

Honoring God With the Stuff of Our Lives

The Scriptures provide principles to help believers honor God with their money and possessions while achieving financial health.

- **Principle #1: DEDICATE YOUR POSSESSIONS TO GOD.**
- **Principle #2: GIVE THE FIRSTFRUITS OF YOUR INCOME—10% OFF THE TOP—TO THE LORD.**
- **Principle #3: AVOID THE USE OF DEBT.**
 - Debt is bondage.

The rich rule over the poor, and the borrower is servant to the lender.
Proverbs 22:7 (NIV)

Debt is bondage because . . .

- the debt lingers.
- it causes worry and stress.
- it represents a major loss of opportunity.
- it deprives God of the chance to say no and turn our hearts to Him.

Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."
Luke 12:15 (NIV)

God, you are my God, earnestly I seek you; my soul thirsts for you, my body longs for you, in a dry and weary land where there is no water.
Psalm 63:1 (NIV)

. . . Jesus stood and said in a loud voice, "If anyone is thirsty, let him come to me and drink. ³⁸Whoever believes in me, as the Scripture has said, streams of living water will flow from within him." John 7:37-38 (NIV)

- The biggest way that Christians become financial slaves is through credit cards.

How to Get Out of Debt

- Incur no new debt.
- Pay off existing debt ASAP.

My son, if you have put up security for your neighbor, if you have struck hands in pledge for another . . . ³then do this, my son, to free yourself, since you have fallen into your neighbor's hands. . . ⁴Allow no sleep to your eyes, no slumber to your eyelids. ⁵Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler. Proverbs 6:1-5 (NIV)

- Destroy your credit cards.

- **Principle #4: SPEND LESS THAN YOU EARN SO THAT YOU CAN SAVE FOR THE FUTURE.**

In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. Proverbs 21:20 (NIV)

"Four things on earth are small, yet they are extremely wise: ²⁵Ants are creatures of little strength, yet they store up their food in the summer . . . Proverbs 30:24-25 (NIV)

How to Store Up for the Future

- Store up three to six months of living expenses as a cash reserve.
- Store up a retirement or investment account.

- **Principle #5: MAKE PLANS AND BE PATIENT.**

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

Listen to advice and accept instruction, and in the end you will be wise.
Proverbs 19:20 (NIV)

Plans fail for lack of counsel, but with many advisers they succeed.
Proverbs 15:22 (NIV)