



# MONEY

## IN SEARCH OF A BALANCE

**“FOR I HAVE LEARNED, IN WHATSOEVER STATE I AM, THEREWITH TO BE CONTENT”**

Most people in the church usually become uncomfortable with the personal topic of money. Why is this? How much do you know about what the Bible teaches about money?

### I. ADDRESSING SELDOM ASKED QUESTIONS

- A. Why are there so few Sunday School classes, small group studies or sermons on the topic of money?
- B. If we were to faithfully tithe, are we allowed to do whatever we want with the other 90%? Who does it belong to?
- C. Is it likely that lack of contentment will lead to the path of debt? Explain.
- D. Is it likely that lack of giving will lead to the path of greed? Explain.

### II. GOD OWNS EVERYTHING

- A. “The earth is the Lord’s and the fullness thereof; the world, and they that dwell therein.” - Psalm 24:1
- B. “...for the land is mine; for ye are but strangers and sojourners with me.” - Lev. 25:23
- C. “The silver is mine, and the gold is mine...” -Haggai 2:8
- D. “...And ye are not your own for ye are bought with a price...I Cor. 6:19-20

*DISCUSS: How does this concept help us decide what we do with our money?*

### III. THE TEST OF RICHES OR POVERTY

- A. The Lord maketh poor, and maketh rich...” I Samuel 2:7
- B. “...Give me neither poverty nor riches...lest I be full and deny thee...or lest I be poor and steal and take the name of my God in vain.” - Prov. 30:8-9
- C. “For he that loveth silver shall never be satisfied with silver, nor he that loveth abundance with the increase...” - Ecc. 5:10-15.
- D. “Labour not to be rich...for riches certainly make themselves wings: they fly

away as an eagle toward heaven.” - Prov. 23:4-5

- E. “...But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition...they have erred from the faith and pierced themselves through with many sorrows.” - I Timothy 6:6-10

*DISCUSS: Do riches correlate with success and hard work? Does poverty correlate with poor choices? How are these a test of the Lord?*

### IV. CONTENTMENT



*“For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?”*

A. “For I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound...” - Philippians 4:11-13

B. “Let your conversation be without covetousness; and be content with such things as ye have...” - Hebrews 13:5

*DISCUSS: Does this include one vs. two parent incomes? What temptations come with a lack of contentment?*

### V. GIVING

- A. “...So let him give, not grudgingly, or of necessity: for the Lord loveth a cheerful giver.” - II Corinthians 9:7-8
- B. “...For all they did cast in of their abundance; but she of her want did cast in all that she had, even all her living.” - Mark 12:41-44

*DISCUSS: Is giving a “choice” for the believer? Explain.*

### VI. CONCLUSION

“But whoso hath this world’s good, and seeth his brother have need and shutteth up his bowels of compassion for him, how dwelleth the love of God in him?” - I John 3:17

*DISCUSS: What does being a “steward” of God’s money mean?*

### F.Y.I. STATISTICS

- **Cash Flow** - 70 % of all consumers live monthly paycheck to paycheck
- **Household Debt** - has risen to 129% of disposable income.
  - 1) **Credit Card Debt** - the average family carries a balance of \$6600, less than half pay more than the minimum monthly payment
  - 2) **Auto Loans** - in the 1950’s banks financed 24 months, today an average of 63 months
- **Giving** - the average family gives 2.5% to the church
- **Marital Problems** - 37% (the highest rate) of problems derive from financial situations.
- **Retirement** - 97.5% of Americans reach age 65 and don’t have the resources to retire.

*“We have to ask ourselves, what can cause us to become a statistic, is it envy, is it impatience, is it greed, is it pride?”*

### VERSE of the WEEK

*“The Lord maketh poor, and maketh rich: he bringeth low, and lifteth up.” -I Samuel 2:7*