

MESSAGE ONE: STEWARDSHIP

SUGGESTED PASSAGE: Luke 19:11–27 (NASB)

¹¹ While they were listening to these things, Jesus went on to tell a parable, because He was near Jerusalem, and they supposed that the kingdom of God was going to appear immediately. ¹² So He said, "A nobleman went to a distant country to receive a kingdom for himself, and then return. ¹³ And he called ten of his slaves, and gave them ten minas and said to them, 'Do business with this until I come back.' ¹⁴ But his citizens hated him and sent a delegation after him, saying, 'We do not want this man to reign over us.' ¹⁵ When he returned, after receiving the kingdom, he ordered that these slaves, to whom he had given the money, be called to him so that he might know what business they had done. ¹⁶ The first appeared, saying, 'Master, your mina has made ten minas more.' ¹⁷ And he said to him, 'Well done, good slave, because you have been faithful in a very little thing, you are to be in authority over ten cities.' ¹⁸ The second came, saying, 'Your mina, master, has made five minas.' ¹⁹ And he said to him also, 'And you are to be over five cities.' ²⁰ Another came, saying, 'Master, here is your mina, which I kept put away in a handkerchief; ²¹ for I was afraid of you, because you are an exacting man; you take up what you did not lay down and reap what you did not sow.' ²² He *said to him, 'By your own words I will judge you, you worthless slave. Did you know that I am an exacting man, taking up what I did not lay down and reaping what I did not sow? ²³ Then why did you not put my money in the bank, and having come, I would have collected it with interest?' ²⁴ Then he said to the bystanders, 'Take the mina away from him and give it to the one who has the ten minas.' ²⁵ And they said to him, 'Master, he has ten minas already.' ²⁶ I tell you that to everyone who has, more shall be given, but from the one who does not have, even what he does have shall be taken away. ²⁷ But these enemies of mine, who did not want me to reign over them, bring them here and slay them in my presence."

MESSAGE GOAL:

The goal of this message on Living In Financial Victory is to share with the audience the biblical principles of stewardship within the realm of God's kingdom so that we may further His agenda and reap the rewards of His favor.

INTRODUCTION:

Many Christians have a mistaken view of how to steward our

finances. What we think we own, we really don't. All that we own is really God's. What Satan wants to do is make us think we can do whatever we want with it, independently of God.

A key element in carrying out God's kingdom agenda is our stewardship of what He has given to us. We need to learn how to be good stewards, or managers, of what we have. Stewardship can be defined as *protecting and expanding the assets and resources of another*.

It is only through the biblical principles of stewardship that we will attain to a life of financial victory. If we choose to view our finances apart from God's ownership, we will fail to actualize the financial blessings that He has tied to His precepts. In fact, not only will we fail to actualize the blessings, but we will suffer loss.

Many of us in Christian circles today have missed the point of God's gift of money. While we recognize that He has given it to us, we do not realize its purpose. We often spend it, consume it or waste it rather than maximizing it for its fullest potential.

God has a purpose when it comes to our finances. An excellent summary statement of the purpose God has for money is found in the book of Deuteronomy where we read,

"But you shall remember the Lord your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day." (Deuteronomy 8:18)

God provides for His servants financially in order to confirm His covenant with them. Now, keep in mind that doesn't mean that we will be "wealthy" by the world's standards. God is not our cosmic slot machine. In the preceding verse, wealth is defined as having enough to eat, a place to live, herds, flocks and enough to be sufficiently satisfied.

SERMON POINTS:

1. THE COVENANT AND STEWARDSHIP

- God provides for His servants financially in order to confirm His covenant with them. (Deuteronomy 8:18)



- God's covenant refers to His kingdom—the visible demonstration of the comprehensive rule of God over every area of life.
- The kingdom includes three aspects: God is the King, we are His subjects, we have rules to follow, which are biblical principles and truths, and God's realm includes the whole world. (Psalm 24:1)
- God's covenant is always intended to bless the person in the covenant in order for that person to be a blessing to others. (Genesis 12:2; 1 Corinthians 10:16)

2. VICTORY THROUGH THE COVENANT

- Christians are part of God's kingdom and therefore have covenantal rights. Understanding your covenantal rights and privileges allows you to know how to live a victorious life with kingdom authority.
- The covenant is about the advancement of God's kingdom. God's covenant is designed to produce progress in your life.
- Operating underneath His covenant precepts provides a covering, which will change what is allowed to directly impact you.
- Believers should keep together God's covenantal purposes (i.e. the spiritual) with their material, physical life. (see 3 John 1:2)

3. A STEWARD IS ENTRUSTED WITH RESOURCES TO MANAGE

"A certain nobleman went to a distant country to receive a kingdom for himself, and then return. And he called ten of his slaves, and gave them ten minas, and said to them, 'Do business with this until I come back.'" (Luke 19:12–13)

- Stewardship means God owns it all. The nobleman gave the slaves a portion of money from his coffers. The slaves didn't contribute anything. God created it all, so it's all His (see Revelation 4:11)
- Since God owns everything, everything we claim to

own is only ours relatively speaking. It is not ours absolutely speaking.

