

# FINANCIAL FREEDOM

## Contents

Lesson one	God's plan for your money
Lesson two	God is a giver not a getter
Lesson three	Putting God first
Lesson four	The tithe in the New Testament
Lesson five	The grace of giving
Lesson six	The key to financial freedom
Lesson seven	Learn what it means to be financially free
Lesson eight	How scriptural principles affect financial freedom

## Financial freedom

### Lesson one

#### God's plan for your money

##### Handling money according to God's word

People die of famine because nations don't handle their money properly. Thousands go to court each year because they fall into un-payable debt. Millions struggle to make ends meet. You maybe one of them. Or you might be quite comfortably off. No great financial worries, a reasonable amount of giving, a nice home and holidays in the sun. But whether struggling or succeeding, you need to face this question - Are you handling your money according to God's word?

##### God has a plan

You may have the idea that God is only interested in the spiritual side of your life and money has nothing to do with that. However, this is not a biblical view of money. In our contemporary culture money plays a major part in each of our lives. If God does not have a plan for our money, then a major part of our life is not under God's control. If you are not handling your finances in line with God's plan, then your whole life is out of joint.

##### God's perfect will for your life

In *Romans 12:1-2* Paul says: ***Therefore, I urge you brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God this is your spiritual act of worship.***

Notice spiritual worship includes our body. Being spiritual includes doing the right thing with your body. Present yourself and all you are and have to God as a living sacrifice.

Then he continues: ***"Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is - his good, pleasing and perfect will."***

God's will is unfolded in three successive phases. When we first begin to perceive it, we discover it is 'good'. God never wants anything bad for any of his people. Then we discover it is 'pleasing'. The more we perceive it, the more we want to embrace it. Finally as we move on in the application of God's will, we discover it is 'perfect'.

##### Finding God's perfect will

Paul points out two essential steps to finding God's will. First, surrender yourself without reservation to God: ***"Offer your bodies as living sacrifices"***.

He is comparing it with sacrifices of the Old Testament, there is only one difference: you do not kill the body; you present it a living sacrifice.

The second essential step is learning to think God's way. Paul calls it, "***being transformed by the renewing of your mind.***" Changing the way you think, your values, your standards and your priorities. Only as your mind is renewed can you perceive what God's will is.

**DO NOT UNDER-ESTIMATE YOUR MONEY, BELITTLE IT, OR THINK IT IS UNSPIRITUAL OR UNIMPORTANT.**

### **What your money represents.**

Your money really represents four very important things:-

- 1) Your time
- 2) Your strength
- 3) Your talents
- 4) Your inheritance

If you have had an elaborate education all those years of study and parental sacrifice are represented by the money you earn. If you are a practical person your talents and abilities are represented by the money you earn. If you work eight hours a day, five days a week, that is forty hours of your life invested in the money you earn. When you invest your money you are investing a major part of yourself good or bad.

### **God's desire is that we enjoy success**

In **3 John 1:2** John says to the Christian:

***Dear friend, I pray that you may enjoy good health and that all may go well with you, even as your soul is getting along well.***

This verse covers three areas: your soul, your physical health and that all (generally) may go well. In each area the revealed will of God is success. God wants you to succeed in all areas of your life. Failure, defeat, frustration and poverty are not the will of God.

### **A correct understanding of God**

God is a triune God that means he is three-in-one, Father, Son and Holy Spirit. God is also love. Throughout all eternity the three persons of the Godhead have been bathed in a fellowship of love. His love is a very special kind. It's a sacrificial, self-giving love.

God the creator of the universe and in particular our planet earth fashioned man, the pinnacle of his creation.

***Psalm 8:5. You made him (man) a little lower than the heavenly beings (God) and crowned him with glory and honour.***

Man was made to reflect his glory and receive his love.

## Lesson two

### God is a giver not a getter

#### In the beginning

- Gen. 1:4** God made a good world.  
**Gen. 1:11** God made a world of plenty.  
**Gen. 1:28** God blessed mankind.  
**Gen. 1:29** God gave it all to mankind.

