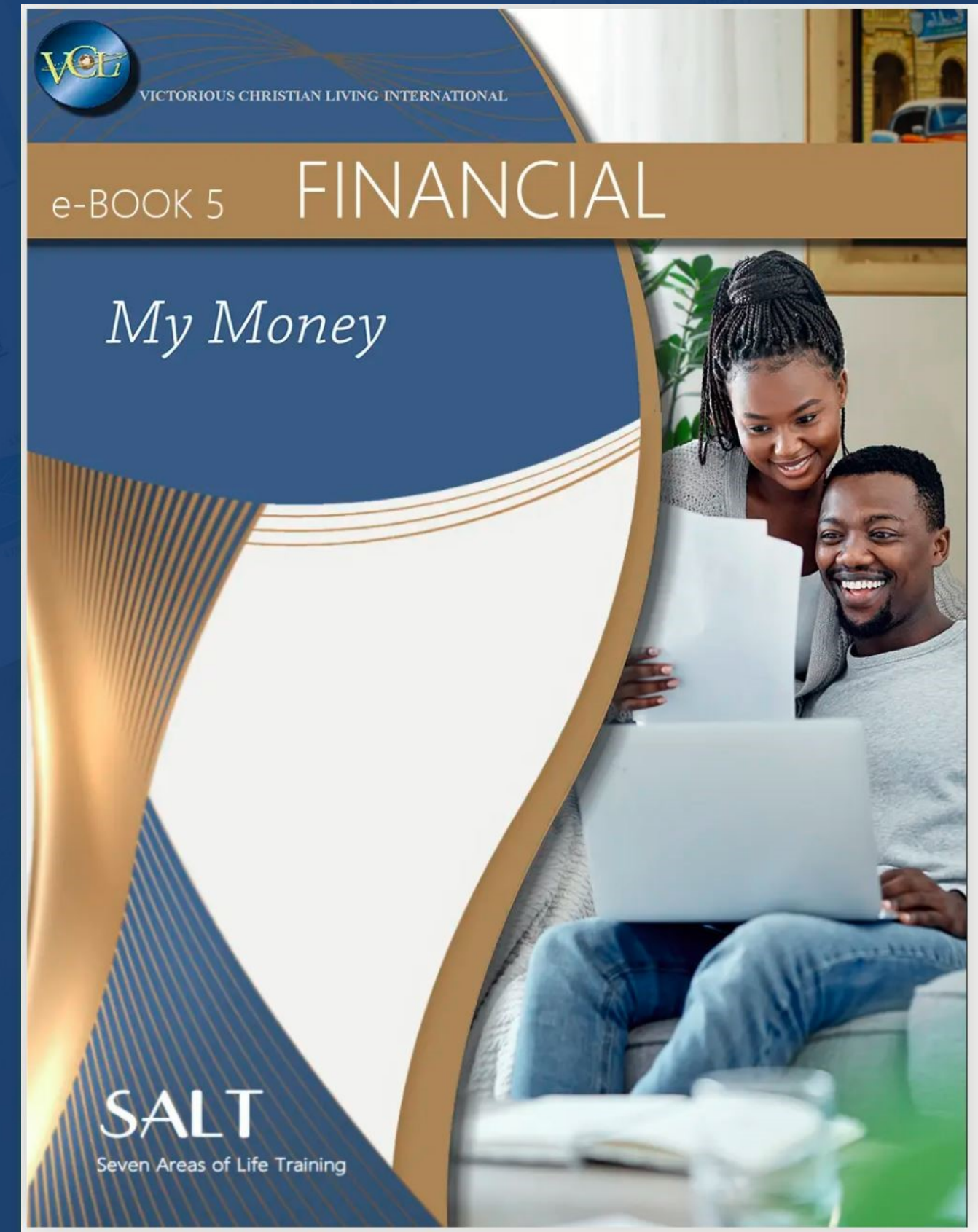




Financial Lesson 1

Financial Freedom



Financial Freedom

“The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’”
Matthew 25:21 (NLT)



Financial Area of Life

The financial area of life is about how you relate to money. Most people in this world think that money is great and the more of it they can get, the better off they will be.



Financial Freedom



King Solomon is a person who had a lot of money but had this to say about it.



“Those who love money will never have enough. How absurd to think that wealth brings true happiness!”
Ecclesiastes 5:10



Other people believe that “Money is the root of all evil.” And therefore, the less of it they have the better off they will be.

What does the Bible say about money?
Is it good or evil?



The truth is that the Bible doesn't say, "Money is the root of all evil." It actually says, "The **love of money** is at the root of all kinds of evil."



“For the **love of money** is at the root of all kinds of evil. And some people, craving money, have wandered from the faith and pierced themselves with many sorrows.”
1 Timothy 6:10 (NLT)



Money is not evil,
money is **neutral**.
However, your
attitude about
money is usually
not neutral, it can
be evil.





Knowing the truth about
money is the key to being
free. We will call that
place...

“Financial Freedom.”



“And you will
know the truth,
and the truth
will set you free.”
John 8:32 (NLT)





God Owns It, You Manage It

The most
important truth
about money is
that it all
belongs to God.





“The silver is mine, and the
gold is mine,’ says the LORD
Almighty.”
Haggai 2:8 (NLT)



God owns everything.

You are not the true owner of anything. You are merely a **MANAGER** over the things He allows you to possess.



“Now, a person who is put in charge as a manager must be faithful.”

1 Corinthians 4:2 (NLT)



If you are a manager over God's money, then you ought to make sure you are doing what He wants you to do with it.

The Bible gives clear guidelines or boundaries for being faithful with money. The Bible also makes it clear that God blesses those who are faithful.



