

Series: Discipleship

Title: Disciples and Financial Principles



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“He who is faithful in a very little thing is also faithful in much; and he who is dishonest in a very little thing is also dishonest in much. Therefore if you have not been faithful in the use of earthly wealth, who will entrust the true riches to you? And if you have not been faithful in the use of that [earthly wealth] which belongs to another [whether God or man, and of which you are a trustee], who will give you that which is your own? No servant can serve two masters; for either he will hate the one and love the other, or he will stand devotedly by the one and despise the other. You cannot serve both God and mammon [that is, your earthly possessions or anything else you trust in and rely on instead of God].”

(Luke 16:10-13 AMP)

<https://bible.com/bible/1588/luk.16.10-13.AMP>

Family, we are truly in the last days. Jesus discusses wars, rumors of wars, earthquakes, and natural disasters. There’s now talk of a government shutdown and much talk about recession. We as the people of God need to always be financially prepared.

As it has always been, people still worry over money. Some worry if they will have enough money. Others worry if they make enough. However, if we obey these divine principles that are about to be shared our worries will be over. We are commanded to not worry and there really isn’t any need to worry, when we obey the Word of God.

God’s Word speaks so much about money. Money is mentioned **2,350 times in the Bible. Jesus spoke about money and possessions several times. God left no tables unturned. He spoke about everything in His Word. However, in order to be blessed financially, we have to handle finances wisely.**

And that starts with knowing, understanding, and obeying these principles.

- I. The Principle of _____.

“For riches don’t last forever, and the crown might not be passed to the next generation.”
(Proverbs 27:24 NLT)

<https://bible.com/bible/116/pro.27.24.NLT>

“*Get the facts at any price!*” Pr. 23:23 (LB)
(Proverbs 23:23 LB)

Obviously in those days everybody was a rancher or shepherd. Their assets were tied up in sheep. God says, “Know the condition of your flocks.” Nobody’s like that today. Today, God would say, “**Know the condition of your stocks.**”

**We have assets in different areas today.
But the idea is to know where your money is going, know where it’s coming from, be conscious, and be aware. This is the starting point.**

Do you know where your financial records are?

Do you have a system in place that allows all important documents to be sent to iCloud?

File cabinets can be destroyed.

Proverbs 23:23 says “*Get the facts at any price.*” In other words, be realistic. How are we really doing financially, as a couple? How am I doing financially, as an individual? If you don’t know where you’re going, and if you don’t keep good records, you’re in trouble.

Formula: Ignorance + Easy Credit = Disaster.

“Get the truth and never sell it; also get wisdom, discipline, and good judgment.”
(Proverbs 23:23 NLT)

<https://bible.com/bible/116/pro.23.23.NLT>

You’re going to end up spending more than you make, getting further and further in debt and one day you’ll wake up and it’s a major problem in your life.

There are four facts that you need to know:

1. I need to know what I own. Keep an inventory of your possessions.
2. I need to know what I owe such as your debts and liabilities.
3. I need to keep records on what I earn.
4. I need to know where it goes.

II. The Principle of _____.

“Plan carefully and you will have plenty; if you act too quickly, you will never have enough.”

(Proverbs 21:5 GNT)

<https://bible.com/bible/68/pro.21.5.GNT>

“Wise people live in wealth and luxury, but stupid people spend their money as fast as they get it.”

(Proverbs 21:20 GNT)

<https://bible.com/bible/68/pro.21.20.GNT>

Proverbs 1:5 *“Plan carefully and you’ll have plenty. But if you act too quickly you will never have enough.”*

If you don’t remember anything else I say, remember this:

⇒ **Financial freedom is not based on how much you earn. It’s based on how you spend it.**

⇒ **Your financial freedom is not based on your income. It’s based on how you spend it.**

Even if you make three times what you make today, if you’re spending more than what you make you’re still going to be in the hole. If you don’t know how to live on less than what you’re making *now*, what makes you think you’re going to live on less when your income increases. You’re developing a habit that you always spend more than you make.

You have to set some financial goals and stick to them.