- The clearer you see God's hand in everything, the less problem you will have accepting His ownership and honoring that ownership.

4. GOD DOESN'T SHARE OWNERSHIP

- God does not share His ownership with anyone.
- Stewardship is treating the things we own as being on loan from the Lord. It is God who gives the power to increase your finances. (Deuteronomy 8:11–14, 17–18)
- A steward may not own what he has been given, but he is responsible for his management of it. (Genesis 1:26)
- We all have an equal measure of "life potential"—our time, talents, and treasure. (Luke 19:13)
- When the King comes back, He will only measure His servants against what He gave them. So Jesus Christ will not compare you to anyone else. You will only be evaluated against what He gave you.

5. INVEST WHAT GOD HAS GIVEN YOU

- We need to invest, not just spend. God wants us to invest what we have been given for the advancement of His kingdom.
- We are to be content without being passive. We are to be at ease where we are while simultaneously working diligently and trusting God to enable us to maximize our potential. (Proverbs 30:8; Philippians 4:11–12)
- "...our citizenship is in heaven" (Philippians 3:20) and that is where we will ultimately reside. So invest your life with an eternal perspective.

6. EVALUATING A STEWARD

- Jesus Christ will come again and call His people to account for their stewardship. (Luke 19:15)
- This day of evaluation for kingdom stewards is called "the judgment seat of Christ." (1 Corinthians 3)

- Christ will judge His people—not for salvation but for rewards based on our work as stewards. (2 Corinthians 5:10–11a)
- The Bible says whatever you have been given, make sure you give God His portion first. Be sure to honor Jesus Christ first so that He might have “first place in everything.” (Colossians 1:18)
- God wants your pattern to be that of using His resources to promote His kingdom of heaven on earth. When you put Him first, you will reap the rewards of His favor. (see 1 Corinthians 3:10–15)

SERMON ILLUSTRATIONS:

COVENANT: U.S. citizens live underneath a covenantal document called The Constitution. This document is the umbrella under which the “kingdom” of the U.S.A. operates. The Constitution outlines rules and regulations, including freedoms, for the citizens living within its realm of influence.

STEWARDSHIP: Owning a home illustrates stewardship. People will often claim to own their homes when in all actuality they are merely stewards of what the bank owns. This is because if you have not yet finished paying for the home that you say that you own, the bank is the rightful owners of that home. We are just a steward over what someone else owns. (see Genesis 1:26)

INVESTING: When you go to a financial planner, he is going to talk to you about what you want to happen twenty, thirty or even forty years from now. He is going to advise you to save now so that you will have something to live on in the future when you can no longer work. He is going to force your perspective to be future-oriented.

What biblical principles of stewardship are trying to get you to do are no different. These principles are here to set you up for your retirement. You see, your ultimate retirement will be in heaven, and it will be a lot longer than your retirement on earth. What you do here on earth will play a large part in what you will enjoy and do while in heaven. When you invest in advancing the kingdom on earth, what you are doing is forwarding ahead that which has eternal value attached to it. You are thinking with a future-oriented mindset. You are laying up for yourself “treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal” (Matthew 6:20)

STEWARDSHIP EVALUATION: Everybody goes through some version of an annual review at work. Why do companies hold this review? Because the boss wants to know how well his employees have produced. For eight hours a day, forty hours a week, those employees are on the boss’s time. They are his stewards. They are on his agenda, accepting his money to produce work. The review will give the boss a chance to find out how productive the employees have been for the company.

BACKGROUND BIBLICAL HISTORY AND CULTURE:

COVENANT: “[This is] a formal agreement or treaty between two parties with each assuming some obligation...A covenant also might be imposed by a greater power upon a lesser one. The greater power demands loyalty and obligates itself to the protection of the lesser one...” (Harpers Bible Dictionary, 190) (Genesis 15)

BEMA SEAT: In Corinthian culture, the Bema seat was the place where judges convened to rule on court cases, or to judge athletic competitions. Those who won received honor and recognition. Those who lost had to stand by and witness the adulation given to those who had done well.

PARABLE: A parable is a story that is laid beside a principle in order to help the listener or reader better understand the principle. The story gives life and reality to the principle that God wants you to learn. The story helps you grab, feel, comprehend and ultimately live out the principle. Jesus regularly taught in parables in order to teach principles. (Matthew 25; Luke 19)

MINA: In the parable in Luke 19, the owner gave his ten slaves a mina apiece to operate with. A mina was an amount of money worth about three months’ salary for a common laborer in those days. This was a pretty substantial allotment.

BUSINESS: The Greek word for business here (πραγματεύσασθε) is the word from which we get the English word pragmatic. There’s nothing more pragmatic or practical in life than being a kingdom steward. Doing business for the King and His kingdom is using the life potential He has given us.

