being done. His clearly defined goals simplified his decisions.” --Erwin W. Lutzer

IV. How does goal setting relate to the will of God?

A. Goals can be affected by some or all of the following:

- Friends
- Family
- Circumstances
- Personal Needs
- Culture

B. Goals must be submitted to God and in harmony with His purpose for our lives.

C. Goal setting before the Lord is more goal discernment.

D. When God’s goals are discerned and set, God will cooperate with us in the reaching of those goals.

E. Goals can actually become statements of faith regarding what we believe to be God’s will for our lives.

F. These statements of faith can become our faith confession as we walk out our destiny.

V. What are some characteristics of a good goal?

For goals to be effective in our lives they should have the following characteristics:

A. Goals should be specific.

Example:

1. Non-Specific Goal. "I want to become a better husband."
2. Specific Goal. "I will pray with my wife for 10 minutes each day."

B. Goals should be realistic and achievable.

Example:

1. Non-Realistic Goal. "I will read the Bible through every month."
2. Realistic Goal. "I will read the Bible 30 minutes a day."

C. Goals should be measurable.

1. Non-Measurable Goal. "I want to be an attorney."
2. Measurable Goal. "I plan on graduating with my law degree in 6 years."

VI. What are some additional guidelines for setting goals?

When setting goals:

- A. Calculate the amount of time, energy and effort that is needed to accomplish the whole task (Luke 14:24-33).
- B. Anticipate distractions, hindrances and obstacles that will most likely be in your path.
- C. Determine if you are setting your goals too high or too low.
- D. Determine the practical steps that must be taken toward the realization of your goal.
- E. Make sure you spend time on your knees as you prepare your goals.
- F. Align yourself with people who are motivated the same way that you are.
- G. Make a covenant with yourself that you will not let setbacks throw you into a state of discouragement.
- H. Write your goals and use them as prayer points before the Lord.

- I. When specific goals are not reached, set new ones immediately based on what you learned in the process.

VII. What has to take place if we are to achieve our goals?

If we are going to achieve our goals and fulfill our purpose...

- A. We will have to be determined or perseverant.
- B. We will have to be disciplined or self-controlled.
- C. We will have to count the cost and be willing to pay the price of our dreams.
- D. We will have to strive for excellence in all that we do.
- E. We will have to cultivate a godly sense or priority.
- F. We will have to manage or utilize our resources wisely.
 1. This includes how we manage our time.
 2. This includes how we manage our money.

VIII. How do I establish priorities in my life?

Philippians 1:9-11

*And this I pray, that your love may abound still more and more in knowledge and all discernment,¹⁰ **that you may approve the things that are excellent**, that you may be sincere and without offense till the day of Christ,¹¹ being filled with the fruits of righteousness which are by Jesus Christ, to the glory and praise of God.*

Other translations of verse 10:

“So that you may always approve better things...” –Williams

“That you may learn to prize what is of value...” –Knox

“So that you may discern what is best...” –NIV

“For I want you to understand what really matters...” –NLT

When we talk about priorities, we are talking about the value that we ascribe to things in relationship to the other things in our lives. God wants us to value what is most valuable. He wants us to value what He values.

A. Priorities represent the order of things on which you spend your resources (time, energy and money).

If you want to find out what is important to you, check your check stubs. Jesus said, “Where your treasure is, there your heart will be also.”

1. We all operate with a set of values or priorities.
 - a. Some are godly values or priorities.
 - b. Some are selfish values or priorities.
2. These priorities govern most of the choices that we make in life.
3. Our priorities are often constructed on the basis of the relationship of the various aspects of our life. Our life consists of several aspects including:
 - a. **Spiritual Life.** This deals with our relationship to God
 - b. **Family Life.** This deals with our relationship to our immediate and extended family.
 - c. **Church Life.** This deals with our relationship to the local church and the people of God.
 - d. **Ministry Life.** This deals with our relationship to our ministry in the Body of Christ.
 - e. **Vocational Life.** This deals with our relationship to our career and our work life.
 - f. **Social Life.** This deals with our relationship to friends.
 - g. **Personal Life.** This deals with our personal pursuit of happiness, entertainment, hobbies, etc. (me, myself and I).

All of these aspects of our life are competing for the same resources (time, energy, money). What place do these things have in our life?

4. God wants each one of us to submit our priority system to Him.

God wants us to do this because:

- a. He wants us to achieve our destiny and fulfill His purpose.
- b. Success is God’s plan for all of us and living for God is a most joyful path that leads a most abundant life.

J esus
O thers
Y ourself

B. There are models that have been put forward to help us establish priorities.

1. The Bookshelf Model

- a. In this model all of life is seen like a bookshelf with shelves one on top of the other.
- b. In this model each aspect of your life is given a numerical rating from one to seven.

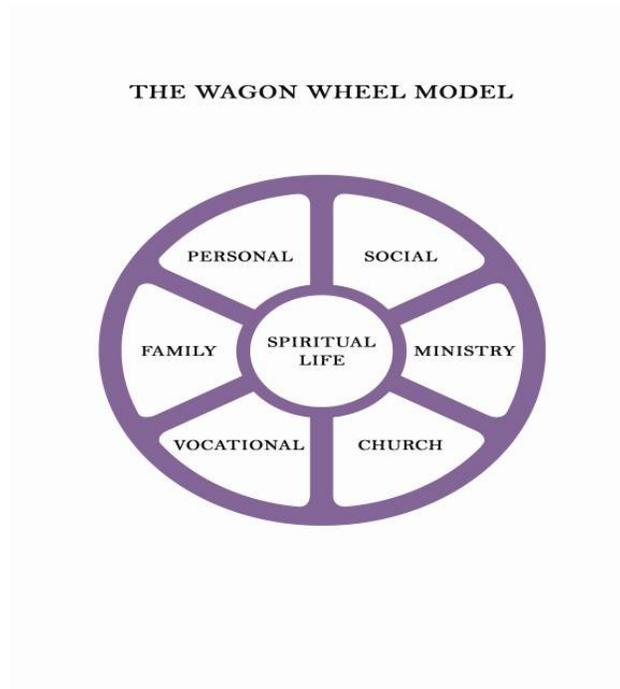
THE BOOKSHELF MODEL

ORDER OF PRIORITY
1. God
2. Family
3. Church
4. Ministry
5. Vocation
6. Relationships
7. Me, Myself, I

- c. There are some problems with this model.
 - If you followed this model you would never get off of number one. You can always pray, worship and read your Bible more.
 - Sometimes the most appropriate thing to do is to do what is best for you (e.g. rest, recreate, etc.).
 - It can lead to a compartmentalization of our life. God wants it all. He wants to be the Lord of our family life, social life and even our free time. God want all of the shelves and all of the books on the shelves.

There is a better model!

2. The Wagon Wheel Model (See next page)



- a. In this model God is the center of all of our activity. He wants to be the center of our life.
- b. In this model we acknowledge that we have a very real responsibility to each aspect of our life.
- c. In this model no one aspect of our life is seen to get only the leftovers.
- d. In this model the key is balancing all aspects of our life in relationship to all of the others.
- e. In this model certain aspects of our life can get more attention or focus in certain seasons depending on our purpose and goals.
- f. In this model we can move with discernment and the leading of the Holy Spirit to adjust what is needed when it is needed.

Lesson 4

Organization

I. Introduction

A. Notable Quotes

1. “Unless he manages himself effectively, no amount of ability, skill, experience or knowledge will make an executive effective.”
2. “If we do not successfully manage ourselves, we will not be successful in managing others.”

B. Time management and organization are matters of EXCELLENCE.

1. To excel means “to go beyond or above; to out do, to surpass.” When someone says, “You outdid yourself,” this is what they have in mind.
2. The Greek concept means:
 - a. To exceed a fixed number or sequence
 - b. To be increased
 - c. To be abundantly furnished with
 - d. To be pre-eminent
3. The Bible challenges us to excel or go beyond the normal limits. God wants us to break through previously set boundaries. He wants us to understand that man’s boundaries are not necessarily His boundaries.

- a. In our expression of righteousness (Mt. 5:20)

For I say to you, that unless your righteousness exceeds the righteousness of the scribes and Pharisees, you will by no means enter the kingdom of heaven.

- b. In our demonstration of love one to another (Phil. 1:9-11)

And this I pray, that your love may abound still more and more in knowledge and all discernment, that you may approve the things that are excellent, that you may be sincere and without offense till the day of Christ, being filled with the fruits of righteousness which are by Jesus Christ, to the glory and praise of God.

- c. In a lifestyle that is pleasing to the Lord (I Th. 4:1-2)

Finally then, brethren, we urge and exhort in the Lord Jesus that you should abound more and more, just as you received from us how you ought to walk

and to please God; for you know what commandments we gave you through the Lord Jesus.

- d. In edifying the church (I Cor. 14:12)

Even so you, since you are zealous for spiritual gifts, let it be for the edification of the church that you seek to excel.

- e. In the work of the Lord (I Cor. 15:58)

Therefore, my beloved brethren, be steadfast, immovable, always abounding in the work of the Lord, knowing that your labor is not in vain in the Lord.

4. In fact we are challenged to excel more and more (I Th. 4:10). There is always room for improvement. Those who want to excel put restrictions on themselves that others are not willing to.

But we urge you, brethren, that you increase more and more...

5. It is part of God's nature to excel. God does all things well (Gen. 1:10, 12, 18, 21, 25, 31; Ps. 150:2; Is. 12:4-6; 28:29).

