



SERMON NOTES

From In Touch With Dr. Charles Stanley

GOD AND OUR MONEY

KEY PASSAGES: Proverbs 3:5-10; Luke 6:38 | SUPPORTING SCRIPTURE: 1 Chronicles 29:12 | Psalm 50:12
Haggai 1:5-6 | Malachi 3:8-12 | Luke 12:16-21; 18:28-29 | 2 Corinthians 9:6-8 | James 1:17

► SUMMARY

When you consider your finances, do you feel emotional turmoil and stress, or are you at peace? What thoughts come to mind?

Do you focus on how much you don't have, how much you'd like to have, what you could do to increase your income, or what you would do with more money? These are common concerns for all of us, but there's another spiritual aspect we should consider when we think about our finances—what does God have to say about it, and what would He have us give away?

► SERMON POINTS

When it comes to our personal finances, it's important to understand that we must follow God's principles and not human advice or reasoning. We need to know what God thinks, says, and promises regarding financial decisions and what we can expect if we are obedient to His principles.

■ **Proverbs 3:5-10** provides divine guidance that applies to financial matters as well as every other area of life. We are told to trust God and not rely on our own understanding. This means we honor Him with our wealth by giving Him the first part of what we receive. If we follow this advice, the Lord promises to supply our needs.

The Basic Teaching of Scripture

■ **God owns it all.** "For the world is Mine, and all it contains" (Ps. 50:12). This is a difficult truth for many

people to accept because from a human perspective, we've worked to earn all that we have. However, we are not the owners of anything, but the caretakers, managers, or stewards of whatever God has entrusted to us. He is the source and giver of our money and possessions.

To illustrate what happens when we forget this truth, Jesus told a parable about a rich man whose land was so productive that he had to build larger barns to store it all (Luke 12:16-21). He foolishly said to himself, "You have many goods laid up for many years to come; take your ease, eat, drink and be merry" (v. 19). But God rebuked him, saying, "You fool! This very night your soul is required of you; and now who will own what you have prepared?" (v. 20). Then Jesus concluded the story by saying, "So is the man who stores up treasure for himself, and is not rich toward God" (v. 21).

We are all only one heartbeat away from losing all our earthly goods. Then we must stand before the Lord to hear His evaluation of our lives. The time to live wisely according to God's instruction is now.

■ **God wants us to give.** Malachi 3:8-12 shows us God's perspective on tithing. The Lord equated the people's withholding of tithes and offerings with robbing Him. Then He told them, "'Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,' says the LORD of hosts, 'If I will not open for you the windows of heaven and pour out for you a blessing until it overflows'" (v. 10). Although this was spoken to the nation of Israel, the reasons for generosity still apply to us today.

1. To provide for the Lord's work.
2. To provide for the needs of others.
3. To prove to us that God is faithful.

■ **God wants us to give cheerfully.** “Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver” (2 Cor. 9:7). Our heart attitude is very important to the Lord. He wants us to give voluntarily and happily out of love and gratitude.

■ **God warns about disobedience in giving.** Since we are commanded by the Lord to give Him a portion of what He's entrusted to us, there are consequences if we choose to disobey Him. In Haggai 1:6, the Lord reprimanded the people of Judah for their disobedience saying, “You have sown much, but harvest little; you eat, but there is not enough to be satisfied; you drink, but there is not enough to become drunk; you put on clothing, but no one is warm enough; and he who earns, earns wages to put into a purse with holes.”

Giving to God is not just a demonstration of appreciation, thoughtfulness, and generosity; it's an act of obedience. He has provided us with every good gift, but if we neglect Him, everything we earn or acquire will not give genuine satisfaction. That only comes with obedience.

God's Plan for Our Giving to Him

■ **His Motivation.** God loves us and wants us to understand that He is the one who enables us to prosper financially. “Both riches and honor come from You, and You rule over all, and in Your hand is power and might; and it lies in Your hand to make great and to strengthen everyone” (1 Chron. 29:12).

■ **His Promise.** “Your barns will be filled with plenty and your vats will overflow with new wine” (Prov. 3:10). The

Lord blesses those who trust Him enough to give as He desires.

■ **His Protection.** “Then I will rebuke the devourer for you, so that it will not destroy the fruits of the ground; nor will your vine in the field cast its grapes” (Mal. 3:11). When we follow God's guidelines for our finances, we don't have to fear deprivation because He leads us to make wise financial decisions according to His will.

■ **His Generosity.** “Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return” (Luke 6:38). The Lord gives us more than we expect or deserve.

■ **His Sufficiency.** “God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed” (2 Cor. 9:8).

Our willingness to follow God's financial principles is a matter of trust in His Word. If we are confident that He will do what He has said, we'll be generous, knowing that He will be faithful to supply our needs when we give Him a portion of all He's provided for us.

► RESPONSE

- Is it difficult for you to trust God with your finances? If so, what are you afraid will happen if you begin to give a portion of your income to Him?
- What attributes of God reassure you that He can be trusted to supply your needs if you will obey Him in the matter of giving?

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