SERMON LINES:

This sermon will help you understand how to be good stewards, or managers, of what we have.



This sermon will outline biblical principles of stewardship that will help you attain to a life of financial victory.

This sermon will help you find eternal purpose in how you view your finances.

QUOTES BY DR. TONY EVANS:

"Friend, none of what you think you own do you really own. All that you own is really God's."

"God has a purpose when it comes to your finances."

"...any attempt you and I make to share ownership with God puts us on the side of Satan, because we are operating out of the same attitude of pride."

"The issue is not whether you will accept your stewardship but what you will do with it. The question is, what kind of business will you do with the Lord's property?"

"When you lose sight of the return of the Master, and you lose sight that one day you will have a conversation with him to talk about how you invested the resources put at your disposal, you have lost sight of everything that means anything at all."

"So the question is, Are you giving God's kingdom a quality return on the resources He has blessed you with? Or is God getting leftovers?"

"The issue of stewardship is not perfection. It is an issue of pattern."



MESSAGE TWO: REWARD

SUGGESTED PASSAGE: 1 Corinthians 3:12–14 (NASB)

¹²Now if any man builds on the foundation with gold, silver, precious stones, wood, hay, straw, ¹³each man's work will become evident; for the day will show it because it is to be revealed with fire, and the fire itself will test the quality of each man's work. ¹⁴If any man's work which he has built on it remains, he will receive a reward."

MESSAGE GOAL:

The goal of this message on Living In Financial Victory is to share with the audience the biblical principles of sowing and reaping so that we will faithfully steward the resources He has entrusted into our care and enjoy the rewards of His blessing.

INTRODUCTION:

God wants you to be a good steward and manage what He has given to you out of your love for Him. But He has also promised to respond to your honoring of Him with that which is called a reward. Paul writes clearly concerning rewards in his letter to the church at Corinth,

"Now if any man builds on the foundation with gold, silver, precious stones, wood, hay, straw, each man's work will become evident; for the day will show it because it is to be revealed with fire, and the fire itself will test the quality of each man's work. If any man's work which he has built on it remains, he will receive a reward. If any man's work is burned up, he will suffer loss; but he himself will be saved, yet so as through fire." (1 Corinthians 3:12–14)

Rewards are such an integral part of our Christian life that Jesus Himself punctuates the very last chapter of the Bible, the last portion of inspired revelation, with a clear announcement concerning them. He says, "Behold, I am coming quickly, and My reward is with Me, to render to every man according to what he has done." (Revelation 22:12)

There are also temporal rewards that will make life more enjoyable, such as not being enslaved to debt, when you live according to God's principles on money. God rewards those who give to Him in eternity as well as in the here and now. Jesus tells us,

"Truly I say to you, there is no one who has left house or brothers or sisters or mother or father or children or farms, for My sake and for the gospel's sake, but that he will receive a hundred times as much now in the present age, houses and brothers and sisters and mothers and children and farms, along with persecutions; and in the age to come, eternal life." (Mark 10:29–30)

God says that when you sacrifice for and give to Him, He does not forget it. In both the present age and in the age to come, you will be rewarded. Friend, you can never out-give God. I challenge you to try it. You can't. His Word is clear – what you give up for Him, He will return, plus more.

SERMON POINTS:

1. THE FAITHFUL STEWARD

- The faithful steward received the master's (i.e. God's) public recognition "Well done." (Luke 19:17)
- He also received a kingdom inheritance (Luke 19:17)
- He received additional kingdom resources (Luke 19:24)

2. THE LESS PRODUCTIVE AND THE WORTHLESS STEWARD

- The less productive steward did not receive public recognition (Luke 19:18–19)
- Because he was still partially faithful, he received a partial kingdom inheritance
- The worthless steward receives the master's condemnation (Luke 19:22–24)

3. HONOR GOD AND EXPECT A RETURN

- Obeying God's financial principles leads to rewards both now and in eternity (see Proverbs 11:25)
- Giving is the pathway to receiving (Luke 6:38)
- When you honor God first, He'll determine in return what measure you shall receive (Ephesians 6:8)



4. REWARD OF ENJOYMENT

- Financial victory involves the ability to enjoy and extend that increase (see Proverbs 10:22)
- The love of money can lead you away from God and His blessings (1 Timothy 6:10)
- God's blessing has to do with the ability to be content with what He has given you (Philippians 4:11-12)

5. REWARD OF INTIMACY

- God will rescue the faithful stewards in times of crisis (Psalm 50:14-15)
- God responded to Cornelius because his prayers were mixed with giving (Acts 10:1-2, 30-31)
- What you do with your money reveals what you value and what you are close to (see Philippians 4:19)

6. LAW OF SOWING AND REAPING

- Whatever you sow, you also reap (Proverbs 11:24-27)