Praise Him for His mighty acts; praise Him according to His excellent greatness!
Psalm 150:2

And in that day you will say: "Praise the LORD, call upon His name; declare His deeds among the peoples, make mention that His name is exalted. Sing to the LORD, for He has done excellent things; this is known in all the earth. Cry out and shout, O inhabitant of Zion, for great is the Holy One of Israel in your midst!"

Isaiah 12:4-6

This also comes from the LORD of hosts, Who is wonderful in counsel and excellent in guidance. Isaiah 28:29

6. This is God's standard for us, for we are to reflect our creator. The church is to manifest God's excellence to the world (Is. 35:2; 60:15).
7. There are many marks of excellence in the life of the believer.

Accuracy	Dedication	Humility	Resourcefulness
Ambition	Determination	Industriousness	Responsibility
Attentiveness	Diligence	Initiative	Self-Controlled
Carefulness	Discipline	Integrity	Skillfulness
Commitment	Discretion	Joyfulness	Steadfastness
Cooperation	Dutiful	Learning	Thrifty
Cleanliness	Efficient	Motivated	Thoughtfulness
Conscientious	Enthusiastic	Persevering	Virtuous
Consecrated	Faithful	Pride	Willingness

Considerateness	Helpful	Productive	Wise
Courtesy	Honesty	Punctual	Zealous

8. The marks of excellence should pervade all areas of life.

- a. Attitudes
- b. Appearance
- c. Clothing
- d. Work Habits
- e. Manners
- f. Quality of Product or Service

The more these things pervade our life, the more influence we are going to have, the more productive we are going to be, the more effective we are going to be in establishing dominion and the more the light of God will flow through us.

C. Definition of the word “organize”

1. Organize means to bring together or form as a whole or combination as for a common objective. We are to take the loose strands of our life and focus them on one purpose.
2. Organize means to arrange systematically.

D. God’s relationship to organization

1. God is a God of **order** and arrangement who delights in bringing order out of chaos.

- a. He did this in creation (Heb. 11:3). He also did this in us—the new creation.

By faith we understand that the worlds were framed by the word of God, so that the things which are seen were not made of things which are visible.

“Framed” means “to adjust, arrange, put in order and proper placement.”

- b. He wants this to be characteristic of the church (Col. 2:5).

For though I am absent in the flesh, yet I am with you in spirit, rejoicing to see your good order and the steadfastness of your faith in Christ.

2. God is very systematic in His approach to problems and projects.

- a. Creation testifies to this (Genesis 1-2). Each action prepared for and set the stage for the subsequent action.

DAY ONE	prepared for	DAY FOUR
DAY TWO	prepared for	DAY FIVE
DAY THREE	prepared for	DAY SIX

- b. His approach to world evangelism bears this out (Acts 1:8).

...and you shall be witnesses to Me in Jerusalem, and in all Judea and Samaria, and to the end of the earth.

- 3. God wanted Adam, who was made in the image of God, to share in this attribute. Hence he gave him a work to do:
 - a. Dressing and Keeping the Garden. This involved maintenance of order. Fulfilling this charge required organization on Adam's part.
 - b. Naming the Animals. "Fat thing over there with the short legs and the flat nose" became "Pig". "Tall things over there with the knobby knees and the long neck" became "Giraffe."
- 4. God has given every one of us, who are made in the image of God, a specific work to do.
 - a. We will never do this effectively without organization.
 - b. Paul did a great job, but organization was an important key. Study his journeys and you will find good organization. He only forgot his suitcase once.

"When we fail to plan, we plan to fail."
- 5. God wants every one of us to increase our capacity to get the job done.

As Adam was faithful he was to extend the borders of the garden to the Four Corners of the earth. The only way he would do that is through better organization.

- a. As we are faithful, God wants to expand our capacity and give us more work and more responsibility (Mt. 13:12).

For whoever has, to him more will be given, and he will have abundance; but whoever does not have, even what he has will be taken away from him.

The reward of doing a job well is to be given more work!

Before God will give you more responsibility, He wants us to handle what He has already given to us.

- b. The difference between a productive, efficient person and a frustrated, unfruitful one is organization and self-management in many cases.

"The only thing achieved in life without effort is failure."

II. Tips on Personal Organization

A. Recognize your need (Mt. 5:3).

Blessed are the poor in spirit [those who recognize that they have a need], for theirs is the kingdom of heaven.

Some symptoms of a management problem:

1. Unfinished projects
2. Unfulfilled goals
3. Frustration
4. Lack of a sense of direction
5. No sense of personal accomplishment
6. A feeling of being overwhelmed
7. A low sense of value
8. Life out of control
9. Guilt

Often time we seek to balance these things out with good sounding excuses.

B. Find someone who is doing well and follow them (I Cor.11:1).

1. What we lack, we are to look to others in the Body of Christ to supply.
2. Find out what they **are** doing that you are not.
3. Find out what they are **not** doing that you are.

C. Rigorously maintain an appointment book (day timer, palm, diary). People who fail to meet appointments leave the following impressions:

1. They are careless.
2. They are unconcerned and indifferent.
3. They are selfish (Their time is more important).
4. They are irresponsible (You cannot trust them).

God holds His word above His name. "I forgot!" is no excuse.

D. Do things on time.

Make sacrifices to accomplish this.

E. Plan out the week in advance.

1. Saves time in transition
2. Gives you weekly goals
3. Before you go to bed, establish your plan of attack for the next day.

- F. Keep paper and pencil handy at all times.
 - 1. Write down everything.
 - 2. This is a good way to compensate for a bad memory.
- G. Make lists (Dumb things I've got to do).

Illustration:

Many years ago a leading industrialist by the name of Charles Schwab said to a management expert by the name of I.V. Lee, "If you can help me get more things done in a day, I'll pay you anything you want." Lee replied, "Tomorrow, list all of the things that you want to get done. List them in order of priority. Do the first job listed and stay with it until it is completed. If at the end of the day, there is still time to get to job #2, and job #3, do so as time allows. The next day, continue to do the very same thing. Then have all your subordinates do it. Do this for one week and then send a check for whatever you think the advice is worth. At the end of the month, Schwab sent a check to Lee in the amount of \$25,000.

- 1. Keep them in prominent places.
 - 2. Mark items in terms of priority, deadlines and approximate time required.
 - 3. Review them daily.
- H. Do the unexpected at the first available opportunity.
- I. Have and maintain a place for everything.

How much time is lost in just looking for things? "A place for everything and everything in its place."

 - 1. Know where things are supposed to be and put them there.
 - 2. Maintain a personal filing system (whatever works).
- J. Organize your environment. Organization begets organization.

Lesson 5-6 Time Management

I. What is time?

Ask class to define “time.”

The dictionary defines time in four ways:

- A. The general idea, relation or fact of continuous or successive existence; infinite duration or its measure.
- B. A definite portion of duration; a moment; a period; a season.
- C. A considerable period marked off by some special characteristics; era.
- D. The portion of duration allotted to some specific purpose, as that allotted to human life or to any particular life.

II. What are some misconceptions about time?

What is wrong with the following statement? Ask Class

- A. “Where has the time gone?”
 - 1. Does time depart the scene?
 - 2. Hasn’t it simply passed at the rate that it always has while we accomplish far less than we should.
 - 3. Perhaps this phrase should read, “How could I have planned so poorly and have left so much to be done in so little time?”

- B. “How time flies!”

We mean that we have not accomplished the results expected within the time available.

- C. “Time will take care of it.”

Time is not an active force. What you mean to say is that the condition will rectify itself given adequate time.

- D. “I just don’t have the time.”

- 1. We all have the same amount of time allotted to us (168 hours per week).
- 2. What we should say is that “the proposal is not sufficiently important in our priorities to warrant taking time for it.”
- 3. We always make time for the things that are most important to us.

E. “The tyranny of time.”

To refer to time as a tyrant ascribes to time the capability of acting instead of recognizing it as a measurement. We simply have too large a number of tasks to be performed within the time available.

F. “Time is money.”

Time is not money or even a commodity. It is not going anywhere. It cannot be sped up or slowed down. It cannot be bought or bartered. It is not a ravaging force of evil or an inscrutable judge or an omniscient healer. It is as the dictionary defines it, “the period during which action or process continues.” “Like sands in the hourglass, so are the days of our lives.”

G. “I’m just killing time.”

Time cannot be killed only wasted. Thoreau once said, “As if you could kill time without injuring eternity.”

III. What are some quotations about time?

- A man ordinarily has time to do all the things he really wants to do.
- Twenty-first Century dwellers have more time saving devices and less time than any other people in history.
- Time wasted thinking up excuses would be better spent avoiding the need for them.
- Time is what we want the most and what we use the worst.
- The only person who saves time is the one who spends it wisely.
- It is not the days in your life, but the life in your days that counts.
- Time is like money—you can only spend it once.

However, unlike money you cannot save it so that it can be spent later. Unlike money we all have the same amount of it.

Every day 86,400 new seconds, 1440 new minutes and 24 hours are given to us. Every day we will spend the entire amount.

If you would ask people at the end of their lives if they would have done anything differently if they had it to do over again, most people would say, “YES!”

If you followed up and asked them to give you an example, most people would change something having to do with how they spent their time.

The time to consider our use of time, however, is not at the end of our life, but at the beginning.

If we want our lives to count for Christ, if we want to accomplish our task, if we want to make a significant contribution to the kingdom of God we must learn to manage our time.