“If the master returns and finds that the servant has done a good job, there will be a reward. I assure you, the master will put that servant in charge of all he owns.”

Matthew 24:46–47 (NLT)



Even though God actually owns all the money you possess, He allows you to enjoy it.



“And it is a good thing to receive
wealth from God and the good
health to enjoy it...”
Ecclesiastes 5:19 (NLT)



There are really only four things you can do with money. You can:

1.
Earn
money

2.
Give
money

3.
Spend
money

4.
Invest
money



We will look at what the Bible teaches about each of these four things.

The key to enjoying money and experiencing financial freedom is to do each of these four things in a way that is faithful to God who is the true owner.



Financial freedom comes as
a result of financial
faithfulness.



Financial Freedom

Earn Money Honestly

Before there is
any spending,
giving or
investing, you
have to earn
money.



Earn Money Honestly

Q1. Do you think
it matters to
God how you
earn it?



“Get-Rich-Quick” Schemes

The Bible teaches that “get-rich-quick” schemes are a waste of time. “Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows.” Proverbs 13:11 (NLT)



Earn Money Honestly

Q2. Have you ever wished you could win the lottery and have so much money that all your troubles would be over?



Earn Money Honestly

Most lottery winners go on to be miserable after they “get-rich-quick.” Of course, most people who play the lottery never win so they have a hard time believing that getting money quickly would be anything but great.



Pyramid Schemes

Another way people try to get rich quick is through “pyramid schemes.” These schemes always have one thing in common – the promise of getting rich quick. People put their trust in them and usually are disappointed with the outcome.



Earn Money Honestly

Some people gamble,
some people steal, some
people buy cheap stocks,
and some people pray, all
with the hope of getting
rich quickly.



Earn Money Honestly

The truth about “get-rich-quick” schemes is that most of them don’t work; but even if they do, the wealth gained from them usually doesn’t last.



Earn Money Honestly

Q3. Are you
considering a
quick way to make
money right now?



Earn Money Honestly

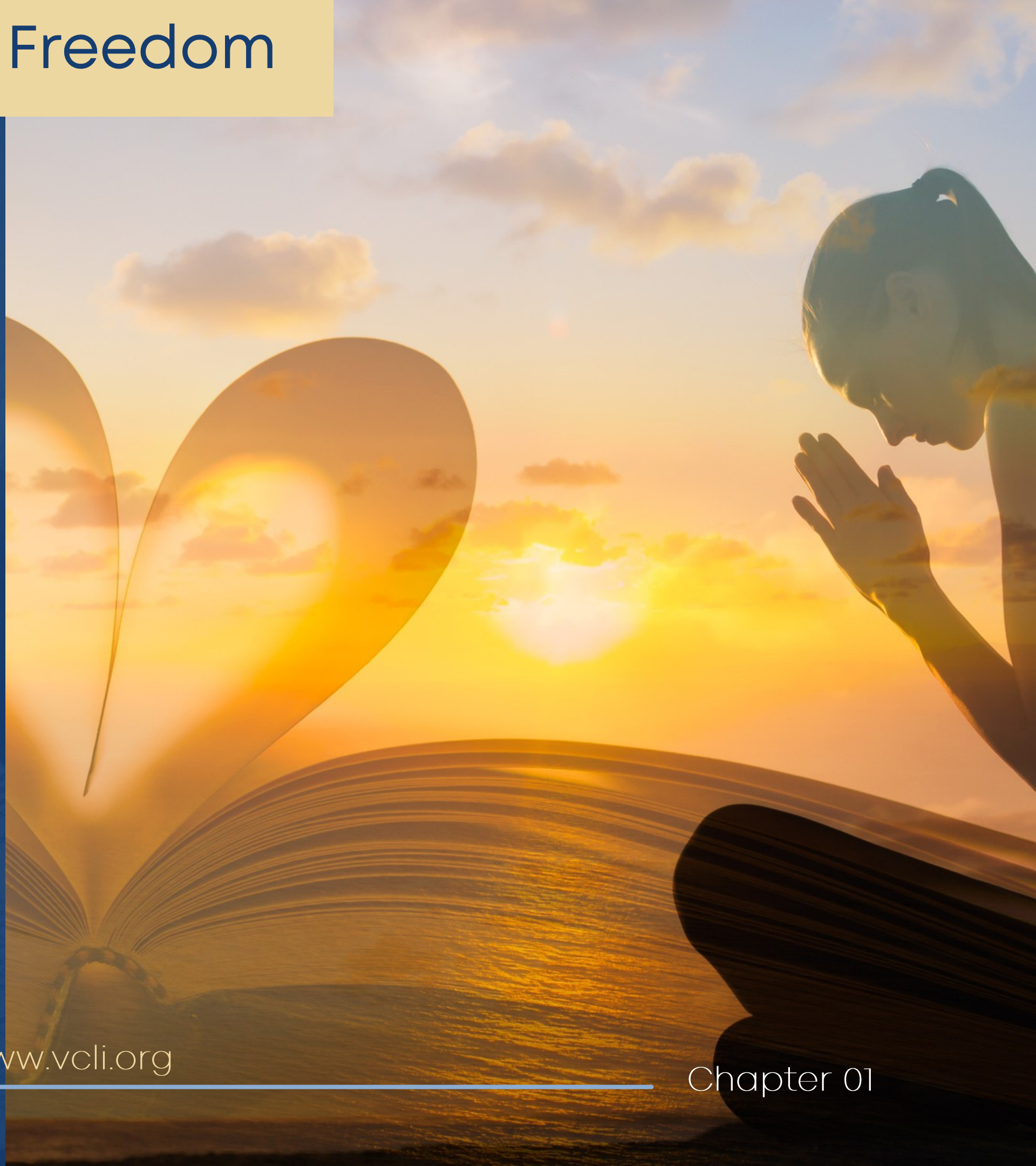
Q5. In light of the
previous verse
(Proverbs 13:11),
do you think
God will bless it?

