

Five Steps Toward Financial Freedom

1 Corinthians 4:2 HCSB In this regard, it is expected of managers that each one be found faithful.

Has money mastered you, or have you learned to master money?

- **Romans 6:16 HCSB** Do you not know that if you offer yourselves to someone as obedient slaves, you are slaves of that one you obey--either of sin leading to death or of obedience leading to righteousness?
- **Matthew 6:24 HCSB** "No one can be a slave of two masters, since either he will hate one and love the other, or be devoted to one and despise the other. You cannot be slaves of God and of money.

Are you a slave to your creditors, forking out thousands of dollars a year to a faceless financial parasite or are you debt free and using your money to provide for your family, care for the poor, and advance the Kingdom of God?

I guarantee that if you obey God and follow His ways, you will find your way to financial freedom from Lowlander corporate greed.

Let's do a little myth-busting, shall we?

Myth: Having sufficient faith guarantees wealth.

Truth: Many of God's saints were poor.

- **Hebrews 11:36-40 HCSB** and others experienced mockings and scourgings, as well as bonds and imprisonment. (37) They were stoned, they were sawed in two, they died by the sword, they wandered about in sheepskins, in goatskins, destitute, afflicted, and mistreated. (38) The world was not worthy of them. They wandered in deserts, mountains, caves, and holes in the ground. (39) All these were approved through their faith, but they did not receive what was promised, (40) since God had provided something better for us, so that they would not be made perfect without us.

This myth is based on Lowlander culture that values health, wealth, and comfort even over character and integrity! This runs counter to the biblical view of wealth.

- **1 Timothy 6:5-8 HCSB** and constant disagreement among men whose minds are depraved and deprived of the truth, who imagine that godliness is a way to material gain. (6) But godliness with contentment is a great gain. (7) For we brought nothing into the world, and we can take nothing out. (8) But if we have food and clothing, we will be content with these.

Myth: Money is the root of all evil.

Truth: Money is simply a tool. Like dynamite it can be used for either great good, or great evil. The Scriptures don't condemn money. They condemn a misplaced, overweening LOVE of money.

- **1 Timothy 6:9-11 HCSB** But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction. (10) For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many pains. (11) Now you, man of God, run from these things; but pursue righteousness, godliness, faith, love, endurance, and gentleness.

Myth: If I could only have x amount of money, I will be satisfied.

Truth: Satisfaction does not come with a certain amount of money. It comes from a decision of the heart.

- **Ecclesiastes 4:8 HCSB** There is a person without a companion, without even a son or brother, and though there is no end to all his struggles, his eyes are still not content with riches. "So who am I struggling for," *he asks*, "and depriving myself from good?" This too is futile and a miserable task.
- **Ecclesiastes 5:10 HCSB** The one who loves money is never satisfied with money, and whoever loves wealth *is never satisfied* with income. This too is futile.

Myth: Borrowing is the best way to build up good credit.

Truth: Borrowing is not necessary to building up good credit. You want to know why that myth is perpetrated by banks and their corporate minions?

- **Proverbs 22:7 HCSB** The rich rule over the poor, and the borrower is a slave to the lender.

Let me share with you five principles of wise money management.

1. The Law of Contentment

You don't need this world's stuff. You need God. The one who has God has all the rest.

- **Psalms 50:12 HCSB** If I were hungry, I would not tell you, for the world and everything in it is Mine.

Never allow yourself to get to the point where you think that your sufficiency and safety comes from how much money you manage to gather up in the bank.

Don't forget that anything you DO manage to gather is due to God's provision.

- **Deuteronomy 8:17-20 HCSB** You may say to yourself, 'My power and my own ability have gained this wealth for me,' (18) but remember that the LORD your God gives you the power to gain wealth, in order to confirm His covenant He swore to your fathers, as it is today. (19) If you ever forget the LORD your God and go after other gods to worship and bow down to them, I testify against you today that you will perish. (20) Like the nations the LORD is about to destroy before you, you will perish if you do not obey the LORD your God.

What does money represent for most Lowlander?