IV. How is time management achieved?

- A. True time management involves the management of the person. The problem is not with time, the problem is with people.
 - 1. All management seminars ultimately end up dealing with the individual.
 - 2. The clock stays the same. It is no respecter of persons. The minute hand moves relentlessly on.
 - 3. It is what the individual does with his time that matters the most.
 - 4. Time management in the final analysis really gets down to managing yourself.
- B. There are no magic formulas that a person can put into operation that will eliminate the need of for change and a willingness to work to see those changes take place.
 - 1. People want a diet where they can eat all that they want.
 - 2. They want a method of housework that doesn't require discipline and work.
 - 3. They want a formula for personal success that does not require a personality change.

V. What is God's relationship to time management?

- A. Only God can manage time.
 - 1. He can make the sun stand still (Josh. 10:12-14).

Then Joshua spoke to the LORD in the day when the LORD delivered up the Amorites before the children of Israel, and he said in the sight of Israel: "Sun, stand still over Gibeon; and Moon, in the Valley of Aijalon."¹³ So the sun stood still, and the moon stopped, till the people had revenge upon their enemies. Is this not written in the Book of Jasher? So the sun stood still in the midst of heaven, and did not hasten to go down for about a whole day.¹⁴ And there has been no day like that, before it or after it, that the LORD heeded the voice of a man; for the LORD fought for Israel.

2. He can turn back the clock (II Kgs. 20:9-11).

Then Isaiah said, "This is the sign to you from the LORD, that the LORD will do the thing which He has spoken: shall the shadow go forward ten degrees or go backward ten degrees?" And Hezekiah answered, "It is an easy thing for the shadow to go down ten degrees; no, but let the shadow go backward ten degrees." So Isaiah the prophet cried out to the LORD, and He brought the shadow ten degrees backward, by which it had gone down on the sundial of Ahaz.

3. He can add time to our life (II Kgs. 20:6).

And I will add to your days fifteen years. I will deliver you and this city from the hand of the king of Assyria; and I will defend this city for My own sake, and for the sake of My servant David." '

We cannot expect God to add hours to the day or years to our life. We must do everything in the time allotted to us.

- B. God set the example for us of time management (Gen. 1-2).

1. God established a seven day work cycle.
2. God had a special focus for each day.
3. God prioritized the sequence of His work.
4. God evaluated His work.
5. God worked with a stated goal in mind.
6. God provided for routine maintenance of that which He had done.

- C. God cares about how we use time. God intends for us to make the best possible use of our time (Ps. 90:12).

So teach us to number our days, that we may apply our hearts unto wisdom. –KJV

Teach us to make the most of our time, so that we may grow in wisdom. –NLT

- D. We can redeem the time by our diligent use of the time we have left (Eph. 5:15-16; Col 4:5).

See then that you walk circumspectly, not as fools but as wise, redeeming the time, because the days are evil.

- E. Planning is a God pleasing activity when done in deference to God's will (Pro. 21:5; 14:22; 16:3).

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.
Proverbs 21:5 NLT

F. God wants us to put Him first in the use of our time (Mark 12:30).

VI. What are some tips for scheduling ones time?

A. Develop a weekly schedule for the usual flow of events.

1. Fill in the church schedule (services and activities).
2. Fill in your normal work schedule.
3. Fill in other firm commitments.
4. Prioritize the remaining time based on goals (see priority chart).
5. Maintain balance.
6. Memorize your schedule to avoid over scheduling or double scheduling.

B. Make wise use of time off and legal holidays.

Use them for major projects that do not fit into the normal routine.

C. Use Sundays to reflect on the week ahead (in the afterglow of your experience in the House of the Lord).

D. Know how to handle interruptions.

- Telephone Calls
- Unexpected Visitors
- Unexpected Assignments

E. Know how to restrict time consuming activities.

- Television, Entertainment
- Hobbies, Projects, Crafts
- Books, Newspaper, Magazines

F. Know how to rate various tasks.

- Useless—Important—Urgent
- Good—Better—Best
- My Will—Their Will—God's Will

G. Be sure to plan for times of rest and recreation.

VII. What are some obstacles that must be overcome in the area of time management?

A. Motivational Problems (See Chart)

1. Laziness

- Lazy people are always tired.
- Lazy people always follow the path of least resistance.
- Lazy people have trouble doing the hard thing.
- No one ever climbed a hill by just looking at it.

2. Procrastination

- The main thing that comes to him who waits is regret for having waited.
- Don't postpone reading the handwriting on the wall until you have your back to it.
- Procrastinator's slogan, "I am going to get organized—tomorrow."
- Procrastinators focus on how unfair life is and how bad they have it.
- Procrastinators always have someone to blame for why things are not done.
- No farmer ever plowed a field by turning it over in his mind.

3. Over-Activity

We all have time for the will of God in our life. If you are involved in more activity than you have real time for, you need to evaluate all that you are doing and narrow your focus to God's will for you in this season of your life.

Problem	Evidence of Problem	Solution to Problem
Laziness	<ul style="list-style-type: none"> • Careless Mistakes • Taking Naps Often • Idle Chatter/Over Socializing • Taking the Easy Way • Day-Dreaming • Failure to Listen Carefully to Instructions • Bypassing Chain of Command 	BE: Diligent in Pursuits ACKNOWLEDGE: Your Accountability

Procrastination	<ul style="list-style-type: none"> • Putting Off Large Projects • Giving Lots of Excuses • Justifying Self with Good Works • Preoccupation with Personal Difficulties 	<p>BE: Honest with Yourself</p> <p>ACKNOWLEDGE: Your Weakness</p>
Over-Activity	<ul style="list-style-type: none"> • Saying “Yes” to Everything • Underestimating Time Needed • Never Delegating Responsibility • Constant Mental and Physical Fatigue 	<p>BE: Realistic about Capabilities</p> <p>ACKNOWLEDGE: Your Limitations</p>

B. Structural Problems

Problem	Evidence of Problem	Solution to Problem
No Priorities	<ul style="list-style-type: none"> • Indecision • Aimlessness • Emotional Choices • Driven by Circumstances • Easily Distracted • Wasted Time 	<p>Establish Meaningful Priorities in Relation to:</p> <ul style="list-style-type: none"> • God • Family • Vocation • Ministry • Social Life
No Goals	<ul style="list-style-type: none"> • No Motivation • No Sense of Direction • No Sense of Accomplishment • Wasted Time 	<p>Establish Reasonable Goals</p> <ul style="list-style-type: none"> • For that Day • For that Week • For that Year <p>Based on the Goals for Your Life.</p>
No Organization	<ul style="list-style-type: none"> • Lack of Procedure in Routine Matters • Frustration in Transition • Inefficiency • Wasted Time 	<p>Establish Methods</p> <ul style="list-style-type: none"> • Weekly Schedule • Lists • Appointment Book • Filing System • Routine Procedures

Additional Thoughts:

- A person going nowhere can be sure of reaching his destination.
- It is easy to shoot first and draw the circle afterward.
- What you do when you have nothing to do reveals who you are.

VIII. Closing Illustration

The Big Rocks of Life

There is the story of a college professor who was trying to teach his class of high-powered achievers something about priorities.

He pulled out a one-gallon, wide-mouthed jar and set it on the table in front of him. Then he produced about a dozen fist sized rocks and carefully placed them, one at a time, into the jar. When it was filled to the top and no more rocks would fit inside, he asked, “Is this jar full?”

Everyone in the class said, “Yes!”

“Really?” he said, reaching under the table and pulling out a bucket of gravel. Then he dumped some gravel in and shook the jar, causing pieces of gravel to work themselves down into the spaces between the big rocks. Then he smiled and asked the group once more, “Is the jar full?”

By this time the class was onto him. “Probably not,” one of them answered.

“Good!” he replied. He then reached under the table and brought out a bucket of sand. He started dumping the sand in and it went into the spaces between the rocks and the gravel. Once more he asked the question, “Is this jar full?”

“No!” shouted the class.

Once again he said, “Good!” Then he grabbed a pitcher of water and began to pour it in until the jar was filled to the brim. Then he looked at the class and asked, “What is the point of this illustration?”

One eager student raised his hand and said, “The point is, no matter how full your schedule is, if you try hard enough, you can always fit some more things into it!”

“No,” the speaker said, “that is not the point. The truth this illustration teaches us is, “If you don’t put the big rocks in first, you’ll never get them in at all.”

Lesson 7-8 Prosperity and Success

Key Thought: Life Management involves the management of all resources including the management of our money.

I. God wants us to prosper and to be successful.

What does it mean to be prosperous? How can we measure one's success?

A. Prosperity and success mean many things to many people.

In the Bible prosperity and success do not just refer to how much money that we have or do not have. If someone is prosperous and successful it means many things including the following:

1. Having godly offspring (Gen. 32:12).

For You said, "I will surely treat you well, and make your descendants as the sand of the sea, which cannot be numbered for multitude."

God's promise of many children was always interpreted by the patriarchs as one of the greatest blessings that could be on a person's life. Though Abraham had great wealth and material blessings, he did not consider himself fully blessed or fulfilled without children.

2. Having a personal relationship with Jesus Christ (Rom. 10:11-13).

For the Scripture says, "Whoever believes on Him will not be put to shame." For there is no distinction between Jew and Greek, for the same Lord over all is rich to all who call upon Him. For "whoever calls on the name of the LORD shall be saved."

Without Christ every man is a poor man. Without Christ the richest man on the face of the earth only has temporal riches. The believer in Christ has treasures in heaven that never fade and endure forever.