“Wealth from get-rich-quick schemes quickly
disappears; wealth from hard work grows.”
Proverbs 13:11 (NLT)



Earn Money Honestly

Q4. Are you
praying that
God will bless it?



Ability is from God

The Bible teaches that your ability to earn money is a gift from God.



“...Never think that it was your own strength and energy that made you wealthy. Always remember that it is the LORD your God who gives you power to become rich...”

Deuteronomy 8:17–18 (NLT)



Earn Money Honestly

If God gives you
the power to get
rich, it probably
won't happen
overnight.



Hard Work

The Bible teaches to
earn money through
hard work.



“If you are too lazy
to plow in the right
season, you will
have no food at the
harvest.”
Proverbs 20:4 (NLT)



Earn it Honestly

And finally, the Bible teaches that when you earn money, earn it honestly.



Earn it Honestly

“Unless you are faithful in small matters, you won’t be faithful in large ones. If you cheat even a little, you won’t be honest with greater responsibilities.”

Luke 16:10 (NLT)



Earn it Honestly

Earn money
without cheating,
lying, or taking
advantage of
others.

EARN

Honestly



Every time you get money someone has given up money. If you earn money from a job, your employer gives money up each hour that you work. If you get money by selling something, the buyer gives up some money to get what you are selling.

EARN

Honestly



Earn it Honestly

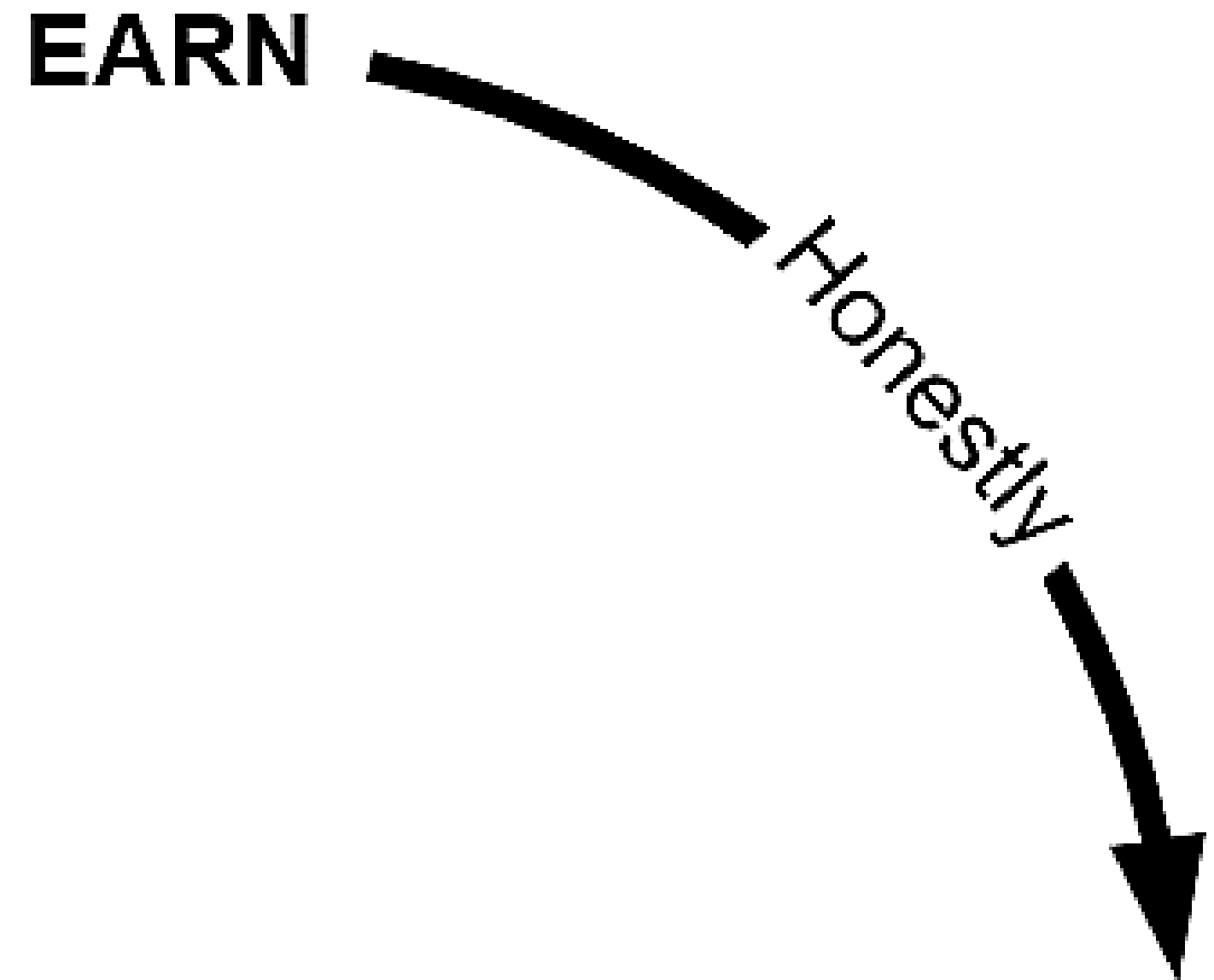
All transactions exchanging money involve one person getting and one person giving. What happens when one of the people in the transaction is not honest? The other person loses. In fact, the other person or the other party gets robbed. Even if that other party is a big company, it is still robbery.