Five principles regarding the law of sowing and reaping

1. Your harvest depends on whether you sow
 - a. If there are no sowing of seeds, you cannot expect a harvest (see John 12:24)
 - b. Bearing financial fruit includes benefiting others for the advancement of God's kingdom
2. Your harvest depends on what you sow
 - a. You reap what you sow, so you should sow wisely (Galatians 6:7)
 - b. If you sow scarcity in your finances toward God, you will reap scarcity in your finances from God toward you
 - c. If you sow generously in your finances toward God, you will reap generously in your finances from God toward you
3. Your harvest depends on how much you sow
 - a. The size of your harvest is determined by the amount of what you sow (2 Corinthians 9:6)
 - b. The size of your desired harvest will determine what you need to sow
4. Your harvest depends on where and when you sow
 - a. Sowing in good soil means you are investing in the advancement of the Gospel,

God's glory and His kingdom

- b. There is always a period of time where your growth occurs (Galatians 6:9)
5. Your harvest depends on why you sow
- a. Prosperity theology often teaches a philosophy of gain in the name of God regularly detached from spiritual development, and where the material can take precedence over the spiritual
 - b. When you make God's goals your goals, He has every reason to respond to your requests

5. PICK UP THE PACE

- Someday we are going to leave this world and go to the Kingdom of God
- At Christ's judgment seat, what will matter is what we did to make a difference for the kingdom with the time, talents, and treasure entrusted into our care
- For those who have squandered away years of unfaithful stewardship, pick up the pace like a runner does when falling behind in a race. Don't worry about the territory you've already covered—focus on covering more territory today.
- Jesus is looking for faithful stewards who will say to Him, "Lord, You are first in my time, my talents, and my treasure. Help me to make Your kingdom agenda my agenda. And help me make an eternal difference for You."

SERMON ILLUSTRATIONS:

REWARD OF FINANCES: When a farmer plants his rows of crops, he expects them to grow. He expects to receive a reward for his labor. Similarly, God wants you to expect to be blessed. If you will function according to the financial principles that He gives you, He wants you to expect to receive a reward both now and in eternity. There is nothing wrong with expecting God to keep His Word to you when you do what He says. It's what I like to call holding God hostage to His Word. Proverbs tells us, "The generous man will be prosperous and he who waters will himself be watered." (Proverbs 11:25) In other words, what goes around comes around. If and when you honor God with your finances, He sets you up to be blessed financially. The surest way to achieve financial victory



is to follow every jot and tittle God gives on money, beginning with generosity.

REWARD OF ENJOYMENT: A blessing in the Bible is the enjoyment of God's divine favor. A blessing is not just about having stuff, or accumulating more money. I know numbers of people who have gotten more money only to have also gotten more misery. A blessing includes more than just receiving financial gain. It includes the ability and freedom to enjoy that financial gain. Scripture tells us, "It is the blessing of the Lord that makes rich, and He adds no sorrow to it." (Proverbs 10:22) That truth is critical when exploring the area of financial victory. Financial victory involves much more than simply seeing an increase in your finances. It involves the ability to enjoy and extend that increase. If you experience a financial increase in your life and yet you do not possess the ability to enjoy it, you have not been blessed. Money, in and of itself, is not the blessing.

REWARD OF INTIMACY: Giving is often a thermometer that measures the temperature of the intimacy in your relationship with God. What you do with your money is one of the quickest revealers of what you value and what you are close to. When you demonstrate that you value and honor God and the advancement of His kingdom, He pays attention to your needs at the highest level. In fact, a verse that is often quoted in relationship to God taking care of us as believers was penned out of the context of financial giving. In his letter to the church at Philippi, Paul wrote, "And my God will supply all your needs according to His riches in glory in Christ Jesus." (Philippians 4:19)

SOWING AND REAPING: No farmer in his right mind would eat all of his produce, including all of his seeds. If he eats all of his produce and all of his seeds, he has nothing with which to reseed. Yet that's what a lot of people do. They get the good things from God that He supplies, and then they consume them all leaving nothing left to sow. Friend, if you eat all of your harvest, there is nothing left to plant for another harvest.

CHRIST'S JUDGMENT SEAT: The hardest part of playing Monopoly is when the game is over. Then I have to give up all my make-believe property and money, close the box, and go back to the real world. Someday, they are going to close the box on you and me. We are going to leave this world and go to the real world, the kingdom of God. There we will show what we

really have, and the only thing that will matter on that day is not what we left behind but what we have sent on ahead. The only "property" that will count at Christ's judgment seat is the time, talents, and treasure we invested in things of eternal value. What will matter then is what we did to make a difference for the kingdom.

BACKGROUND BIBLICAL HISTORY AND CULTURE:

REWARD: (1 Corinthians 3:14) "Recognition (mostly by God) for the moral quality of an action... in affirmation of laudable conduct..." (BDAG, 653)

BLESSING: (Proverbs 10:22) "sought and obtained" (HALOT, Vol. 1, 161) "The content of 'blessing' includes such goods as vitality, health, longevity, fertility, and numerous progeny..." (Harper's Bible Dictionary, 199)

SERMON LINES:

This sermon will help you understand the biblical principles of sowing and reaping so you can enjoy the rewards of God's blessings.