3. Meeting godly goals in life (Ezra 6:14; Ps. 20:4).

So the elders of the Jews built, and they prospered through the prophesying of Haggai the prophet and Zechariah the son of Iddo. And they built and finished it, according to the commandment of the God of Israel, and according to the command of Cyrus, Darius, and Artaxerxes king of Persia. Ezra 6:14

May He grant you according to your heart's desire, and fulfill all your purpose.
Psalm 20:4

4. Experiencing rest from personal enemies (II Chr. 14:7b).

"Because we have sought the LORD our God; we have sought Him, and He has given us rest on every side." So they built and prospered.

5. Having favor and high esteem before God and man (Pro. 3:3-4).

Let not mercy and truth forsake you; bind them around your neck, write them on the tablet of your heart, and so find favor and high esteem in the sight of God and man.

6. Having good friendships (Eccl. 4:7-12, NLT).

I observed yet another example of meaninglessness in our world. 8 This is the case of a man who is all alone, without a child or a brother, yet who works hard to gain as much wealth as he can. But then he asks himself, "Who am I working for? Why am I giving up so much pleasure now?" It is all so meaningless and depressing. 9 Two people can accomplish more than twice as much as one; they get a better return for their labor. 10 If one person falls, the other can reach out and help. But people who are alone when they fall are in real trouble. 11 And on a cold night, two under the same blanket can gain warmth from each other. But how can one be warm alone? 12 A person standing alone can be attacked and defeated, but two can stand back-to-back and conquer. Three are even better, for a triple-braided cord is not easily broken.

Sometimes people who are very rich are also very lonely. Riches do not satisfy if there is no one with whom to share them.

7. Being free from bondages that enslave (Rom. 8:21; Gal. 5:1).

Stand fast therefore in the liberty by which Christ has made us free, and do not be entangled again with a yoke of bondage. Galatians 5:1

There are many rich alcoholics. Think of all of the rock stars, professional athletes and movie stars who seem to battle with addictions even to the point of ruining their career.

8. Knowing a deep inner peace and rest in the spirit (Pro. 3:2; 17:1; Ps. 29:11).

My son, do not forget my law, but let your heart keep my commands; for length of days and long life and peace they will add to you. Proverbs 3:1-2

A dry crust eaten in peace is better than a great feast with strife.

Proverbs 17:1, NLT

The LORD will give strength to His people; the LORD will bless His people with peace. Psalm 29:11

9. Having physical health and strength (III John 2).

Beloved, I pray that you may prosper in all things and be in health, just as your soul prospers.

10. Having an abundance of material goods (Deut. 28:1-14).

To have an abundance means that we have more than what we need for our own sustenance.

11. Having respect from those who know you (Pro.11:16 NIV).

A kindhearted woman gains respect, but ruthless men gain only wealth.

12. Having a long, enjoyable and satisfying life (Ps. 91:14-16; Pro. 10:27).

“Because he loves me,” says the LORD, “I will rescue him; I will protect him, for he acknowledges my name. He will call upon me, and I will answer him; I will be with him in trouble, I will deliver him and honor him. With long life will I satisfy him and show him my salvation.” Psalm 91:14-16, NIV

The fear of the LORD prolongs days, but the years of the wicked will be shortened. Proverbs 10:27

13. Having personal security for the future (I John 2:16-17).

For all that is in the world--the lust of the flesh, the lust of the eyes, and the pride of life--is not of the Father but is of the world. And the world is passing away, and the lust of it; but he who does the will of God abides forever.

All of these factors add something to the quality of our life and the absence of any of them will give us cause for concern.

Illustration: “Daddy are we rich?”

- B. God has a view regarding the prosperity and success of His people.

1. God is very interested in the prosperity of His children (Jer. 29:11).

For I know the thoughts that I think toward you, says the LORD, thoughts of peace and not of evil, to give you a future and a hope.

2. God often promised prosperity as a reward for obedience (Gen 32:9; Deut. 28:1-14; Jer. 33:9; Zech. 1:17).
3. God makes it clear that His commandments were given to make us prosper (Deut. 5:33; 6:24; 29:9).

You shall walk in all the ways which the LORD your God has commanded you, that you may live and that it may be well with you, and that you may prolong your days in the land which you shall possess. Deuteronomy 5:33

And the LORD commanded us to observe all these statutes, to fear the LORD our God, for our good always, that He might preserve us alive, as it is this day.
Deuteronomy 6:24

Therefore keep the words of this covenant, and do them, that you may prosper in all that you do. Deuteronomy 29:9

David's advise to Solomon, *Keep the charge of the LORD your God: to walk in His ways, to keep His statutes, His commandments, His judgments, and His testimonies, as it is written in the Law of Moses, that you may prosper in all that you do and wherever you turn...* I Kings 2:3

4. When God's people live a life of obedience, God enjoys blessing His people. (Deut. 28:63; 30:5, 9-10).

Then the LORD your God will bring you to the land which your fathers possessed, and you shall possess it. He will prosper you and multiply you more than your fathers. 9 The LORD your God will make you abound in all the work of your hand, in the fruit of your body, in the increase of your livestock, and in the produce of your land for good. For the LORD will again rejoice over you for good as He rejoiced over your fathers, 10 if you obey the voice of the LORD your God, to keep His commandments and His statutes which are written in this Book of the Law, and if you turn to the LORD your God with all your heart and with all your soul. Deuteronomy 30:5, 9-10

5. Just as surely as obedience will lead to prosperity among God's people, so disobedience among God's people will reverse the flow (II Chr. 24:20; Deut 28:15-48). It should be noted that God deals with the heathen on a totally different basis.

Then the Spirit of God came upon Zechariah the son of Jehoiada the priest, who stood above the people, and said to them, "Thus says God: 'Why do you transgress the commandments of the LORD, so that you cannot prosper? Because you have forsaken the LORD, He also has forsaken you.'" I Chronicles 24:20

C. In order to release God’s prosperity in our lives we must put ourselves in a position to be blessed.

What are some of the ways to release material prosperity in our lives? Is there any way I can put myself in a position to be blessed?

There are many things that God indicates help to release prosperity into our lives. It is surprising that many of these things are not directly related to financial areas. Yet God deals with us on all levels at the same time. Just as surely as these things will release prosperity into our lives, the opposite things will hinder prosperity and even bring calamity at times.

KEYS TO PROSPERITY	HINDRANCES TO PROSPERITY
Righteousness (Ps. 37:25)	Immorality (Pro. 5:10)
Putting the Lord first (II Chr. 31:21; Pro. 3:9)	Not seeking the Lord (Jer. 10:21)
Trusting in God (Jer 17:7-8)	Trusting in human strength (Jer. 17:5-6)
Being planted in the house (Ps. 92:12-15)	Being uncommitted to the Lord (Ps. 1:4-6)
Fearing the Lord (Ps. 112:1-3; 128:1-6)	Not fearing the Lord (Pro. 17:20)
Keeping the Lord’s commands (Psalm 19:11)	Disregarding the Lord’s commands (Deut. 28:45)
Seeking wisdom and counsel (Pro. 8:18; 11:14)	Refusing counsel (Pro. 15:22; 13:18)
Generosity (Pro. 11:24-25; 13:7; 22:9)	Greed and stinginess (Pro. 28:22)
Giving to the poor (Pro. 28:27)	Oppressing the poor (Pro. 22:16; 21:13)
Associating with wise persons (Pro. 13:20)	Associating with fools (Pro. 28:19)
Being discerning in speech (Pro. 10:19)	Talking too much (Pro. 14:23)
Diligent labor (Pro. 13:11)	Laziness (Pro. 6:11; 19:15; 20:4, 13)
Planning for the long term (Pro. 21:5)	Seeking to get rich quick (Pro. 28:22)
Temperance (Pro. 10:4)	Intemperance (Pro. 23:21; 21:17)
Honesty (Is. 33:15-16)	Dishonesty (Pro.1:10-19; 10:3; 28:13)
Training for tasks (Eccl. 10:10; Pro. 10:14)	Hating knowledge (Pro. 1:20-33, esp. 22)

D. There are other factors that the Bible indicates will affect one's prosperity.

1. Co-signing a note for anyone (Pro. 11:15)

Guaranteeing a loan for a stranger is dangerous; it is better to refuse than to suffer later. –NLT

2. Not caring for his own home and family (Pro. 11:29)
3. Loving pleasure (Pro. 21:17)
4. Charging exorbitant interest on loans (Pro. 28:8)

One who increases his possessions by usury and extortion gathers it for him who will pity the poor.

E. What causes people to be tempted to seek prosperity through unjust means?

1. Perhaps the biggest thing that will cause a Christian to fail in this area is making riches their goal.

If riches are the goal then people will seek many methods of attaining riches that will hurt them in the long run. Our goal should be to please the Lord and extend His kingdom here on earth. We must make a daily choice in this arena of our life.

- We should not be motivated by a desire to be rich (I Tim. 6:3-10). When you are, you fall into many snares; you justify all kinds of wrong doing and you end up jeopardizing your relationship with God and others.
- We should not set our heart on riches (Ps. 62:10b).

If riches increase, do not set your heart on them.

- The example of Job: Job was a man who had riches but riches did not have him (Job 1:21; 36:18, NIV).

Be careful that no one entices you by riches; do not let a large bribe turn you aside. Job 36:18, NIV

2. Another thing that can cause a Christian to be tempted to lower their standards for the sake of prosperity is seeing the prosperity of the wicked.