**John 17:24.** *“Father, I want those you have given me to be with me where I am, and to see my glory, the glory you have given me because you loved me before the creation of the world.”*

**John 3:16.** *“For God so loved the world that he gave his one and only son, that whoever believes in him shall not perish but have eternal life.”*

#### The fall

As we know from Genesis 3, the serpent seduced Eve into disobeying God. Adam joined her in the sin. Together they plunged themselves and the world into ruin.

Sin resulted in:

- |    |  |                    |
|----|--|--------------------|
| 1) | A creation of want:                    | <b>Gen.3 17-19</b> |
|    | The earth became reluctant to yield:   | <b>Gen.4:12</b>    |
|    | Creation was subjected to frustration: | <b>Rom.8:20</b>    |
| 2) | Fallen man became greedy:              | <b>Eph. 4:19</b>   |
|    | covetous:                              | <b>Psa. 10:3</b>   |
|    | thieving:                              | <b>Micah 2:2</b>   |
|    | unequal:                               | <b>Prov. 10:15</b> |
|    | unjust:                                | <b>Amos 5:11</b>   |

Very different from what God intended but man had opened the door to sin and spiritual bondage.

#### Our greedy culture

Our contemporary culture has built its economy on things people are conditioned to want but do not really need. Much of what we buy did not exist one generation ago. We buy because of advertising and peer pressure. God has promised to provide all our needs but not our wants.

### **OF THE GETTING OF THINGS THERE IS NO END**

It starts in childhood - some never grow out of greediness. For some life is a game, whoever has the most things at the end wins.

An attack on greed is not a call for impoverishment. Thank God for dishwashers, second cars, wide screen tv, microwaves, but remember “the whole world is under the control of the evil one” and that all of us have grown up in this greedy, materialistic, get-it-world.

### Our attitude towards money

Now, we need to see why our attitude towards money is so important. It is important because it actually reveals or attitude to God himself.

#### **YOUR ATTITUDE TOWARDS MONEY ACTUALLY REVEALS YOUR ATTITUDE TOWARDS GOD HIMSELF.**

***Matt. 6:24. “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and Money.***

Money, riches and treasure, in which is to be trusted.

Jesus says “***You cannot serve God and Money***”. He is not teaching us to despise or hate money but the satanic force that enslaves men and women through money. We must make a choice of whom we will serve, either God or Money. It is really a question of priorities.

### The principle of seeking first God’s kingdom

***Matt. 6:33. “But seek first his kingdom and his righteousness, and all these things will be given to you as well.***

Jesus does not say we have to be without these things but he says we must not put these things first. We must commit ourselves to God’s kingdom and his purposes. If we do not run after money and make it our god but serve the true God and seek his kingdom and righteousness, then God will see to it that all the material and financial things we need are added to us. Pursuing money is such an awful strain and leads to so much frustration. If you have followed the right course in your life then the money will be added to you. Sometimes your faith will be tested. Sometimes you will have to deny yourself things that the world esteems very highly. But, God is totally faithful.

### The principle of putting God first is throughout the Bible

***Prov. 3: 9-10. “Honour the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing and your vats will brim over with new wine.”***

The barns and vats are all of your material needs. They will be abundantly supplied and will overflow. By setting aside the first portion or the best for God we honour him. When we go to Church we must never give God our change it is insulting to him.

## Putting money before God is idolatry

**Col. 3:5. “Put to death, therefore, whatever belongs to your earthly nature, sexual immorality impurity, lust evil desires and greed which is idolatry.**

Greed is idolatry. When you are seeking money first you are making money your god. The Lord said to Israel, **“You shall have no other gods before or besides me.”** In our contemporary culture far more people make money their god than the true God. They are guilty of idolatry. Notice covetousness is put with a lot of other unpleasant things.

## Pursue righteousness

If we are to be clear of the love of money we must pursue something else. Paul says: **“.....pursue righteousness, godliness, faith, love, patience, gentleness.”**

It takes faith to break with the control of money in your life. At some point you are going to have to do something to release yourself from that control. Refuse to be a slave any longer to money and give yourself totally, physically to God.