This sermon will outline the different rewards you can expect as you faithfully steward the resources God has entrusted into your care.

This sermon will explain that making God first when it comes to your time, talents, and treasure will lead to temporal and eternal rewards.

QUOTES BY DR. TONY EVANS:

"Friend, you can never out-give God. I challenge you to try it. His Word is clear—what you give up for Him, He will return, plus more."

"...God has clearly revealed one of the major contributing factors to living a life of financial fruitfulness is personal productivity."

"...if you want something from God, you must first give something to God. God wants to honor you, but only if He is honored by you."

"When you do good with your money and honor God with how you both use it and give it, it is a guarantee that you will 'receive back from the Lord.'"



"When you give to God, He will hear and respond to your prayers when you need Him the most."

"Giving is often a thermometer that measures the temperature of the intimacy in your relationship with God."

"If there is no spiritual investment, why are you expecting a spiritual return?"

"The difference between the prosperity gospel and legitimate, biblical prosperity is motivation."

"Someday, they are going to close the box on you and me. We are going to leave this world and go to the real world, the kingdom of God. There we will show what we really have, and the only thing that will matter on that day is not what we left behind but what we have sent on ahead."



MESSAGE THREE: VICTORY

SUGGESTED PASSAGE: 2 Kings 4:1–7 (NASB)

"1 Now a certain woman of the wives of the sons of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that your servant feared the Lord; and the creditor has come to take my two children to be his slaves." 2 Elisha said to her, "What shall I do for you? Tell me, what do you have in the house?" And she said, "Your maidservant has nothing in the house except a jar of oil." 3 Then he said, "Go, borrow vessels at large for yourself from all your neighbors, even empty vessels; do not get a few. 4 And you shall go in and shut the door behind you and your sons, and pour out into all these vessels, and you shall set aside what is full." 5 So she went from him and shut the door behind her and her sons; they were bringing the vessels to her and she poured. 6 When the vessels were full, she said to her son, "Bring me another vessel." And he said to her, "There is not one vessel more." And the oil stopped. 7 Then she came and told the man of God. And he said, "Go, sell the oil and pay your debt, and you and your sons can live on the rest."

MESSAGE GOAL:

The goal of this message on Living In Financial Victory is to apply the biblical principles regarding giving, saving, and spending so you can enjoy a spiritual worldview of stewardship that honors God.

INTRODUCTION:

We live in a nation known for the freedom that it offers. We have freedom of religion, freedom of speech, freedom of assembly, and freedom of press, among other freedoms. However, the one freedom that very few Americans are experiencing today is the freedom from debt. Americans are drowning in a sea of debt. Many have become slaves to the lenders as we read in Proverbs, "The rich rules over the poor, and the borrower becomes the lender's slave." (Proverbs 22:7) Visa can be translated as "Volunteering for Institutional Slavery Always."

Many of us are like the Seven Dwarfs with Snow White who leave for work every morning singing, "I owe, I owe, so off to work I go." Someone once said, "Money talks, and it regularly says 'Good-bye!'" The average American household now has close to \$11,000 in credit card debt alone.¹ That's not

counting automobile loans, student loans and home mortgages. Debt has become a way of life. There are now three groups of people in our nation: The Haves, the Have-Nots, and the Have-Not-Paid-For-What-They-Have. Instead of living for the future, people are now paying for the past. Debt has become the new addiction.

Whatever debt rules, debt ruins. Marriages have divorced over fighting about bills and money. Dreams have been sidelined as people's focus and time has to first go to trying to stay afloat in a sea of debt. Homes have been lost, businesses have gone bankrupt, families have been destroyed over this nemesis called debt.

While there is a lot of bad news about debt, there is some good news as well. That is, you don't have to be a slave to debt. There is a way out. God has given you a way to completely pay off all of the debt that you have if you will simply follow His principles.

SERMON POINTS:

1. GIVING TO GOD IS THE FIRST STEP TOWARD FINANCIAL VICTORY

- Your tithe reflects and demonstrates a fear of God (Deuteronomy 14:22–23)
 - The fear of the Lord is the beginning of wisdom (Proverbs 9:10)
 - Solomon said the most important thing we can do is fear God (Ecclesiastes 12:13)
- As a descendent of Abraham, you are to follow in the spiritual principle of tithing (see Genesis 14:18–20; Galatians 3:29)
 - Tithing started with Abraham and continues into the Priesthood of Jesus
 - The spiritual principle of tithing as a means of fearing God carries into the church age (see 1 Peter 2:17)
- Withholding your tithe robs God of what is rightly His (Malachi 3:8)
 - You demonstrate that you fear God when you trust Him with your finances