When we see the wicked, unprincipled people making large sums of money and enjoying “the good life,” we are tempted to question our standards.

God's word makes it clear that we are not to fret concerning this (Ps. 37:7).

Rest in the LORD, and wait patiently for Him; do not fret because of him who prospers in his way because of the man who brings wicked schemes to pass.

There are nine things that will cause us to envy the wicked.

We will envy the wicked:

- a. If we only look at material things as a measure of prosperity (Ps. 106:1-5; Pro. 11:16, NIV).

Praise the LORD! Oh, give thanks to the LORD, for He is good! For His mercy endures forever. 2 Who can utter the mighty acts of the LORD? Who can declare all His praise? 3 Blessed are those who keep justice, and he who does righteousness at all times! 4 Remember me, O LORD, with the favor You have toward Your people. Oh, visit me with Your salvation, 5 That I may see the benefit of Your chosen ones, that I may rejoice in the gladness of Your nation, that I may glory with Your inheritance. Psalm 106:1-5

A kindhearted woman gains respect, but ruthless men gain only wealth.
Proverbs 11:16. NIV

What about the other twelve marks of prosperity?

- b. If we only look at this earth as our inheritance (Ps. 49:16-20 NIV).

So don't be dismayed when the wicked grow rich, and their homes become ever more splendid. 17 For when they die, they carry nothing with them. Their wealth will not follow them into the grave. 18 In this life they consider themselves fortunate, and the world loudly applauds their success. 19 But they will die like all others before them and never again see the light of day. 20 People who boast of their wealth don't understand that they will die like the animals.

- c. If we do not realize that the heathen are storing it up for the righteous to enjoy (Is. 60:5; Pro. 28:8; Job 27:16-17).

Then you shall see and become radiant, and your heart shall swell with joy; because the abundance of the sea shall be turned to you, the wealth of the Gentiles shall come to you. Isaiah 60:5

A good man leaves an inheritance to his children's children, but the wealth of the sinner is stored up for the righteous. Proverbs 13:22

Though he heaps up silver like dust, and piles up clothing like clay--he may pile it up, but the just will wear it, and the innocent will divide the silver.
Job 27:16-17

Think of the Children of Israel inheriting the homes of the Canaanites.

- d. If we do not realize that God is the rewarder and He is keeping perfect record (Mal. 3:13-18; Jam. 5:1-6).

“You have said terrible things about me,” says the LORD. “But you say, ‘What do you mean? How have we spoken against you?’ 14 “You have said, ‘What’s the use of serving God? What have we gained by obeying his commands or by trying to show the LORD Almighty that we are sorry for our sins? 15 From now on we will say, “Blessed are the arrogant.” For those who do evil get rich, and those who dare God to punish them go free of harm.” 16 Then those who feared the LORD spoke with each other, and the LORD listened to what they said. In his presence, a scroll of remembrance was written to record the names of those who feared him and loved to think about him. 17 “They will be my people,” says the LORD Almighty. “On the day when I act, they will be my own special treasure. I will spare them as a father spares an obedient and dutiful child. 18 Then you will again see the difference between the righteous and the wicked, between those who serve God and those who do not.” Malachi 3:13-18, NLT

- e. If we do not see the final destiny of the wicked (Ps. 73:1-28, especially verse 17; Ps. 92:7; Pro. 11:4).

Read Psalm 73

Although the wicked flourish like weeds, and evildoers blossom with success, there is only eternal destruction ahead of them. Psalm 92:7, NLT

Riches do not profit in the day of wrath, but righteousness delivers from death. Proverbs 11:4

- f. If we judge the matter before the end (Jer. 17:11; Ps. 37:35-38).

Like a bird that hatches eggs she has not laid, so are those who get their wealth by unjust means. Sooner or later they will lose their riches and, at the end of their lives, will become poor old fools. Jeremiah 17:11, NLT

I myself have seen it happen--proud and evil people thriving like mighty trees. 36 But when I looked again, they were gone! Though I searched for them, I could not find them! 37 Look at those who are honest and good, for a wonderful future lies before those who love peace. 38 But the wicked will be destroyed; they have no future. Psalm 37:35-38, NLT

In 1923 a group of the world’s most successful financiers met at the Edgewater Beach Hotel in Chicago. Collectively, these tycoons controlled

more wealth than there was in the entire US Treasury and for years newspapers and magazines had been urging the youth of the nation to follow their examples.

As we check in on them at the year 1950, twenty-seven years later, this is what you will find:

- Charles Schwab, the president of the largest independent steel company, lived on borrowed money the last five years of his life and died penniless.
- Arthur Cutten, the greatest wheat speculator, died abroad totally bankrupt.
- Richard Whitney, the president of the New York Stock Exchange, was released from spending several years in prison.
- Albert Fall, a member of the President's cabinet, was let out of prison so that he could die at home.
- Jesse Livermore, the greatest trader on Wall Street, committed suicide.
- Leon Frazer, the president of a large national bank, committed suicide.
- Ivan Kruger, the head of the world's largest monopoly, committed suicide.

All of these men had learned how to make money, but not one of them had learned how to make a life.

- g. If we do not realize that the wicked only have inheritance in this life (Ps. 17:14).
- h. If we do not see the sorrow that comes with it (Pro. 15:6, cf. Pro. 10:22).

In the house of the righteous there is much treasure, but in the revenue of the wicked is trouble. Proverbs 15:6

The blessing of the LORD makes one rich, and He adds no sorrow with it. Proverbs 10:22

- i. If we do not see that riches do not bring satisfaction (Eccl. 5:10-15, NLT).

Those who love money will never have enough. How absurd to think that wealth brings true happiness! 11 The more you have, the more people come to help you spend it. So what is the advantage of wealth--except perhaps to watch it run through your fingers! 12 People who work hard sleep well, whether they eat little or much. But the rich are always worrying and seldom get a good night's sleep. 13 There is another serious problem I have seen in the world. Riches are sometimes hoarded to the harm of the saver, 14 or they are put into risky investments that turn sour, and everything is lost. In the end, there is nothing left to pass on to one's children. 15 People who live only for wealth come to the end of their lives as naked and empty-handed as on the day they were born.

F. God wants to bless every Christian, but He wants to do it His way. (Is. 61:1-11)

Read: Isaiah 61:1-11

II. Do we have any biblical examples of people that were blessed by God in these ways?

Yes. Some of the best examples include:

A. Joseph (Gen. 39:2-4)

The LORD was with Joseph, and he was a successful man; and he was in the house of his master the Egyptian. And his master saw that the LORD was with him and that the LORD made all he did to prosper in his hand. So Joseph found favor in his sight, and served him. Then he made him overseer of his house, and all that he had he put under his authority.

B. Hezekiah (II Kings 18:6-7)

For he held fast to the LORD; he did not depart from following Him, but kept His commandments, which the LORD had commanded Moses. The LORD was with him; he prospered wherever he went. And he rebelled against the king of Assyria and did not serve him.

C. Daniel (Daniel 6:28)

So this Daniel prospered in the reign of Darius and in the reign of Cyrus the Persian.

None of these men had to compromise their principles to see the blessing of God.

Lesson 9-10

Managing Financial Resources

I. Introduction

Life Management involves the management of all of our resources and focusing them on that for which we were created. A key resource that God has placed in our hands is time. Another resource that plays a significant role is money.

Quotations

“To get money is difficult, to keep it more difficult, but to spend it wisely most difficult of all.”

“Money is a good servant, but a poor master.” --Bonhours

“The proper use of money is the only advantage there is in having it.”

“Get all you can...save all you can...give all you can.” --John Wesley

II. What are some general biblical concepts that serve as a foundation to the proper management of financial resources?

A. God is the Lord of our finances and all other of life's possessions.

If a man believes that wealth comes from natural resources, his own effort, his innate abilities or his connection in the business world, he will attach his loyalties and devotion to them rather than to God. As a result his trust will be misplaced which will cause his priorities to get out of balance. It will end in disillusionment because ultimately all of these things will fail to bring true life.

God is the Lord of your finances because:

1. He is the source of all wealth (John 3:27; Jam. 1:17).

John answered and said, “A man can receive nothing unless it has been given to him from heaven.” John 3:27

Every good gift and every perfect gift is from above, and comes down from the Father of lights, with whom there is no variation or shadow of turning.

James 1:17

2. He owns everything (Deut. 10:14; Ps. 24:1; 50:10-12; 115:16; Hag. 2:8).

Indeed heaven and the highest heavens belong to the LORD your God, also the earth with all that is in it. Deuteronomy 10:14

For every beast of the forest is Mine, and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are Mine. If I were hungry, I would not tell you; for the world is Mine, and all its fullness.

Psalm 50:10-12

3. He is our provider (II Cor. 9:10-11; Phil. 4:18-20; Eccl. 5:19).

As for every man to whom God has given riches and wealth, and given him power to eat of it, to receive his heritage and rejoice in his labor--this is the gift of God.

Ecclesiastes 5:19

And my God shall supply all your need according to His riches in glory by Christ Jesus. Philippians 4:19

4. He controls the factors that affect finances (Neh. 9:6).

You alone are the LORD; You have made heaven, the heaven of heavens, with all their host, the earth and everything on it, the seas and all that is in them, and You preserve them all. The host of heaven worships You.

- a. This includes natural resources and laws (Gen. 1:1).
 - b. This includes the path of kingdoms and nations.
 - c. This includes world economies and governments.
 - d. This includes circumstances and world catastrophes.
5. He gives us the ability and strength to acquire them (Deut. 8:11-18; Ps. 100:3; Rom. 12:3-6; I Cor. 4:7; I Pet. 4:11).