## Lesson three

### Putting God first

#### A principle of scripture

<b>Exodus 32:26</b>	<b><i>“Bring the best of the first fruits of your soil to the house of the Lord your God.”</i></b>
<b>Deut. 18:4</b>	<b><i>“You are to give them (the priests) the first fruits of your grain.”</i></b>
<b>1 Kings 17:13</b>	<b><i>“But first make a small cake of bread for me.” (Elijah)</i></b>
<b>Matt. 6:33</b>	<b><i>“But seek first his kingdom and his righteousness.”</i></b>
<b>2 Corin. 8:5</b>	<b><i>“But they gave themselves first to the Lord and then to us.”</i></b>

The key word is first, if we put money first rather than God we are idolaters.

A simple, practical and scriptural way to put God first with your money is by consistently setting aside for God the first tenth of your income. That tenth is called the ‘tithe’. When you do that, you have laid a foundation for honouring God with your money.

#### Tithing 400 years before the Law

Tithing goes back to Abram that is at least 400 years before the Law of Moses. **Genesis 14: 18-20** records that Abram paid a tithe to Melchizedek, King of Salem.

***“Then Melchizedek King of Salem brought out bread and wine. He was priest of God Most High, and he blessed Abram saying, “Blessed be Abram by God Most High, Creator of heaven and earth. And blessed be God Most High who delivered your enemies into your hand.” Then Abram gave him a tenth of everything.***

God blessed Abram so he responded by giving God’s representative a tenth of everything he gained in victory.

Romans chapter 4 teaches us that Abraham is, our father when we walk in the footsteps of his faith. This includes his faith in the area of finance and material possessions.

#### Jacob’s tithe

Jacob became a refugee because of the way he tricked his father Isaac and brother Esau. When he set out all he had in his hand was a staff.

**Genesis 28: 20-22.** ***“Then Jacob made a vow saying, “If God will be with me and will watch over me on this journey I am taking and will give me food to eat and clothes to wear so that I return safely to my fathers house, then the Lord will be my God. This stone that I have set up as a pillar will be God’s house, and of all that you give me I will give you a tenth.”***

The basis of their relationship, God provided his needs and in return Jacob gave back a tenth of all that he provided.



Then we read in **Genesis 32** that twenty years later Jacob returned with tremendous wealth and a very large family. This we can conclude was a result of his faithfulness in tithing.

### **The tithe belongs to God**

***Leviticus 27: 30-32. "A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord, it is holy to the Lord. If a man redeems any of his tithes, he must add a fifth of the value to it. The entire tithe of the herd and flocks - every tenth animal that passes under the shepherd's rod - will be holy to the Lord.***

Under the Law of Moses the tithe simply belonged to God and was holy to the Lord.

## Lesson four

### The tithe in the New Testament

In *Hebrews 6: 19,20* we see that Jesus is our High Priest in the order of Melchizedek .... ***“Jesus, who went before us, has entered there on our behalf. He has become a high priest forever, in the order of Melchizedek.”***

Tithing has a continuous history from Abram onwards: from Abram to Jacob, to the nation of Israel and then to the ministry of Jesus as our High Priest. According to Scripture, when we set aside our first tenth and offer our tithe to Jesus, we are actually acknowledging that Jesus is our High Priest according to the priesthood of Melchizedek. It is one of the ways we honour him and acknowledge him as our High Priest.

#### Putting God to the test

In *Malachi 3: 7-12* God challenges Israel to test him to see if he would not bless them if they were faithful in payment of tithes.

***“Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me and I will return to you, says the Lord Almighty.”***

***“But you ask how are we to return?” “Will a man rob God?” Yet you rob me. But you ask, how do we rob you? In tithes and offerings.”***

Withholding God’s appointed portion is called “robbing God”. Most of us would never rob man but we may be guilty of robbing God. God then tells Israel the result of robbing him and then the remedy.

***“You are under a curse the whole nation of you .... Because you are robbing me. Bring the whole tithe into the storehouse, that there maybe food in my house.***

***“Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”***

#### The storehouse

The storehouse is two things, first it is the place we get the food we eat, and second it is the place we obtain seed to sow for future harvests (seed to sow in the lives of others). Wherever that source is that is where you need to bring your tithe. If you eat a meal McDonalds don’t pay your bill at Burger King.

#### Offerings

Tithing lays a foundation for our systematic continual giving to God. We do not offer our tithe to God it is his legal portion. (Taxes exacted for living on God’s planet).