- When you take God's money and use it for reasons other than what He has determined, God will allow your resources to dwindle (Malachi 3:9-11)
- Giving to God is directly correlated with your ability to produce wealth productively as a Christian
 - God encourages you to test Him in your tithing so you can see Him bless you (Malachi 3:10)
 - Failure to give to God led the Israelites to financial poverty (Haggai 1:5-6)
 - Giving involves more than money—it is about the recognition of God as owner

2. SAVING IS THE SECOND STEP TOWARD FINANCIAL VICTORY

- When you save, you prepare for the future (see Proverbs 13:22)
 - Joseph instructed Pharaoh to save because of the impending famine (Genesis 41:34-36)
 - Saving helps us during times of unexpected economic hardship
- Everyone should not only save for themselves but they should teach their children how to save

Top Ten Tips To Reduce Expenses

1. Pay off your debt starting with the smallest bill first.
2. Cut back on entertainment bills.
3. Use cash.
4. Pay off your car or your home early.
5. In addition to paying off your car, choose your car wisely.
6. Install energy saving light bulbs throughout your home.
7. Cook at home and eat leftovers.
8. Cancel magazine or newspaper subscriptions.
9. Shop around for the lowest insurance premium on your home, car, health or other insurance.
10. Lose weight through self-control and discipline.

3. SPENDING ACCORDING TO BIBLICAL PRINCIPLES LEADS TO FINANCIAL VICTORY

- Create a budget to make the most of your money and stay within your limits (see Proverbs 21:5)
- Create a financial plan for how you expect to spend the resources God has given you
 - Your financial plan should outline your needs (see Philippians 4:19; 1 Timothy 6:8)

- The first portion of your financial plan should be directed toward your needs (e.g. living expenses, clothes, food)
- Distinguish between needs and wants (e.g. you need a car but not a high-priced luxury vehicle)
- Remember to thank God for meeting your needs
 - The Israelites complained because they wanted meat even though God provided manna
 - If the essentials of your life are being met, you need to thank and praise God because many people don't even have that
- After your needs are met, move on in your budget to your wants
 - Plan for how to have your wants without going into debt
 - Make sure your needs come before your wants, or you may end up losing your needs at the expense of your wants
- Leave room in your budget for helping others (Acts 20:35)
 - You will be blessed as you invest in others with the resources God has given you

SERMON ILLUSTRATIONS:

ROBBING GOD: If you gave someone the keys to your car, and he didn't bring back your car, would you give him the keys to your house? Not likely. If you can't trust that person with your car, you are not going to trust that person with your house. Or if you gave \$1 to your child and your child lost that \$1, would you then go and give him \$2? Probably not. Yet many Christians want more from God when they are robbing Him of what is already His. God will not give more if the more He gives will not be used to honor Him. Yet, the reverse of that is true as well. Honor God with your wealth, and He will open for you the windows of heaven.

VALUE OF SAVING: If a young person were to simply put away \$100 in savings every month from the time that they are 18 until the natural time of retirement, and if they were to earn an average of 6% interest for their investment, they would have a lot to use for retirement. They would have over \$1 million dollars by simply investing \$100 a month.

IMITATE THE ANT IN SAVING: God gave us the illustration of one of the smallest creatures on earth whose wisdom concerning saving is much bigger than most of ours. We read, "Go to the ant, O sluggard, observe her ways and be wise,



which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest" (Proverbs 6:6-8). The ant knows how to gather and store away for later and yet many people today who hold bachelors, masters or even higher degrees have not yet learned this principle. And they wonder why there is so much stress when it comes to the handling of finances.

FUTILITY OF MATERIALISM: Take your whole family to a nearby junkyard and take a tour. Do you know what you will see? You will see the remnants of stuff that matters to most people. You will see cars that used people used to brag about, or spend their Saturday afternoon waxing. You will see dolls that have no arms that once were a shiny plaything on Christmas morning. You will see tools that people used to monkey around with now turned into scrap. You will see the stuff that people poured their lives into but that has no eternal value at all. A visit to a junkyard can help you in making purchasing decisions in your life.

BACKGROUND BIBLICAL HISTORY AND CULTURE:

TITHE: (ma'aser) (Deuteronomy 14:22-23) The Hebrew word that we translate our word "tithe" in the Bible is ma'aser² which simply means "tenth part" or "a payment of a tenth."

SERMON LINES:

This sermon will help you understand the biblical principles of giving, saving, and spending so you can honor God by living in financial victory

This sermon will outline three steps toward financial victory: giving, saving, and spending according to God's plan for you

QUOTES BY DR. TONY EVANS:

"The average American household now has close to \$11,000 in credit card debt alone.³ That's not counting automobile loans, student loans and home mortgages."

"There are now three groups of people in our nation: The Haves, the Have-Nots, and the Have-Not-Paid-For-What-They-Have."

God didn't make the road to financial victory a mystery. He set up a signpost, clearly marked, and said, "Give to me, then I will protect, provide for and promote what you do."