Beware that you do not forget the LORD your God by not keeping His commandments, His judgments, and His statutes which I command you today, 12 lest--when you have eaten and are full, and have built beautiful houses and dwell in them; 13 and when your herds and your flocks multiply, and your silver and your gold are multiplied, and all that you have is multiplied; 14 when your heart is lifted up, and you forget the LORD your God who brought you out of the land of Egypt, from the house of bondage; 15 who led you through that great and terrible wilderness, in which were fiery serpents and scorpions and thirsty land where there was no water; who brought water for you out of the flinty rock 16 who fed you in the wilderness with manna, which your fathers did not know, that He might humble you and that He might test you, to do you good in the end--17 then you say in your heart, "My power and the might of my hand have gained me

this wealth.” 18 And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day. Deuteronomy 8:11-18

For who makes you differ from another? And what do you have that you did not receive? Now if you did indeed receive it, why do you boast as if you had not received it? I Corinthians 4:7

As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God. If anyone speaks, let him speak as the oracles of God. If anyone ministers, let him do it as with the ability which God supplies, that in all things God may be glorified through Jesus Christ, to whom belong the glory and the dominion forever and ever. Amen. I Peter 4:10-11

6. He gives us wisdom and inventive ability (Pro. 8:12; Jam. 3:17).

I wisdom dwell with prudence, and find out knowledge of witty inventions.
Proverbs 8:12. KJV

But the wisdom that is from above is first pure, then peaceable, gentle, willing to yield, full of mercy and good fruits, without partiality and without hypocrisy.
James 3:17

7. He holds us accountable for their use (I Cor. 4:1-2; Luke 16:11-12).

This accountability is related to the purpose that He has assigned to money.

B. God has laid out the purposes for money.

1. To provide for the basic needs of families (Matt. 6:32; II Cor. 12:14; I Tim. 5:8).

For the children ought not to lay up for the parents, but the parents for the children. I Corinthians 12:14b

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.
I Timothy 5:8

2. To establish His covenant and extend his kingdom (Deut. 8:18).

And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.

3. To give to those who have need (Is. 58:7; Luke 3:11; Rom. 12:13; Gal. 6:10; Eph. 4:28; I John 3:17).

Is this not the fast that I have chosen: to loose the bonds of wickedness, to undo the heavy burdens, to let the oppressed go free, and that you break every yoke? Is it not to share your bread with the hungry, and that you bring to your house the poor who are cast out; when you see the naked, that you cover him, and not hide yourself from your own flesh? Isaiah 58:6-7

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.

Ephesians 4:28

C. Our finances are affected by the law of sowing and reaping (Luke 6:38; II Cor. 9:6; Gal. 6:7).

But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. II Corinthians 9:6

Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap. For he who sows to his flesh will of the flesh reap corruption, but he who sows to the Spirit will of the Spirit reap everlasting life. And let us not grow weary while doing good, for in due season we shall reap if we do not lose heart. Galatians 6:7-9

1. If we sow honest labor, we will reap increase (Pro. 13:11; 14:23; 21:25).

Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase. Proverbs 13:11

2. If we sow in diligence, we will reap riches (Pro. 10:4-5; 12:24).

He who has a slack hand becomes poor, but the hand of the diligent makes rich. He who gathers in summer is a wise son; he who sleeps in harvest is a son who causes shame. Proverbs 10:4-5

3. If we sow liberally, we will reap bountifully (II Cor. 9:6).

But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.

4. If we sow righteousness, we will reap mercy (Hos. 10:12; Pro. 22:8).

Sow for yourselves righteousness; reap in mercy... Hosea 10:12a

5. If we sow to the Spirit, we will reap everlasting life (Gal. 6:7-8).

Do not be deceived, God is not mocked; for whatever a man sows, that he will also reap. For he who sows to his flesh will of the flesh reap corruption, but he who sows to the Spirit will of the Spirit reap everlasting life.

D. The borrower is the servant of the lender (Pro. 22:7; Gal. 5:1-2).

There are two main problems with borrowing:

1. It puts you under bondage to another person.
2. It removes your freedom under the Lord.

Note: We will discuss this further in another lesson.

E. Personal contentment positions us for stewardship (Phil. 4:11-13; I Tim. 6:6-10).

Not that I speak in regard to need, for I have learned in whatever state I am, to be content: I 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. I can do all things through Christ who strengthens me. Philippians 4:11-13

Now godliness with contentment is great gain. 7 For we brought nothing into this world, and it is certain we can carry nothing out. 8 And having food and clothing, with these we shall be content. 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. 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. I Timothy 6:6-10

1. There are several helpful definitions of contentment.
 - a. Contentment is the opposite of envy, covetousness, worry, ambition and striving.
 - b. Contentment is a rest of mind, satisfaction, freedom from worry.
 - a. Contentment implies appeasement to the point where one is not disquieted or disturbed by a desire for what one does not have, even though every wish is not fully gratified.
 - b. Contentment is limiting one's desires to what one has.
 - c. Contentment is maintaining a spirit of peace in all circumstances.
 - d. Contentment is accepting God's plan for one's life.

- e. Bill Gothard, “Contentment is realizing that God has provided everything I need for my present happiness.”
2. There are several key verses relative to contentment.

- a. Psalm 16:5-6 (NLT)

LORD, you alone are my inheritance, my cup of blessing. You guard all that is mine. The land you have given me is a pleasant land. What a wonderful inheritance!

- b. Proverbs 15:15

All the days of the afflicted are evil, but he who is of a merry heart has a continual feast.

- c. Proverbs 30:8-9 (NLT)

First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, “Who is the LORD?” And if I am too poor, I may steal and thus insult God’s holy name.

- d. Ecclesiastes 6:9

Enjoy what you have rather than desiring what you don’t have. Just dreaming about nice things is meaningless; it is like chasing the wind.

3. Contentment should pervade every aspect of the believer’s life (Luke 3:14; I Cor. 7:17, 20-21; 12:18; Gal. 5:26).

- a. Wages (Luke 3:14)

Likewise the soldiers asked him, saying, “And what shall we do?” So he said to them, “Do not intimidate anyone or accuse falsely, and be content with your wages.”

- b. Vocation, Boss, Position (I Cor. 7:17, 20-21)

- c. Recognition, Honor (Gal. 5:26)

- d. Ministry (I Cor. 12:18)

Contentment should extend to our family, our roles, our physical appearance, our natural abilities, our possessions, our wardrobe, our automobile, etc.

4. There are several keys to cultivating a spirit of contentment.

- a. Realize the true riches that you have and cultivate thankfulness (Pro. 17:5; 16:8; Eccl. 4:6; 5:12; Heb. 13:5).

Better is a little with righteousness, than vast revenues without justice.

Proverbs 16:8

Better a handful with quietness than both hands full, together with toil and grasping for the wind. Ecclesiastes 4:6

The sleep of a laboring man is sweet, whether he eats little or much; but the abundance of the rich will not permit him to sleep. Ecclesiastes 5:12

Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, "I will never leave you nor forsake you." So we may boldly say: "The LORD is my helper; I will not fear. What can man do to me?" Hebrews 13:5-6

Those who constantly dwell on what they do not have are most likely not giving thanks for what they do have. They are not counting their blessings. Real contentment is not dependent upon poverty or wealth but on an inner attitude of the spirit. A man who is not content with little will not be content with much.

One multi-millionaire was asked, "How many millions will it take to bring you satisfaction?" The answer, "Just one more!" It is always just a little more.

- b. Recognize that all we have comes from God and we deserve none of it (Eccl. 3:13). God does not owe us anything. Our parents do not owe us anything. No one owes us anything.
- c. Refuse to compare yourself with others—believers or unbelievers (II Cor. 10:12).

For we dare not class ourselves or compare ourselves with those who commend themselves. But they, measuring themselves by themselves, and comparing themselves among themselves, are not wise.

- d. Remember that God has provided everything that you need for your present happiness (II Cor. 9:8).

"Blessed is the man who God remembers with a sufficiency convenient for him."
Psalm of Solomon 5:18, Apocrypha

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. II Corinthians 9:8

- e. Re-establish a proper value system (Col. 3:1-4).

If then you were raised with Christ, seek those things which are above, where Christ is, sitting at the right hand of God. 2 Set your mind on things above, not on things on the earth. 3 For you died, and your life is hidden with Christ in God. 4 When Christ who is our life appears, then you also will appear with Him in glory.

“Contentment comes when we escape the servitude to things, when we find our wealth in the love and the friendship and the fellowship of men, and when we realize that our most precious possession is our friendship with God, made possible through Jesus Christ.” --Barclay

- 5. There are Old and New Testament examples of such believers.

- a. Moses was able to accept the radical change in his lifestyle because of this value (Ex. 2:21; Heb. 11:25-26).

By faith Moses, when he became of age, refused to be called the son of Pharaoh's daughter, choosing rather to suffer affliction with the people of God than to enjoy the passing pleasures of sin, esteeming the reproach of Christ greater riches than the treasures in Egypt; for he looked to the reward.
Hebrews 11:24-26

Then Moses was content to live with the man, and he gave Zipporah his daughter to Moses. Exodus 2:21

- b. Barnabas was able to respond to the Lord because of this value (Acts 4:32-37).