When my **outgoing** is greater than my **incoming**, my **upkeep** will be my **downfall**until I change my financial behavior.

Freedom is not, "If I just make this amount of money then I'll be financially free." No, you won't. Freedom comes not by making more. It comes from spending less. This is the Principle of Budgeting. Planning your spending.

If I make 30,000 a year but only spend 20,000. After I honor God, I'm able to save, and invest \$7,000!

III. The Principle of _____.

"The wise man saves for the future..." Pr. 21:20a (LB)
(Proverbs 21:20 LB)

"Money that comes easily disappears quickly, but money that is gathered little by little will grow."
(Proverbs 13:11 NCV)

<https://bible.com/bible/105/pro.13.11.NCV>

The Joseph Principle

"The next seven years will be a period of great prosperity throughout the land of Egypt. But afterward there will be seven years of famine so great that all the prosperity will be forgotten in Egypt. Famine will destroy the land. This famine will be so severe that even the memory of the good years will be erased."
(Genesis 41:29-31 NLT)

<https://bible.com/bible/116/gen.41.29-31.NLT>

IV. The Principle of _____.

"Bring to My Storehouse a full tenth of what you earn... Test Me in this, says the Lord. I will open the windows of heaven for you and pour out all the blessings you need."
Mal 3:10 (NCV)

"On every Lord's Day you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn." 1 Cor. 16:2 (LB)

"Honor the Lord by giving Him the first part of all your income, and He will fill your barns... to overflow!" Pr. 3:9-10 (LB)

Well, I thought tithing was only apart of the Old Testament Jewish Law, that's not for today.

No! According to Galatians 3:17, the Law came 430 years after God instituted the promise and tithing with Abraham. If tithing was under the Jewish Law, why did Abraham tithe 430 years before the Law was given? According to Genesis 14:20, Abraham tithed to the Priest Melchizedek from the very beginning, hundreds of years before the Law.

Tithing was before the law (Genesis 14:20)

Tithing was during the law (Lev 27:30)

Tithing was after the law (Matt 23:23)

- **Abraham commenced it.**
- **Moses continued it.**
- **Jesus commended it.**
- **Who am I to cancel it?**

“Now [remember] this: he who sows sparingly will also reap sparingly, and he who sows generously [that blessings may come to others] will also reap generously [and be blessed]. Let each one give [thoughtfully and with purpose] just as he has decided in his heart, not grudgingly or under compulsion, for God loves a cheerful giver [and delights in the one whose heart is in his gift]. And God is able to make all grace [every favor and earthly blessing] come in abundance to you, so that you may always [under all circumstances, regardless of the need] have complete sufficiency in everything [being completely self-sufficient in Him], and have an abundance for every good work and act of charity.”

(2 Corinthians 9:6-8 AMP)

<https://bible.com/bible/1588/2co.9.6-8.AMP>

V. The Principle of _____.

“It is better to be satisfied with what you have than to always be wanting something else.” Eccl. 6:9 (GN)

“Be content with what you have...” Heb. 13:5 (NIV)

“Why spend money on what does not satisfy?” Is. 55:2 (NIV)

“If I have put my trust in money, if my happiness depends on wealth... it would mean that I denied the God of heaven.” Job 31:24, 28 (LB)

Ask yourself:

1. Do I have a savings account?
2. Do I honor God with His tithes and offerings?
3. Do I need to downsize?
4. Do I know where my important documents are, and can I get to them quickly?
5. Do my loved ones know where my important documents are, and can they get to them quickly?
6. Do I have life insurance? Do I have enough life insurance?
7. Do I have burial insurance?
8. Do I have a retirement account?
9. Do I spend more than what I make?
10. Am I in debt? Do I have a plan to pay off the debt?
11. Do I have a living will?
12. Do I have an executor of state?

Answer Key:

- I. The Principle of Accounting
- II. The Principle of Budgeting
- III. The Principle of Saving
- IV. The Principle of Returning
- V. The Principle of Contentment

What is the Holy Spirit saying to me through this message?