"At a minimum, you should aim to have three to four months worth of living expenses in a savings account. Money above that should be considered for investment opportunities or retirement funds."

"Financial victory comes through financial wisdom which makes the fear of God the highest priority and honoring Him with how you use the money He gives you."

"Friend, God has a plan for you. If you are struggling with debt today and you take the time and the effort to seek Him, He has a plan to bring you to financial victory."

"Give, save, learn how to be content with what you have, use your money wisely, plan a budget for what you receive and you will be walking on the path to financial victory."

REFERENCES:

1: <http://money.cnn.com/magazines/moneymag/money101/lesson9/index.htm>

2: Strong's H4643

3: <http://money.cnn.com/magazines/moneymag/money101/lesson9/index.htm>



MESSAGE FOUR: CONFIDENCE OF STEWARDSHIP

SUGGESTED PASSAGE: Hebrews 11:1–6 (NASB)

¹ Now faith is the assurance of things hoped for, the conviction of things not seen. ² For by it the men of old gained approval. ³ By faith we understand that the worlds were prepared by the word of God, so that what is seen was not made out of things which are visible. ⁴ By faith Abel offered to God a better sacrifice than Cain, through which he obtained the testimony that he was righteous, God testifying about his gifts, and through faith, though he is dead, he still speaks. ⁵ By faith Enoch was taken up so that he would not see death; and he was not found because God took him up; for he obtained the witness that before his being taken up he was pleasing to God. ⁶ And without faith it is impossible to please Him, for he who comes to God must believe that He is and that He is a rewarder of those who seek Him."

MESSAGE GOAL:

The goal of this message on Living In Financial Victory is to learn five biblical aspects about faith and how each will help you confidently steward the resources God has entrusted into your care.

INTRODUCTION:

This thing called faith meanders off of our lips so easily and yet it seems empty of reality. Yes we'll say in a moment we have faith but it doesn't seem to do very much. My fear for you and me is that we will develop spiritual Alzheimers. Remember that Alzheimers is when you forget. It is when you don't know who you are and so you find everything to be a question mark. If you, who name the name of Jesus Christ, develop spiritual Alzheimers by forgetting who you are, then you will lose the ability to enjoy your spiritual life.

Some Christians are addicted to defeat. They don't know what it feels like to not be defeated. And they would be miserable if they weren't. In fact, if you solved all their problems, they would still find something wrong.

Now I understand this thing called faith has been abused. Some offer that faith precipitates magical events. Some let poisonous snakes bite them in the name of faith. Some foam at

the mouth in the name of faith and expect some supernatural introduction in the history of God.

But I am equally aware there are many Christians who are not getting all that God has for them because they don't have faith. Their confidence in God is so paper-thin they get what they expect and that is not much. You can hear it in their prayers for the Lord to bless them. Their prayers are vague and general so that in case God doesn't come through, they haven't missed anything.

I'm going to take a step of faith and deal with this issue of what I call the confidence of stewardship. This is faith as it relates to all of life. Then I will apply it to this issue of stewardship. In doing so, I want to say five things. I'll start with the principle of faith.

SERMON POINTS:

1. PRINCIPLE OF FAITH

- Please God Through Your Faith
 - Without faith, it's impossible to please God (Hebrews 11:6)
 - God will not open any windows for people who don't believe Him
- Be assured of things hoped for and convicted of things not seen (Hebrews 11:1)
 - We are to have faith that grabs hold of our hopes and desires and believe God can bring them into reality
 - Often we don't see the substance God offers in the invisible realm due to our lack of faith (see Matthew 13:58)
- Commit to a way of life characterized by faith
 - The just shall live by faith (Romans 1:17)

2. POWER OF FAITH

- Place your faith in God to receive power (Mark 11:22)
 - Jesus says to have faith in God
 - Don't have faith in faith
- Find your power in the person of God and not in the amount of your faith

- Faith in a tiny God diminishes our perspective
- See God properly and your faith will grow (Romans 10:17)
 - The bigger God gets, the more your faith grows
 - When you locate God, you'll have plenty of faith
 - The power is in the person—not in the faith

3. STEWARDSHIP BY FAITH

- Steward your money in faith and expect to receive spiritual riches (see Luke 16:11)
 - Money is not true riches; "true riches" are spiritual riches
 - God will not trust you with spiritual riches if you are not faithful in managing your money
- Cast your bread on the surface of the waters (Ecclesiastes 11)
 - Casting your bread was investing your goods on a merchant ship that crossed the Mediterranean Sea
 - Believe God that the ship is coming back

4. PRACTICE OF FAITH

- Live by faith characterized by action
 - "...faith without works is useless" (James 2:14)
 - Faith in order to work must produce action — not discussion
- Trust that God will carry out your desires that align according to Scripture
 - Validate your faith by giving 10 percent as a minimum of what God requires as a tithe
- Let your belief in God control what you do in the present
 - What you believe will control how you act in the natural realm
 - What you believe about God will control how you act regarding what He says in the Bible