Now the multitude of those who believed were of one heart and one soul; neither did anyone say that any of the things he possessed was his own, but they had all things in common. 33 And with great power the apostles gave witness to the resurrection of the Lord Jesus. And great grace was upon them all. 34 Nor was there anyone among them who lacked; for all who were possessors of lands or houses sold them, and brought the proceeds of the things that were sold, 35 and laid them at the apostles' feet; and they distributed to each as anyone had need. 36 And Joses, who was also named Barnabas by the apostles (which is translated Son of Encouragement), a Levite of the country of Cyprus, 37 having land, sold it, and brought the money and laid it at the apostles' feet.

- 6. This attitude will bring new freedom to our lives.

Contentment will free us to:

- a. Rejoice another man's blessing.
- b. Be sensitive to the needs of others.
- c. Enjoy life in the place where God has you.
- d. Trust that God is working His purposes in your life.

F. We need to know the difference between needs and non-essentials (I Tim. 6:6-11).

God's definition of need is somewhat different than our definition. Ultimately God says that if we have food and clothing we should be content (perhaps we could add housing to that list). God wants us to live a contented lifestyle that can have rest and inner peace even when every wish or desire is not fully gratified.

1. A Need: A need is something that is considered essential for the maintenance of life, health and spiritual well-being (Phil. 4:19).

And my God shall supply all your need according to His riches in glory by Christ Jesus.

2. A Desire: A desire is something that is longed for, craved or wished for to fulfill certain passion, appetite or lust (James 4:1-3).

Where do wars and fights come from among you? Do they not come from your desires for pleasure that war in your members? You lust and do not have. You murder and covet and cannot obtain. You fight and war. Yet you do not have because you do not ask. You ask and do not receive, because you ask amiss, that you may spend it on your pleasures.

III. What are some financial keys that will help us to maintain the blessing of God and to get the most out of the resources available to us?

A. Keep service to God and the pursuit of righteousness as the goal in all financial matters (Mt. 6:33; Pro. 30:8-9).

Therefore do not worry, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" 32 For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. 33 But seek first the kingdom of God and His righteousness, and all these things shall be added to you. 34 Therefore

do not worry about tomorrow, for tomorrow will worry about its own things. Sufficient for the day is its own trouble. Matthew 6:31-34

Are you seeking God or money? Seek God, not money. We must choose to serve God.

B. Maintain the tithe as a constant reminder of your stewardship of the remainder (Pro. 3:9-10).

Honor the LORD with your possessions, and with the firstfruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine.

This means even tithing when you are in debt. This may be the reason that you are in debt!

C. Avoid financial schemes that violate fixed laws governing finances (Pro. 27:12; 28:20).

A prudent man foresees evil and hides himself; the simple pass on and are punished.
Proverbs 27:12

D. Make it a goal to live debt free (Rom. 13:8).

Owe no one anything except to love one another... Romans 13:8a

E. Use a wise accounting system (I Cor. 4:2).

We are stewards and, as such, we will have to give an account. A good accounting system will accomplish the following:

1. It will help us to see what we have.
2. It will help us to live within our means.
3. It will help qualify us to handle true riches (Luke 16:11).

F. Establish a monthly savings policy (Pro. 30:25).

The ants are a people not strong, yet they prepare their food in the summer...

Suggest 10% of their income.

G. Develop sales resistance (Pro. 14:15).

H. Shop around for the best buy (Pro. 11:1).

Dishonest scales are an abomination to the LORD, but a just weight is His delight.

A false balance is when what you purchase does not reflect the appropriate value. In order to get the best value for your money:

1. Compare costs.
2. Talk to other owners.
3. Check consumer guides.
4. Talk to service personnel.
5. Look at the price first.
6. Don't be afraid to make an offer.

I. Counsel with others and especially your spouse over financial decisions (Pro. 11:14; 15:22; 31:11-12).

Where there is no counsel, the people fall; but in the multitude of counselors there is safety. Proverbs 11:14

J. Make plans to lay up an inheritance for your children's children.

This heritage should include:

1. A good name (Pro. 22:1; 10:7; I Pet. 2:12).

A good name is to be chosen rather than great riches, loving favor rather than silver and gold. Proverbs 22:1

2. An impartation of divine principles (Deut. 4:9; 6:7).

And teach them to your children and your grandchildren... Deuteronomy 4:9b

3. A financial reserve to help get a start (II Cor. 12:14; Pro. 13:22).

A good man leaves an inheritance to his children's children, but the wealth of the sinner is stored up for the righteous. Proverbs 13:22

4. The preparation of a proper will.

Lesson 11-12

Freedom from Financial Bondage

I. What are some of the key words related to the area of financial bondage?

A. Bondage (Exodus 6:5-7)

*And I have also heard the groaning of the children of Israel whom the Egyptians keep in **bondage**, and I have remembered My covenant. 6 Therefore say to the children of Israel: “I am the LORD; I will bring you out from under **the burdens of the Egyptians**, I will rescue you from their **bondage**, and I will redeem you with an outstretched arm and with great judgments. 7 I will take you as My people, and I will be your God. Then you shall know that I am the LORD your God who brings you out from under **the burdens of the Egyptians**.”*

The Egyptians (the devil) intended to keep God’s people in bondage, but God heard their cry and had a plan to rescue His people from bondage.

1. Compulsory servitude
2. Captivity; subjection
3. Any state of subjection from which there is no hope of escape except by breaking ones chains.

B. Slavery (John 8:33)

They answered Him, “We are Abraham’s descendants, and have never been in bondage to anyone. How can You say, ‘You will be made free’?”

Abraham’s descendants (the people of faith) were not made for bondage but were meant to live free.

1. Complete subjection of one person to another
2. Mental, moral or spiritual bondage
3. Loss of personal freedom and subjugation to another

Debts can cause mental bondage, pressure, anxiety and frustration.

C. Subjection (Hebrews 2:14-16)

Inasmuch then as the children have partaken of flesh and blood, He Himself likewise shared in the same, that through death He might destroy him who had the power of death, that is, the devil, and release those who through fear of death were all their lifetime subject to bondage. For indeed He does not give aid to angels, but He does give aid to the seed of Abraham.

God desires to help His people out of their bondage.

1. Being under the power of another
2. Owning or yielding obedience to sovereign authority

D. Debt (Romans 13:8)

Owe no one anything except to love one another... Romans 13:8a

Keep out of debt altogether... --JB Phillips

1. That which one owes; an obligation
2. A condition of being in bondage to another person
3. A condition in which another person has claim against you

E. Interest (Leviticus 25:35-37)

If one of your brethren becomes poor, and falls into poverty among you, then you shall help him, like a stranger or a sojourner, that he may live with you. Take no usury or interest from him; but fear your God, that your brother may live with you. You shall not lend him your money for usury, nor lend him your food at a profit.

1. Payment for the use of money
2. Something more than is due

F. Borrowing (Proverbs 22:7)

The rich rules over the poor, and the borrower is servant to the lender.

To take or obtain something on a promise to return it or its equivalent in the future.

G. Credit Buying

1. Operating on another person's money
2. Using an item before it is paid for

Will Rogers once said, "Too many people spend money that they haven't earned to buy things that they don't need to impress people that they don't like."

II. What is God's desire in the area of financial bondage?

- A. God wants His people free (John 8:30-36).

As He spoke these words, many believed in Him. 31 Then Jesus said to those Jews who believed Him, "If you abide in My word, you are My disciples indeed. 32 And you shall know the truth, and the truth shall make you free." 33 They answered Him, "We are Abraham's descendants, and have never been in bondage to anyone. How can You say, 'You will be made free'?" 34 Jesus answered them, "Most assuredly, I say to you, whoever commits sin is a slave of sin. 35 And a slave does not abide in the house forever, but a son abides forever. 36 Therefore if the Son makes you free, you shall be free indeed."

- B. Jesus' ministry was designed to set the captive free (Luke 4:18-19).

"The Spirit of the LORD is upon Me, because He has anointed Me to preach the gospel to the poor; He has sent Me to heal the brokenhearted, to proclaim liberty to the captives and recovery of sight to the blind, to set at liberty those who are oppressed; to proclaim the acceptable year of the LORD."

Jesus came to preach deliverance to the captives. Financial debt puts you in a prison house. God is interested in bringing you into the year of Jubilee where debts are cancelled.

- C. The Lord wants us to continue to walk in freedom (Gal. 5:1).

Stand fast therefore in the liberty by which Christ has made us free, and do not be entangled again with a yoke of bondage.

III. What are the fruits of financial bondage?

- A. Bitterness and sorrow (Ex. 1:14)**

And they made their lives bitter with hard bondage--in mortar, in brick, and in all manner of service in the field. All their service in which they made them serve was with rigor.

Bumper Sticker: I OWE, I OWE, SO OFF TO WORK I GO!

- B. Despair (Ex. 2:23-25)**

Now it happened in the process of time that the king of Egypt died. Then the children of Israel groaned because of the bondage, and they cried out; and their cry came up to God because of the bondage. So God heard their groaning, and God remembered His covenant with Abraham, with Isaac, and with Jacob. And God looked upon the children of Israel, and God acknowledged them.

Financial bondage leads to a loss of hope, despondency and desperation.

C. Essential family needs unmet

Bills, bills, bills—a stack of bills every month can begin to jeopardize food, clothing and shelter.

D. Always playing catch-up, never having control

E. Passing on a negative inheritance (Neh. 5:4-5)

There were also those who said, “We have borrowed money for the king’s tax on our lands and vineyards. Yet now our flesh is as the flesh of our brethren, our children as their children; and indeed we are forcing our sons and our daughters to be slaves, and some of our daughters have been brought into slavery. It is not in our power to redeem them, for other men have our lands and vineyards.”