Earn it Honestly

“The LORD
demands fairness
in every business
deal; he sets the
standard.”

Proverbs 16:11 (NLT)



Q6. Have you ever misrepresented something that you were selling in order to get a better price for it?



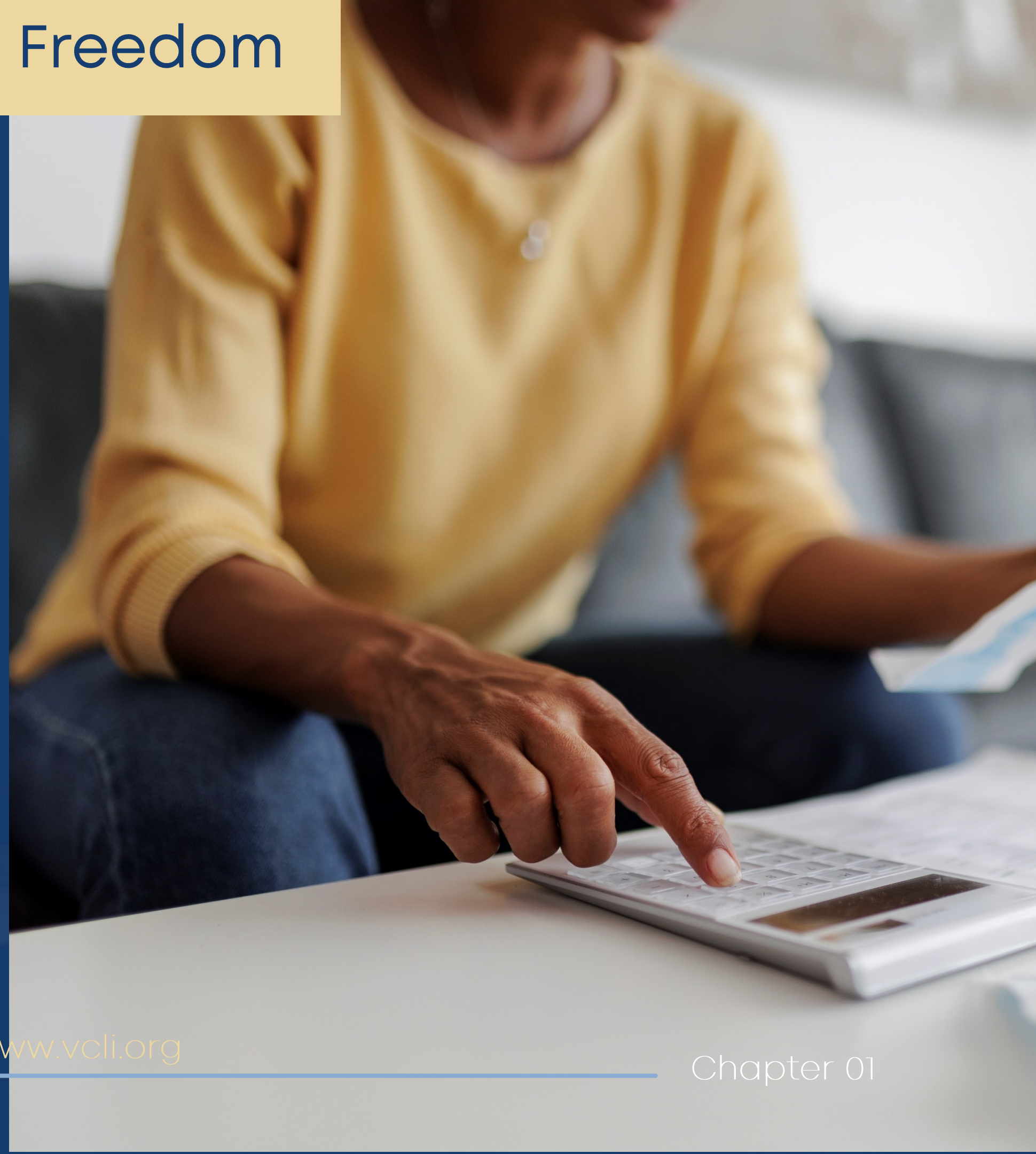
Earn it Honestly

Q7. How do you
feel when others
do that to you?



Earn it Honestly

If you are not honest on your tax return, the money that you keep because of lying you stole from the government.



Earn it Honestly

“Wealth created
by lying is a
vanishing mist
and a deadly
trap.”

Proverbs 21:6 (NLT)



Earn it Honestly
When you earn
money, God
expects you to do
so honestly.



Financial Faithfulness

Earning money, even if you earn a lot of it, does not lead you to financial freedom.

Freedom comes only when you earn it within the boundaries of financial faithfulness.



Give Money Generously

After you earn money honestly God challenges you to give generously.

“Honor the LORD from your wealth and from the first of all your produce; so your barns will be filled with plenty and your vats will overflow with new wine.”

Proverbs 3:9–10 (NASB)



Give Money Generously

Q8. Do you
believe in giving?
When?