5. PERSEVERANCE OF FAITH

- Don't let circumstances detour you (see Ecclesiastes 11:4)
 - Don't let circumstances stop you from trusting God
- Don't let doubt detour you (Mark 9:20)
 - When doubt is holding you back, drag doubt to Jesus
 - You can't control the emotion of doubt but you can control whether doubts drag you down
- Don't let people stop you (Luke 18:35)
 - When people discourage you, reach out to Jesus to help you with your needs

- Don't let fear stop you (1 Corinthians 17)
 - Elisha told the widow of Zarephath not to fear even though she was down to her last meal
 - When afraid, call on somebody stronger than you are so you can overcome fear
 - You can't overcome fear by yourself
- Don't let your emotion stop you (Psalm 126:5)
 - While you're crying and while you're planting, God will change those tears into joy
 - He will turn those squeals into shouts and you will bring your sheaves with you

SERMON ILLUSTRATIONS:

PRINCIPLE OF FAITH: In Star Trek, they could move people around because there was this piece of equipment called the transporter that would change the molecular structure of the thing that had to be moved. It rearranged it and configured it so that it could leave one zone and be delivered to another zone. But you had to be under the transporter. Faith is the transporter. While you are standing in time by faith, you reach out there in eternity and grab it and yank it back to where you stand.

POWER OF FAITH: If you're going to take a row boat and cross the Pacific, you will not make it because it's too big of a body of water. Now if you board a cruise ship and cross the Pacific, then it's a new ball game. Anyone will have little faith in your row boat decision. But they will have a lot of faith in your cruise ship decision because it's just a lot bigger. Why don't you have enough faith? Because you don't picture a big enough God.

STEWARDSHIP BY FAITH: Casting your bread was putting your investment on a merchant ship that crossed the Mediterranean Sea that took it to the East in order to sell it. You wait on the return of the sales to come back across the sea from the ship selling your produce (i.e. the grain that you baked). Now here's the problem. You're standing on the dock, you farmed your grain and your wheat (i.e. your bread), you put it in sacks, and you delivered it to the ship that leaves the port. After 20 minutes you can no longer see the ship and quite possibly your bread could be gone for good. God says in essence, "Do you believe that this ship is coming back? Do you believe that if you invest in that which is eternal that I'm going to take your bread, deliver it somewhere else and not tell the ship to come back to you?" That's the question. Cast your bread into the water.





PRACTICE OF FAITH: We take medicine that our doctor prescribes for us because we trust him or her. Suppose we said, "Doctor I trust you but I don't think I'm going to take this medicine." Then trust becomes a word that means nothing. In order for faith to work it must be practiced.

PERSEVERANCE OF FAITH: When playing with small children by throwing them up in the air and catching them, they will likely get scared at first. But after three or four times of throwing them up in the air and catching them, they will know you will catch them. And after they know you will catch them, they will ask you to throw them up again. God is throwing some of you up and you're scared. The question is whether you are going to trust that King Jesus will catch you?

BACKGROUND BIBLICAL HISTORY AND CULTURE:

MOUNTAINS: In the Bible, mountains may sometimes refer to immovable objects or obstacles in life. See Zechariah 4:7. Mountains were symbolic for hills, which we reference in songs today: "The hills we have to climb." Mountains can represent something that is immovable. The idea is that you can't fix it or straiten it. It's just too big for you.

MONEY: (Luke 16:11) Wealth or property (BDAG, 614)

SERMON LINES:

This sermon will help you understand the biblical principles of faith so you can confidently steward the money God has given you.

This sermon will outline five aspects about faith that will give you confidence in applying the biblical principles of stewardship.

QUOTES BY DR. TONY EVANS:

"If you who name the name of Jesus Christ develop spiritual Alzheimers. If you forget who you are then you will lose the ability to enjoy your spiritual life."

"...faith is not a small ancillary, academic, titular detail unrelated to the significance of your spiritual life. It is the cream-de-la-cream."

"Brothers and sisters, faith is the gateway between the visible and the invisible realm. It accepts as good as done that which God has said."

"Faith is the thing, the stuff, the raw material that reaches from the seen realm, grabs the unseen realm and pulls it back home."

"Why don't we have enough faith? Because we don't have enough God."

"The stuff that makes life rich and real cannot be purchased with money."

"So if you're not honoring the Lord with your money, don't expect your prayers to be answered."

"Faith is not believing that He can do it. Faith is entrusting yourself to Him to do it."

"You say, 'Well I have bills.' And yes God is your first one."

"If you really believe God you're going to act on what He says because you believe Him."

"When doubt is holding you back, when doubt is pulling you back, you drag doubt to Jesus."

"Now you seminarians who are here, you preachers that are here, let me tell you your main job. . . is to interpose yourself between a person's fear and the fear itself. Your job is to step between that fear and that obedience to God and block the fear so that they can keep on going with the obedience."