**Deuteronomy 12:6.** *“Bring your burnt offerings and sacrifices, your tithes and special gifts, what you have vowed to give and your freewill offerings, and the firstborn of your herds and flocks.”*

These are tithes plus six special kinds of offerings.

### Alms

In addition to offerings, there are what the Bible calls ‘alms’ of what is called today ‘charity’. This is not what we give to God, but what we give to the needy.

**Luke 12: 32-34.** *Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. For where your treasure is, there your heart will be also.*

You can’t have your heart in one place and your money in another. Your Father has given you the kingdom so you can afford to be generous.

### Casting your bread upon the water

**Ecclesiastes 12: 1-2.** *“Cast your bread upon the waters, for after many days you will find it again. Give portions to seven, yes to eight, for you do not know what disaster may come upon the land.*

Giving to seven is your duty but to stretch it to eight you go beyond your duty and in doing so if disaster strikes God will take care of you. Giving is your insurance against bad times.”

### God keeps records of what we offer

God keeps very accurate accounts. This is illustrated in **Numbers 7: 10-17**. When the altar was anointed, the leaders brought their offerings for its dedication and presented them before the altar. For the Lord had said to Moses, **“Each day one leader is to bring his offering for the dedication of the altar.”** Nashon was the first and his offering is described in detail, item by item. God did not say the second prince offered the same as the first but goes through every item again for all twelve leaders. The Bible is a very economic book, in that it does not waste space. When God does this he is illustrating for us how very carefully he keeps records.

The New Testament teaches us that Jesus watches how we give **Mark 12: 41-44** we read the account of Jesus and the disciples watching what was placed in the offerings. **“Many rich people threw in large amounts, but a poor widow came and put in two very small copper coins. Calling his disciples to Him, Jesus said. “I tell you the truth; this poor widow has put more into the treasury than all the others. They all gave out of their wealth, but she out of her poverty put in everything. ....all she had to live on.”**

Jesus thought it worthwhile to sit and watch what and how the people offered. Jesus looked at what they gave and estimated its true value. He also measured what was given by what was kept.

## Lesson five

### The grace of giving

#### Only acceptable giving

The only acceptable giving is expressed in the simple and beautiful word GRACE. In the New Testament we do not give as a result of law or command but grace.

#### ***2 Corinthians 8:7***

***But just as you excel in everything ... in faith, in speech, in knowledge, in complete earnestness and in your love for us ... see that you also excel in this grace of giving.***

The Corinthian Church was well equipped with spiritual gifts and graces. But Paul says “Be sure you don’t miss out on this other tremendously important grace, the grace of giving.” Grace is the key word in this chapter, it appears five times.

#### Law and grace

The Bible speaks of both law and grace. Law is external, it is written on tablets of stone in front of our eyes. It says, “Do this”, “Don’t do that.” But it is not inside us. This rebel nature resists what is written on the tablets of the law outside. However, grace is different. Grace is internal. It works from within. It is written on the heart, not as tablets of stone. It is written there only by the Holy Spirit.

#### ***John 1:17***

***For the law was given through Moses; grace and truth came through Jesus Christ.***

If we want grace, it is made available to us only through Jesus Christ. From the cross grace has been released and made available to the human race. This is true also in the area of finance.

#### ***2 Corinthians 8:9***

***For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.***

Grace is here manifested in an exchange. Jesus was rich, but he became poor out of his grace that we, through his grace, being poor might become rich with his riches. Jesus exhausted the poverty curse of the broken law that in return, through grace, we might receive the wealth of the kingdom of God. God’s grace is through Jesus Christ and it is through the cross. The New Testament reveals also concerning grace, that grace is received only through faith. The very essence of grace is that it cannot be earned. There is nothing we can ever do that will deserve the grace of God.

#### ***Ephesians 2: 8-9***

***For it is by grace you have been saved, through faith and this is not from yourselves, it is the gift of God, not by works, so that no-one can boast.***

**Galatians 5:6**

***For in Christ Jesus neither circumcision nor uncircumcision means anything, but faith working through love.***

**Appropriating grace through faith**

Faith is the only way we can appropriate the grace of God and the faith that appropriates God's grace works by love.