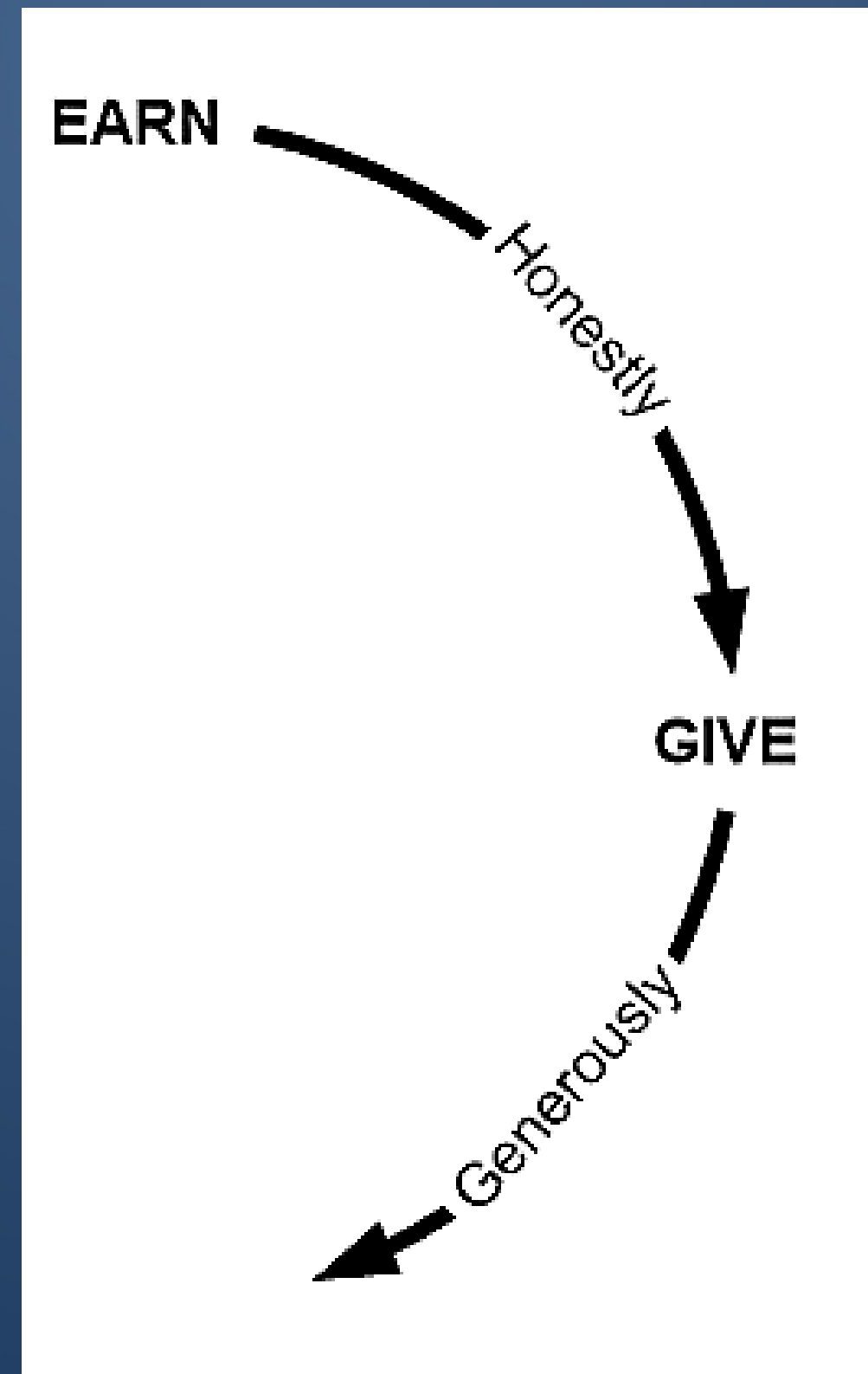
Give Money Generously

Q9. Do you give before or after you spend money on things you don't need?



Give Money Generously

When you give generously, instead of running out of money, God multiplies your money.





“If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more, and running over.”



Give Money Generously

“Whatever measure you use in giving—large or small—it will be used to measure what is given back to you.”

Luke 6:38 (NLT)



Spend Money Wisely

When you earn honestly and give generously, financial faithfulness requires you to spend it wisely. The first priority is to spend it on your family needs.



Spend Money Wisely

“Who is a faithful, sensible servant, to whom the master can give the responsibility of managing his household and feeding his family?”
Matthew 24:45 (NLT)



Spend Money Wisely

Q10. How would you define the difference between a need and a want?



Spend Money Wisely

The Bible says that
God will supply all your
needs.