1. Security
2. Significance
3. Self-worth
4. Status
5. Power
6. Independence

In response to all these worldly perceived needs, the Apostle Paul says:

- **Philippians 4:12-13 HCSB** I know both how to have a little, and I know how to have a lot. In any and all circumstances I have learned the secret *of being content*--whether well-fed or hungry, whether in abundance or in need. (13) I am able to do all things through Him who strengthens me.
- **Philippians 4:19 HCSB** And my God will supply all your needs according to His riches in glory in Christ Jesus.
- **Hebrews 13:5 HCSB** Your life should be free from the love of money. Be satisfied with what you have, for He Himself has said, **I will never leave you or forsake you.**

2. The Law of Self-Control

We must begin by mentally and emotionally transferring ownership of everything in our lives to God.

- **Haggai 2:8 HCSB** "The silver and gold belong to Me"--the declaration of the LORD of Hosts.

We need to separate ourselves from the sin of Greed.

- **Luke 12:15 HCSB** He then told them, "Watch out and be on guard against all greed because one's life is not in the abundance of his possessions."

We need to set new, godly goals for our finances.

- **2 Corinthians 5:9 HCSB** Therefore, whether we are at home or away, we make it our aim to be pleasing to Him.

That includes getting counsel from someone who already evidences financial self control and committing ourselves to staying on course with God's financial plans.

We need to prepare ourselves – steel ourselves – against the inevitable financial temptations.

- **1 Corinthians 10:13-14 HCSB** No temptation has overtaken you except what is common to humanity. God is faithful and He will not allow you to be tempted beyond what you are able, but with the temptation He will also provide a way of escape, so that you are able to bear it. (14) Therefore, my dear friends, flee from idolatry.

This world idolizes money and all its fringe benefits. We need to flee that idolatry like the devil himself!

3. The Law of Stewardship

If all wealth belongs to God and we are God's slaves, then we are accountable to Him on how we use His money.

- **Matthew 25:19 HCSB** "After a long time the master of those slaves came and settled accounts with them."

Accountability means:

- a. Knowing exactly what comes in.
- b. Knowing exactly what goes out.
- c. Knowing exactly where it goes (budgeting).
- d. Knowing how to save (regardless of how much you make).
- e. Knowing how to make money work for you.
- f. Knowing how to plan for the future.
- g. Knowing when and where and how much money to give back to God.

You need to be able to tell yourself the truth.

- **Romans 12:3 HCSB** For by the grace given to me, I tell everyone among you not to think of himself more highly than he should think. Instead, think sensibly, as God has distributed a measure of faith to each one.

Just like any addict, you have to be able to determine your condition and admit it to yourself before you can make any progress. There is no room for self-deception as we've seen all too vividly demonstrated by the world's banking fiascos. You must be able to determine if you are living a deficit or a surplus lifestyle.

Refuse to live shackled by debt. Debt is slavery. Debt dishonors God. Debt demonstrates a lack of self-control. Debt brings judgment.

4. The Law of Giving

- a. Give confidently to God what He has commanded. (Malachi 3:10)
- b. Give regularly to the work of the Lord. (1 Corinthians 16:2)
- c. Give sacrificially by giving up some of your own desires. (2 Corinthians 8:3)
- d. Give cheerfully, neither reluctantly nor under pressure. (2 Corinthians 9:7)

- e. Give generously to the poor. (Deuteronomy 15:11)
- f. Give compassionately to those in need. (Romans 12:13)
- g. Give secretly without letting others know. (Matthew 6:1)
- h. Give publicly in such a way that others will glorify God. (Matthew 5:16)

5. The Law of Petition

Part of not trusting the world but trusting God instead for your needs, entails praying to God. You need to pray according to His will.

- **1 John 5:14 HCSB** Now this is the confidence we have before Him: whenever we ask anything according to His will, He hears us.

You need to pray without unconfessed, unrepentant sin in your life.

- **Psalms 66:18-20 HCSB** If I had been aware of malice in my heart, the Lord would not have listened. (19) However, God has listened; He has paid attention to the sound of my prayer. (20) May God be praised! He has not turned away my prayer or turned His faithful love from me.

You need to pray with a submissive heart that is willing to substitute the Father's will for your own.

- **Mark 14:36 HCSB** And He said, "Abba, Father! All things are possible for You. Take this cup away from Me. Nevertheless, not what I will, but what You will."

Before making a major purchase, ask the Holy Spirit the following:

- a. Is this purchase a true need or just a desire?
- b. Do I have adequate funds to purchase this without using credit?
- c. Is there a better deal somewhere else?
- d. Do I need to be patient about this and get it later?
- e. Does this purchase conform to the purpose God has for me?
- f. Should I talk to my spouse before buying this?
- g. Do I have Your permission to buy this?