**THE SPIRITUAL KEY TO RIGHT GIVING IS GRACE RECEIVED THROUGH JESUS AND THROUGH THE CROSS BY FAITH, AND WORKING BY LOVE.**

The Bible's principles of finance in the New Testament can only be apprehended by faith. Faith demands action otherwise it is dead faith. What do we do? We give before we receive. The carnal mind says, "I can't afford to give." Faith says. "You can't afford not to give because that is the key to receiving."

**Luke 6:38**

***Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.***

As we give to God, God causes men to give back to us. That is God's control over the situation. Whatever measure you deal out to others, it will be dealt to you in return.

## Lesson six

### The key to financial freedom

In actual fact, you have the key to your financial freedom. It is the key of faith, responding to God's grace. Take the initiative by giving and set the proportion in which you wish to receive by the proportion in which you give. You can begin to act in faith with your finances according to God's revealed plan in the New Testament.

#### Giving yourself

##### **2 Corinthians 8:5**

***And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will.***

The first thing we have to give to the Lord is not our money but ourselves. Do not give your money unless you have given yourself. You cannot buy a good relationship with God. God does not need your money but it is for your benefit that God requires you to give. Once you have given yourself to God, the giving of our money or whatever other gifts we may offer to God) completes and establishes our righteousness.

**WHAT YOU DO WITH YOUR MONEY CAN ESTABLISH YOU FOREVER IN GOD'S RIGHTEOUSNESS.**

##### **2 Corinthians 9:9**

***He has scattered abroad his gifts to the poor, his righteousness endures forever.***

The theme of *Psalms 112* of which *2 Cor. 9:9* is a quotation is how generosity and compassion and right giving establish enduring righteousness that will never be done away.

#### Giving proof of our love for God

##### **2 Corinthians 8:8**

***I want to test the sincerity of your love by comparing it with the earnestness of others.***

Paul has been speaking to the Corinthians about the generosity of the Macedonian Christians and then he says, "Now I want to see if your love is really sincere and I'll find out by measuring what you give with what the Macedonian Christians gave."

Some people's giving is so secret that nobody knows about it. It is secret because they would be embarrassed if anybody did know. Paul says that giving to God does not have to be done in secret. He told the Corinthians to do it in front of everybody.

##### **2 Corinthians 8:24**

***Therefore show these men the proof of your love and the reason for our pride in you, so that the churches can see it.***

Paul had boasted about them, had been proud of them, it was important to him that they prove their love in this vital matter of giving.

## Giving proof of our love for fellow-believers

### **1 John 3: 16-20**

***This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers. (We ought to do to others as Jesus did for us). If anyone has material possessions and sees his brother in need but has not pity on him, how can the love of God be in him. Dear children, let us not love with word or tongue but with actions and in truth.***

Or in contemporary English “Put your money where your mouth is.” You’ve said it, now do it! Don’t love just with words and in tongue, but with actions and in truth.” Then he goes on to make this amazing statement.

***This then (love in action) is how we know that we belong to the truth, and how we set our hearts at rest in his presence whenever our hearts condemn us. For God is greater than our hearts, and he knows everything.***

If feeling condemned and wondering whether we are accepted with God, John says our generosity will set our hearts at rest. We have two alternatives when it comes to love: WORDS OR ACTIONS.

## God loves cheerful givers

God loves the world, but he loves some people in a special way. One class of people he loves specially are those who give generously and happily.

### **2 Corinthians 9:7**

***Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.***

The Greek word that is translated “cheerful” is the word from which we derive the English word hilarious.

## Why should we give with hilarity?

- 1) When our giving is with hilarity it is the Holy Spirit of grace blessing us.
- 2) Giving calls down God’s favour on us.
- 3) Hilarious giving releases us from slavery to money.

## Giving is sowing

### **2 Corinthians 9: 6-7**

***Remember this: whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give.***

### **Four rules for the farmer**

- 1) He will reap in the proportion of which he has sown.
- 2) He must choose good suitable soil.
- 3) He must make proper preparation of the soil.
- 4) He must take proper care of the crop.

The farmer's failure to receive will be because he has not applied some or all of the basic rules.