Spend Money Wisely

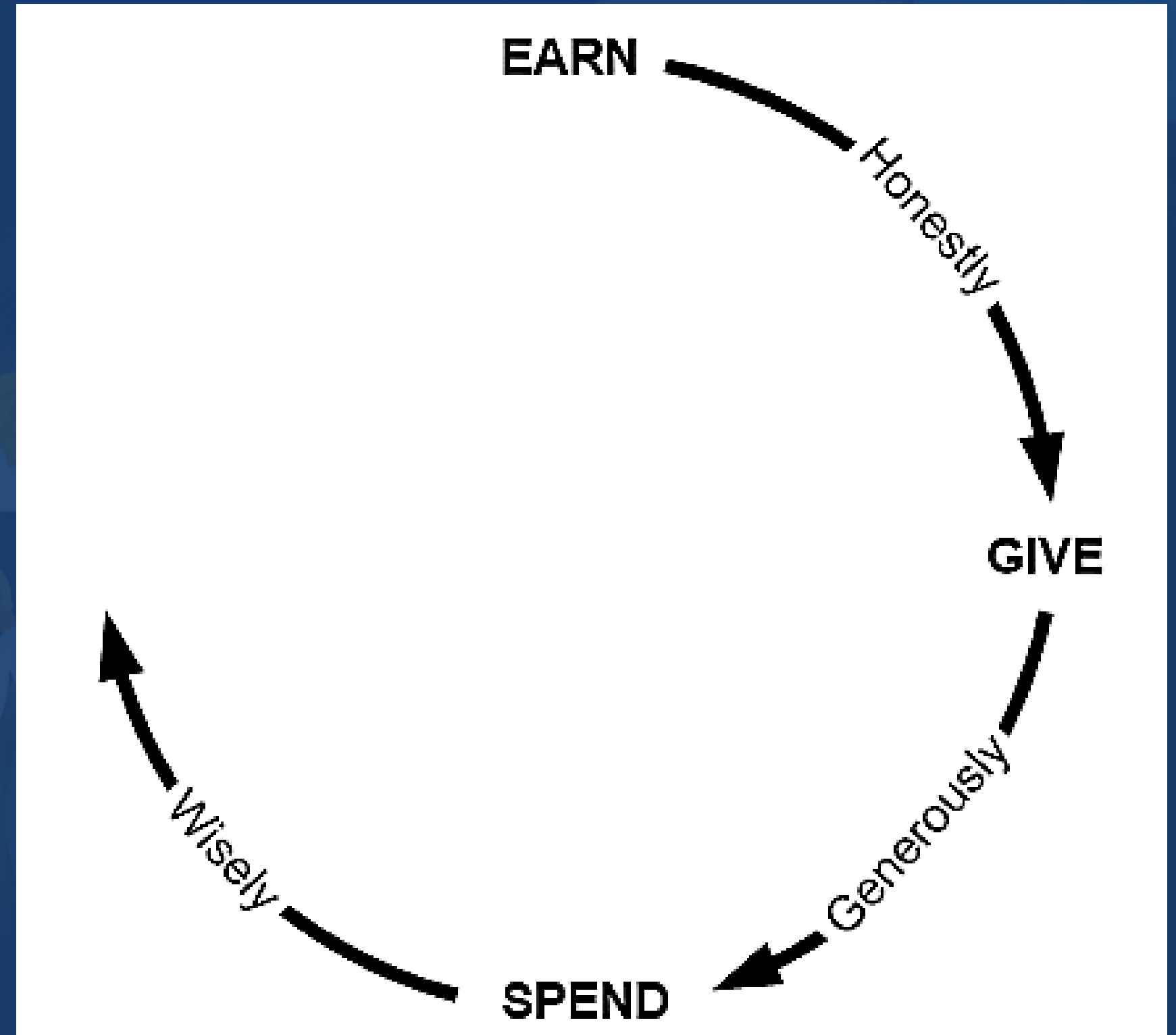
“And my God shall supply all your need according to His riches in glory by Christ Jesus.”

Philippians 4:19 (NKJ)



