

Responsibility

How God Uses Money in our Lives—part 2

October 22, 2022

Series theme: God uses money to expose our values and our hearts. He uses money to build Christ-likeness, His values, His kingdom, and our faith. God uses the visible (money) to expose the invisible (our hearts/character). He also uses the visible to build the invisible (our character).

Last week we saw that God takes *prime* responsibility for resources. Our role is *secondary* responsibility for resources. This week we'll look at what those responsibilities are.

DAY 1: Responsibility #1: Honor God.

Deut. 17:1 Do not sacrifice to the Lord your God an ox or a sheep that has any defect or flaw in it, for that would be detestable to Him.

1. For Old Testament folks, giving to the Lord was not done by writing checks! It was by giving livestock to the priest.
2. What sin does Moses expose in this verse? What "human" tendency does he expose?
3. Why is this detestable to God?

*Proverbs 3:9 **Honor** the Lord with your wealth, with the first fruits of all your crops; [10] then your barns will be filled to overflowing, and your vats will brim over with new wine.*

5. What does it mean to honor the Lord with your wealth?
6. We are to give from our "first fruits." What reasons can you think of as to why this important?
7. What promises does God make to those who will honor Him with their finances?
8. When you receive your paycheck from work, how strong is the concept of "honoring God" to you? To what extent is honoring God a **real** value to you? Check the box or boxes that MOST represent how you typically VALUE your paycheck:

"We got paid, so now..."

I/we can have some fun."

Maybe we can catch up on some debt."

We can pay some bills."

I can honor God by giving back to Him something of what He's blessed me with."

9. What's your biggest take away from today's verses?

DAY 2: Responsibility #2: Budgeting

Plan Ahead.

Proverbs 27:23 Be sure you know the condition of your flocks, give careful attention to your herds; [24] for riches do not endure forever, and a crown is not secure for all generations.

1. What does Solomon instruct us to do with the resources we have?
2. What does it mean to know the condition of *your* resources?
3. Why is it important to budget, to think about the condition of your resources? (Prov. 27:24)
4. It is wise to use foresight. It is wise to take action. It is wise to budget. Sometimes, well-meaning Christians say, "I don't need to budget. I'm just trusting God with my finances." This is not an "either-or" issue, but a both-and issue. We are called upon to trust God with our finances, and to budget (consider well the condition of your flocks).
5. God wants us to trust Him and, He is working to make us responsible. Solomon continues...
Proverbs 27:25 When the hay is removed and new growth appears and the grass from the hills is gathered in, [26] the lambs will provide you with clothing, and the goats with the price of a field.
6. What Solomon is calling for is "prudence." It is the ability to think accurately about life and act accordingly.
7. How well do you know the condition of your "flock?"
8. Do you need to do some work on your budget?

DAY 3: Responsibility #3: Saving

Prudence.

Proverbs 22:3 A prudent man sees danger and takes refuge, but the simple keep going and suffer for it.

1. The "prudent" man is contrasted with the "simple" man, or "simpleton" in Proverbs.

The "simpleton" believes, "Life just can't be *that* complicated! It's got to be simpler than what a lot of people think." When something at home breaks or a major car repair hits, the simpleton considers that an "unexpected" expense.

2. In contrast, the "prudent" man considers things like that as "*expected*" expenses, and plans accordingly, by saving for them!

3. Place an "x" on the scale below that depicts where you are between prudent and simple:

Simpleton----1-----2-----3-----4-----5-----6-----7-----8-----9-----10-----Prudent

Proverbs 30:24-25 Four things on earth are small, yet they are extremely wise: [25] Ants are creatures of little strength, yet they store up their food in the summer;

4. God honors the ant for two qualities. What are they?

5. The ant is considered "wise" and has foresight. It's wise to think ahead and take care of contingencies.

6. Many people wonder, "How can we save? We just live paycheck-to-paycheck."

Proverbs 13:11 Dishonest money dwindles away but he who gathers money little by little makes it grow.

7. According to Solomon, how does savings occur?

8. Are you saving "little by little?"

DAY 4: Responsibility #4: Diligence.

1. The fourth responsibility area is diligence. When we are not diligent we invite financial struggles, and should not be surprised or mad at God when there are financial struggles.

2. Below are six enemies of diligence. They each have an effect on finances! Under each verse, jot down the effect of these weaknesses on our finances:

a. Good intentions:

Proverbs 14:23 All hard work brings a profit but mere talk leads only to poverty.

b. Haste:

Proverbs 21:5 The plans of the diligent lead to profit as surely as haste leads to poverty.

c. Laziness:

Proverbs 21:25 The sluggard's craving will be the death of him, because his hands refuse to work.

Proverbs 6:6 Go to the ant, you sluggard; consider its ways and be wise!

Proverbs 6:7-8 It has no commander, no overseer or ruler, [8] yet it stores its provisions in summer and gathers its food at harvest.

d. Procrastination:

Proverbs 12:27 The lazy man does not roast his game, but the diligent man prizes his possessions.

e. Excuses:

Proverbs 22:13 The sluggard says, "There is a lion outside!" or, "I will be murdered in the streets!"

f. Little compromises:

Proverbs 24:30 I went past the field of the sluggard past the vineyard of the man who lacks judgment; [31] thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. [33] A little sleep, a little slumber a little folding of the hands to rest-- [34] and poverty will come on you like a bandit and scarcity like an armed man.

DAY 5: Responsibility #5: Pay your bills.

1 Timothy 5:8 If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.

1. How important is it to see that your bills are paid?

2. Sometimes we get behind in our bills because we do not give bills their proper value. Solomon gives us some wise advice.

Proverbs 3:27-28 Do not withhold good from those who deserve it, when it is in your power to act. [28] Do not say to your neighbor, "Come back later; I'll give it tomorrow"--when you now have it with you.

3. When should we pay our bills? As soon as we get paid? Or, after I buy what I really want?

4. Below are some ways we torpedo the paying of our bills. Under each verse, jot down what torpedoes our finances:

Proverbs 28:19 He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.

Proverbs 21:17 He who loves pleasure will become poor whoever loves wine and oil will never be rich.

Hebrews 13:5 Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

Romans 13:8 Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.

1 Peter 3:7 Husbands, in the same way be considerate as you live with your wives, and treat them with respect as the weaker partner and as heirs with you of the gracious gift of life, so that nothing will hinder your prayers.

5. Which of the five "responsibilities" that we studied this week need your attention? Do you need a brother or sister to help you make some progress?