Often because of the way we have lived, our children are born into a lifestyle of slavery. They not only inherit our debts, but they often adopt our indebted lifestyle—only worse!

F. Inability to hear the message of deliverance (Ex. 6:9)

So Moses spoke thus to the children of Israel; but they did not heed Moses, because of anguish of spirit and cruel bondage.

The Children of Israel had moved from discouragement to anguish of spirit. To be anguished is to be troubled, vexed and grieved. We can be so far into debt that it seems that the problem is too great for us to handle. We are overwhelmed with the problem. We do not feel that we have what it takes to make it out. At this point we are very vulnerable and often make very bad decisions regarding our debt.

IV. What are the root causes of financial bondage?

A. The Inability to Trust God (Ps. 37:7)

We feel that God is not responding to our needs and desires and that we must help Him out (Ps. 37:7). We have our timetable and God has His. Sometimes we do not see the miraculous in our lives because we do not wait for God to supply.

Rest in the LORD, and wait patiently for Him; do not fret because of him who prospers in his way, because of the man who brings wicked schemes to pass.

B. Covetousness (Luke 12:15; I Tim. 6:10)

We see many things that are possessed by others and we go into debt to get them.

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." Luke 12:15

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 Timothy 6:10

C. Greed (Eccl. 4:6; 5:10; II Tim. 3:1-5)

We always want something a little better than what we have or what others have. Or we always have to have the best of everything. This attitude could be a spirit of pride in that we want to be perceived as more affluent than we really are.

Better a handful with quietness than both hands full, together with toil and grasping for the wind. Ecclesiastes 4:6

He who loves silver will not be satisfied with silver; nor he who loves abundance, with increase. This also is vanity. Ecclesiastes 5:10

*But know this, that in the last days perilous times will come: 2 For men will be **lovers of themselves, lovers of money, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy, 3 unloving, unforgiving, slanderers, without self-control, brutal, despisers of good, 4 traitors, headstrong, haughty, lovers of pleasure rather than lovers of God, 5 having a form of godliness but denying its power. And from such people turn away!** II Timothy 3:1-5*

D. Lack of Self-Discipline

We do not have the ability to deny ourselves and save ahead of time for things that we desire. When people want something they are more interested in creative financing than saving over a period of time. The truth is that they would appreciate the purchase more if they waited and worked for it.

E. Over-Indulgence (Pro. 21:17; Luke 15:11-14)

We so enjoy the pleasures of life and the extravagant lifestyle that we spend unwisely having nothing left for necessities.

The definition of over-indulgence is "irresponsibility spending for items that yield temporary satisfaction with little utility."

Symptoms include such things as eating out too much, offering to pay the tab for others or using the excuse, "we owe it to ourselves."

He who loves pleasure will be a poor man; he who loves wine and oil will not be rich. Proverbs 21:17

Then He said: "A certain man had two sons. 12 And the younger of them said to his father, 'Father, give me the portion of goods that falls to me.' So he divided to them his livelihood. 13 And not many days after, the younger son gathered all together, journeyed to a far country, and there wasted his possessions with prodigal living. 14 But when he had spent all, there arose a severe famine in that land, and he began to be in want." Luke 15:11-14

F. Lack of Knowledge—Ignorance (Hos. 4:6a)

We abused credit without realizing the bitter fruit of high interest rates. Often times by the time we have something paid for, we have paid double or even triple for it.

There is no way to "borrow your way to success."

My people are destroyed for lack of knowledge...

V. What is wrong with borrowing from a biblical point of view?

God is faithful to warn us about many problems with borrowing. Many things could be included, but the main problems include the following:

- A. Borrowing puts you into bondage and makes you a slave (Pro. 22:7). When we borrow, we actually put ourselves into a state of voluntary slavery.

He who borrows, sells his freedom. –German Proverb

Before borrowing money from a friend, you'd better decide which you need more.
--Unknown

The rich rules over the poor, and the borrower is servant to the lender.

- B. Borrowing presumes on a future that no one can know (Jam. 4:13-15; Pro. 27:1).

Come now, you who say, "Today or tomorrow we will go to such and such a city, spend a year there, buy and sell, and make a profit"; 14 whereas you do not know what will happen tomorrow. For what is your life? It is even a vapor that appears for a little time and then vanishes away. 15 Instead you ought to say, "If the Lord wills, we shall live and do this or that." James 4:13-14

Do not boast about tomorrow, for you do not know what a day may bring forth.
Proverbs 27:1

- C. Borrowing removes our finances as a major avenue of God's confirming guidance (Jam. 4:3).

You ask and do not receive, because you ask amiss, that you may spend it on your pleasures.

- D. Borrowing encourages a lack of faith in God's provision and ability to supply (Phil. 4:19).

And my God shall supply all your need according to His riches in glory by Christ Jesus.

- E. Borrowing keeps us from a necessary dependence upon the Body of Christ (II Cor. 8:13-15).

For I do not mean that others should be eased and you burdened; but by an equality, that now at this time your abundance may supply their lack, that their abundance also may supply your lack--that there may be equality. As it is written, "He who gathered much had nothing left over, and he who gathered little had no lack."

VI. What are some of the ways to get free and stay free for debt and financial bondage?

Our goal as Christians should be to be free. In order to have our freedom we must be willing to pay the price (Acts 22:27-28). Each of the following steps will help us to gain freedom. The more of these steps that we can put into practice the more freedom that we will experience. How seriously do you want your freedom?

Then the commander came and said to him, "Tell me, are you a Roman?" He said, "Yes." The commander answered, "With a large sum I obtained this citizenship." And Paul said, "But I was born a citizen."

This man's freedom was important to him so he was willing to pay the price for it.

A. In order to get out of debt:

1. Confess your fault and be willing to forsake old ways (Pro. 28:13).

He who covers his sins will not prosper, but whoever confesses and forsakes them will have mercy.

2. Determine not to incur any new debts. We must shut off the tap before we try to mop up the spill.
3. Be willing to make sacrifices for the sake of personal freedom. Throw away catalogues, if necessary.

4. Be willing to adjust your present standard of living.

Cut corners on food and clothing. Make it a family project. Let each family member answer the question, "What part can I play?" You may even need to consider moving to a cheaper place for a season. Take drastic measures for the sake of freedom.

5. Consider the sale of certain non-essential items.
6. Cut up credit cards that are a temptation to you.

In our world it is difficult to function without a credit card. But there is a proper way to use a credit card and an improper way to use one. The proper way is for the sake of convenience where all balances are reconciled monthly.

7. Set up a realistic plan and to begin to service all outstanding debts.

Contact your creditors. Make a monthly commitment. Keep them posted. Run to creditors; do not run away from them (your name is as stake).

8. Enlist the help of God and expect His assistance (II Kgs. 4:1-7).

God wants to help us in miraculous ways to get out of debt. He wants to give us creative idea for extra income.

B. In order to stay out of debt:

1. Establish a "pay-as-you-go" system. If you do not have the money, do not buy it.
2. Pray about major purchases and submit them to God's will. After you pray, wait patiently and give God a chance to supply.
3. Do research and seek counsel concerning major purchases (Pro. 18:15). The most expensive item available is not always the best quality or the best option for you. Do not buy more quality than what you actually need.
4. Seek to excel in your work. Hard work triggers all of the promises concerning diligence and sets the stage for possible raises, promotions and bonuses.
5. Develop a strict budget for handling regular finances. Do not let quarterly or annual payments sneak up on you.
6. Cultivate a spirit of contentment. Let your four-fold motto be:
 - a. Wear It!

Don't get into the style trap that forces a new wardrobe every year.

b. Eat It!

Don't waste things and end up throwing them away.

c. Make It Do!

What? Anything! Car, lawnmower, whatever. Take good care of what you have; lay hands on it, if need be. In the mean time save for a new one.

d. Thank the Lord for It!

Be thankful for the things that you have because they are paid for.

Bumper Sticker: DON'T LAUGH, IT'S PAID FOR

7. Establish a monthly savings policy. Treat this like any other bill and learn to live on less.

This fund can be used for emergencies, major purchases, family vacations, children's college and the like.

8. Become a tither and a giver.

When you tithe you activate the "windows of heaven" you close of the "bag with holes" and the devourer is rebuked for your sake.

Ultimately, God wants us to be in such a place of liberty that we experience a new freedom and a lifestyle of generosity. Jesus said that it is "more blessed to give than to receive." Most of us know little of this truth.

The wicked borrow and never repay, but the godly are generous givers.

Psalm 37:21, NLT

God wants us to be in a position to help those in need, but most of us have so many debts ourselves that this is virtually impossible.

C. Be careful of wrong solutions that may carry heavy consequences.

1. Bankruptcy

This is really not a Christian option. It is not an honorable way to handle real debts. You are in effect defrauding others and asking them to involuntarily pay for your irresponsibility.

2. Quick fixes

Sometimes we think that if we get a second job we can get out of the hole. This may be an option, but it can also lead to an imbalance in our lifestyle that will have future consequences on our children. Children still need their parents.

3. Bill Consolidation

This can help especially if you have borrowed funds at a very high rate of interest. However, sometimes you actually extend your bondage over a much longer period of time or it can even cost you much more in the long term.

In this solution, we are actually paying someone to do what we should be doing. Going through the discipline of getting out of debt will serve as a major deterrent in the future to staying out of debt.

Close this session by praying for those in debt.