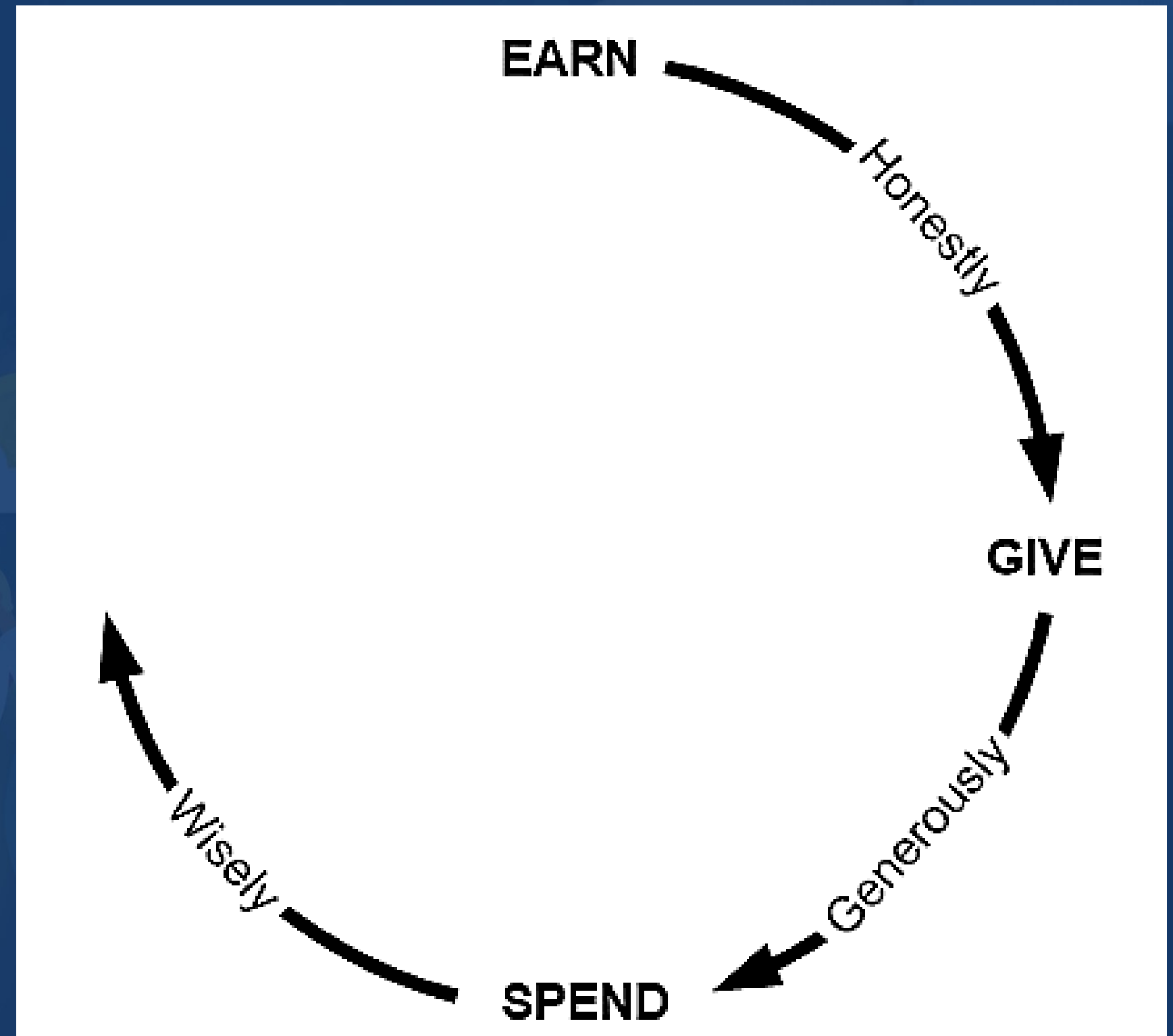
Spend Money Wisely

Q11. Have you ever spent money on things you didn't need before you paid for all the things you did need?



Spend Money Wisely

Q12. If you are in debt, can you trace it back to spending money on things you wanted but didn't need?



Invest Money Carefully

When you earn money honestly then you can give it generously and spend it wisely. With the remainder, invest it carefully in order to bring an increase. “The servant to whom he had entrusted the five bags of gold said, ‘Sir, you gave me five bags of gold to invest, and I have doubled the amount.’”



Invest Money Carefully

'The master was full of praise. 'Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!'
Matthew 25:20–21 (NLT)



Investing God's money

Investing God's money is another issue of faithfulness.

The goal of investing money is to make the money grow.



Investing God's money

Spending money on something that goes down in value, like a car or a boat, is not investing.

Hoarding money in a place where it does not grow is not investing either.



Investing God's money

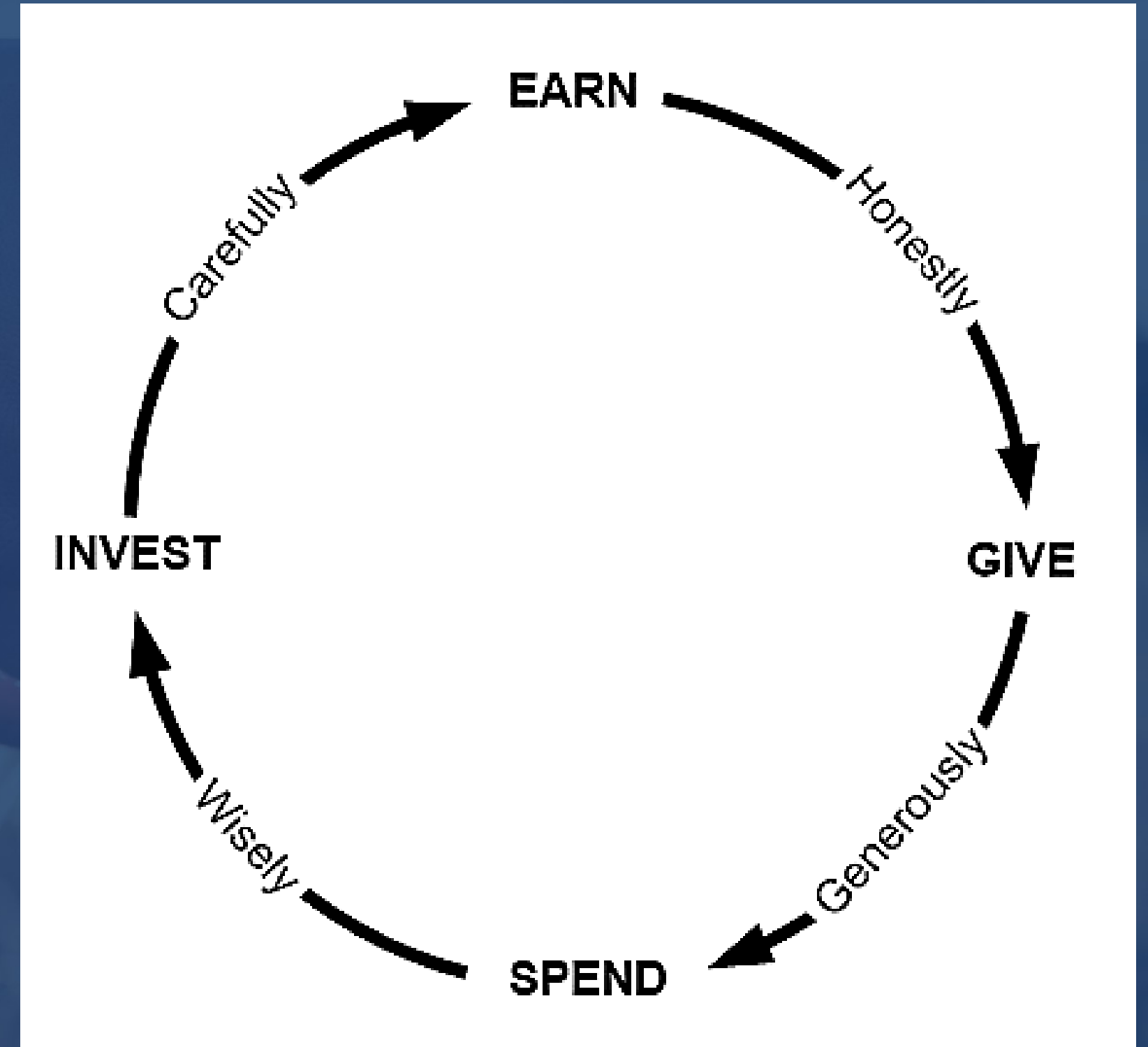
“Well, you should at least have put my money into the bank so I could have some interest.”