### **Four rules of giving financially**

When considering giving ask the following questions:

- 1) Is the ministry anointed and fruitful? Is it bringing forth real fruit?
- 2) Is the ministry ethical in the way it appeals for money and handles money?
- 3) Is what the ministry is doing in line with scripture?
- 4) Are the leaders (i) prayerful (ii) industrious. (iii) efficient.

God hates sloppiness, waste and extravagance.

### **Four safeguards for your investment**

- 1) Be prayerful never give except after prayer.
- 2) Avoid impulsive, emotional giving.
- 3) Maintain contact with whatever individual or organisation you are supporting.
- 4) Stay within the proportion of your faith.

### **Four results of wise sowing based on 2 Corinthians 9:10**

***Now he (God) who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.***

- 1) Bread for you to eat. You will get back all that you need for your own life.
- 2) You will get more seed to sow in God's harvest field. If you are investing £200 a month now you will be able to move on to £300 a month, not to squander on your own selfishness.
- 3) You will get increased store for sowing. Your barn will get bigger. You will have more to give.
- 4) You will get an increased harvest from increased sowing. "God will enlarge the harvest of your righteousness."

God wants to make us successful investors.

### **God's level of abundance**

Abundance means to overflow. Jesus said, "***Out of the abundance of the heart, the mouth speaks.***" When your heart overflows, it overflows through your mouth.



**2 Corinthians 9:8**

***God is able to make all grace about to you, so that in all things at all times, having all that you need, you will abound in every good work.***

God's provision is not just on the level of sufficiency, but if we live by faith, appropriate his grace, then the level of his provision is abundance. We have more than enough for all our needs and for ourselves. You must notice that the final purpose of abundance is "every good work." It is not "selfish indulgence", it is being able to do good works.

**Be patient**

We need to bear in mind that there is usually an interval between sowing and reaping. The farmer does not sow one day and reap the next. He has to let the seed fall into the ground and apparently die. Then when it has fallen into the ground and died the harvest comes up.

**Galatians 6:9**

***Let us not become weary in doing good for at the proper time we will reap a harvest if we do not give up.***

**WE MUST WAIT FOR GOD'S APPOINTED TIME FOR THE HARVEST.**

## Lesson seven

### Learn what it means to be financially free

#### Do not forget the Lord

***Deuteronomy 8: 1,17,18. Be careful that yo do not forget the Lord your God..You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the Lord your God, for it is he who gives you the ability to produce wealth....”***

#### Pride and bondage

***Daniel 4: 30,33 “Is not this the great Babylon I have built as the royal residence, by my mighty power and for the glory of my majesty?” .... He was driven away from people and ate grass like cattle..”***

#### Freedom by humility

***Daniel 4:37. “Now I .... Praise and exalt and glorify the King of heaven, because everything he does is right and all his ways are just. And those who walk in pride he is able to humble.”***

#### Basic factors of financial freedom

##### Giving

- Financial freedom begins with scriptural giving - giving activates the work of God in our financial affairs.
- ***Luke 6:38. “Give and it will be given to you....”***
- Giving must begin with tithes and offerings to God. No Christian can afford to neglect tithing or giving.
- ***1 Corinthians 16:2. On the first day of every week, each one of you should set aside a sum of money in keeping with his income.***
- If we give to God and his work he will ***Malachi 3:10. Throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.***
- By giving we invest treasures in heaven ***Matthew 6:20 Where moth and rust do not destroy, and where thieves do not break in and steal.***
- Giving increases our love for God, because ***Matthew 6:21. For where your treasure is, there your heart will be also.***

##### Receiving

- In response to our giving, God opens up opportunities to receive provisions directly or indirectly from his hand. He gives the ability to create employment or to secure and hold an existing job.
- He provides motivation to be resourceful and to conserve what he has already given. He gives specific promptings to pray for goods, clothing, or other items of need; and he answers that prayer in precise ways and with supernatural timing.

- To the degree that we give we receive. ***2 Corinthians 9:6. Whoever sows generously will also reap generously.***

### **Managing**

- Our once-a-week worship experience of giving to God is a powerful reminder of the fact that we are stewards and not owners of what God has entrusted to us.
- We are accountable to God for how we use each hour of our day and each pound that we have.