Matthew 25:27 (NLT)



Investing God's money

Investing carefully is another way to earn money honestly.
Earning money honestly starts the whole cycle over again.



Eventually, you could have enough money invested that the money you get from your investments could pay for all your giving, spending, and reinvesting.



Investing God's money

Q13. What benefit would you gain from investing money?



Investing God's money

Q14. What would you do with your time if you had financial freedom?



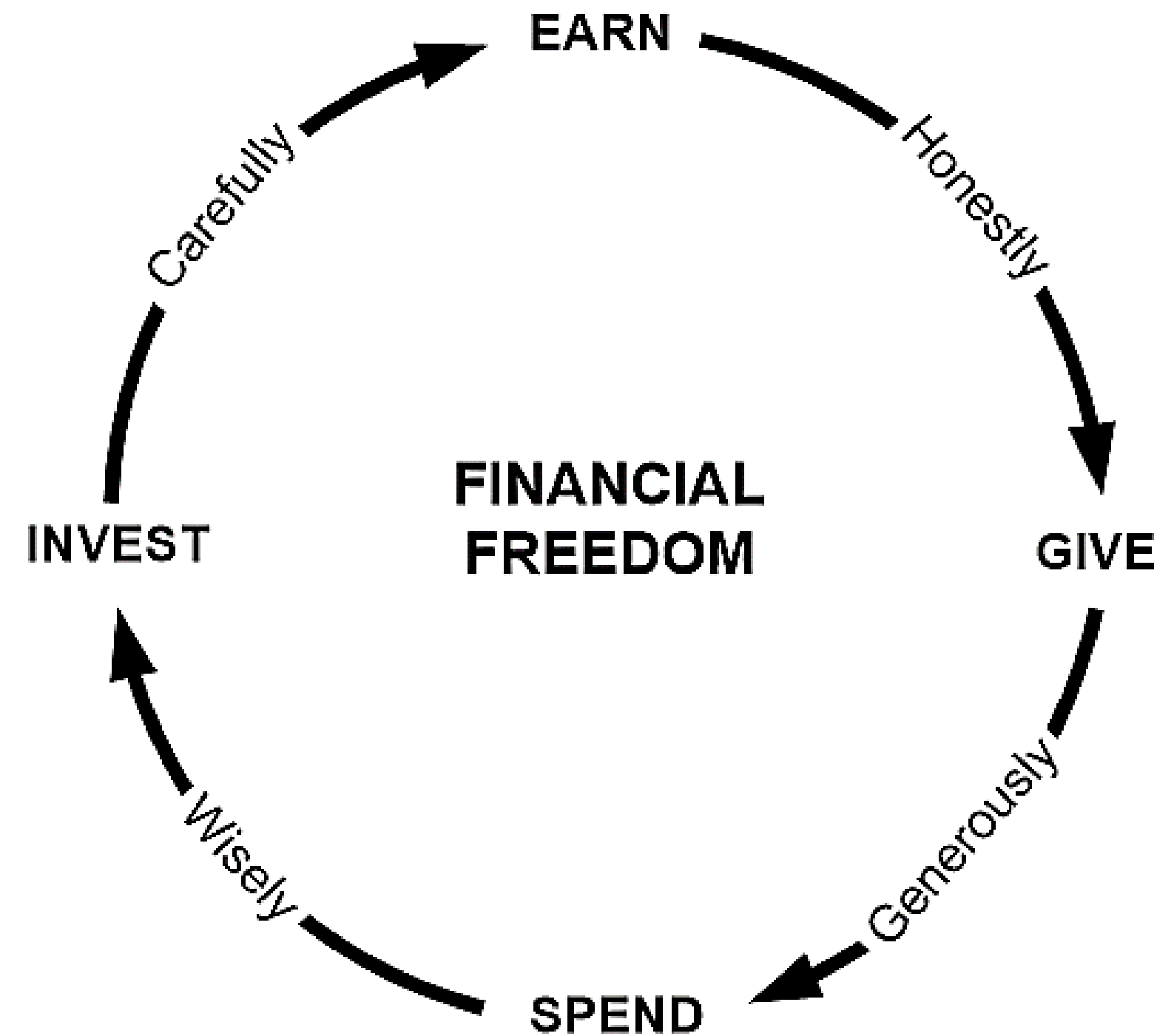
Investing God's money

“For you were called to freedom, brethren; only do not turn your freedom into an opportunity for the flesh, but through love serve one another.” Galatians 5:13 (NASB)



Financial Freedom

Financial freedom lies within the boundaries of these four principles.



Financial Freedom

Though it may seem at times that freedom could come from breaking outside the boundaries defined by financial faithfulness, the truth is that only misery, slavery, and death wait for you on the outside.



Financial Freedom

“Trust in the LORD with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will direct your paths.”

Proverbs 3:5–6 (NLT)



Financial Freedom

Slavery and loss
are on the outside
of financial
faithfulness.



If you don't **EARN** money
HONESTLY, you could end
up in prison.



If you don't **GIVE**
GENEROUSLY, you will miss
out on God's blessing.



If you don't **SPEND** money
WISELY, you might end up
in bankruptcy.



If you don't **INVEST
CAREFULLY**, you will never
have income from
investments to pay for your
spending and giving.



Conclusion

Talk to God
about your
finances. Write
down what He
shows you.



Conclusion

Q15. Are you willing to do whatever He wants you to do with your finances?



Take action on what God has shown you.



Thank you!



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