Accordingly, we cannot make final decisions without checking with God's word. Every financial decision must be in harmony with the principles of scripture.

- God's word warns us to flee from those who would waste our time and take our money. He instructs us to use great care in purchasing and to pay our bills promptly. As we wisely manage small amounts, God will entrust us with greater amounts.

***Luke 16:10 "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much."***

## Lesson eight

### How scriptural principles affect financial freedom

God has established certain universal, non optional principles of life. Failure to live by these principles will directly affect our attitude towards money.

#### Self-acceptance

A man who rejects the way that God made him will experience strong feeling of inferiority. To compensate for these feelings, he will often buy expensive items which he does not need and cannot afford.

***Isaiah 45: 9, 10. Woe to you who fight your maker - you're a pot at odds with the potter! Does the clay talk back to the potter, 'what are you doing? What clumsy fingers!' Would a sperm say to a father, 'who gave you permission to use me to make a baby?' Or a foetus to a mother, 'why have you cooped me up in this belly?'***

#### Response to authority

It is natural to want to be independent. However, God emphasises the importance of being under the protection and direction of proper authority. God promises a blessing to those who honour their father and mother, but he warns that those who reject the scriptural counsel of their parents will be cursed.

***Ephesians 6: 1-3 Children obey your parents in the Lord, for this is right. Honour your father and mother which is the first commandment with a promise that it may go well with you and that you may enjoy life on the earth.***

#### Clear conscience

Lack of clear conscience in one area will give the incentive to lower God's standards in other areas. Once this happens, compromise will cause that man to shipwreck his faith.

***1 Timothy 1: 18,19 ...fight the good fight, holding on to faith and a good conscience. Some have rejected these and so have shipwrecked their faith.***

#### A forgiving spirit

A man who has a forgiving spirit is conscious of the great debt that he owes God. He is willing to release others for the debts which they owe him. However, a man who has a bitter, unforgiving spirit will find that it will adversely affect his business relationships and his personal health.

***Hebrews 12:15. See to it that no one misses the grace of God and that no bitter root grows up to cause trouble and defile many.***

### Yielding rights

One who yields his rights to God is a meek person. God promises that the meek shall inherit the earth.

*Psalm 25:9. He guides the humble in what is right and teaches them his way.*

### Moral freedom

A man who violates God's moral laws will become prey to immoral women. These women will bring him to poverty, and others will exploit the labours of his hands.

*Proverbs 5: 8-10. Keep to the path far from her, do not go near the door of her house, lest you give your best strength to others and your years to one who is cruel lest strangers feast on your wealth and your toil enrich another mans house.*

### Life purpose

When a man commits himself to God's purpose for his life, he has the clearest basis for making wise financial decisions. He knows which purchases will assist him in reaching his goal and which ones will hinder God's purpose for his life.

*Matthew 6:33. But seek first the Kingdom of God and his righteousness and all these things will be given to you as well.*

## KNOW THE EVIDENCE OF FINANCIAL BONDAGE

### Insecurity

Insecurity is a by-product of building our lives around persons, positions or possessions which we know can be taken from us.

### Fear

Fear occurs as we become aware of all of the possible ways in which we could lose our most cherished possessions.

### Anxiety

Anxiety is the physical and emotional tension which results when we think about financial problems.

### Loss of sleep

Worry and pressure from financial cares become greater at night and remove the possibility of peaceful sleep.

### **Ungratefulness**

Financial cares and concerns decrease our ability to appreciate or enjoy the many benefits that God and others provide for us.

### **Enslavement**

Money and possessions have built in demands for protection and maintenance. Thus, the things that we own soon own us.

### **Envy**

Envy desires to have what someone else has. It is the by-product of comparison. It robs us of our ability to enjoy what God has given us.

### **Bitterness**

Bitterness is evidence that we love money and possessions more than we love God, because it is God who allows our possessions to be taken or destroyed so that he can build the character of Christ in our lives.

### **Disillusionment**

When we attempt to use money to fulfil all our dreams, we discover that what we thought would make us happy and fulfilled only brings temporary pleasure and unseen disappointment.

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