

# *Transform Your Life!*

## Session 6

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## Money Matters

- Mentioned 2,350 times in Scripture
- Wealth is a blessing, but also a danger
- My wealth is mine, but it is God's
- Match my money paradigm with God's

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## What About Debt?

- Debt enslaves
- Debt was a curse on God's people
- Debt is a symptom

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## Practical Stewardship

- Work diligently (hard work + wisdom)
- Plan your spending
- Control your spending
- Listen to counsel

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## The Virtuous Wife

- A helper for her husband
- Trustworthy
- A role model of diligent, diversified effort
- Marriage is a partnership

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## Firstfruits

- God demands our best
- Giving firstfruits shows our trust in God
- Giving firstfruits shows our priorities

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## How God Wants Me To Live

“I beseech you therefore, brethren, by the mercies of God, **that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service. And do not be conformed to this world, but be transformed by the renewing of your mind,** that you may prove what is that good and acceptable and perfect will of God.”

Romans 12:1-2

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## Changing Our Money Paradigm



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## Transforming

- God's plans are ALWAYS best!
- What if I fail to transform my life according to God's plans:
  - for salvation?
  - for marriage?
  - for parenting?
  - for finances?

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## Transforming our Attitudes Toward Wealth

- Seeing wealth as a blessing
- Workaholism
- Proper use of a financial windfall

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## Transforming our Attitudes: Seeing Wealth as a Blessing

“The blessing of the Lord makes one rich,  
and He adds no sorrow with it.”

Proverbs 10:22

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## Transforming our Attitudes: Seeing Wealth as a Blessing

- More money to give to God
- Money to help a struggling single mother
- Money to help a widow
- Money to help someone with medical bills
- Money to help care for aging parents
- Less worry in your life
- Spend more time with your family

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## Transforming our Attitudes: Workaholism

“Do not overwork to be rich; because of your own understanding, **cease!** Will you set your eyes on that which is not? For **riches certainly make themselves wings**; They fly away like an eagle toward heaven.”

Proverbs 23:4-5

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## Transforming our Attitudes: Workaholism

- Self-examination; talk with spouse
- List several activities that:
  - Have nothing to do with your job
  - Focus on being with and/or helping others
  - Could fill up one day
- Take one day off work each month to do
- Review your thoughts on these days

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## Transforming our Attitudes: Proper Use of a Financial Windfall

“Have you found honey? Eat only as much as you need, lest you be filled with it and vomit.”

Proverbs 25:16

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## Transforming our Attitudes: Proper Use of a Financial Windfall

- Develop a plan for “extra” money
- Allow for:
  - Giving and/or sharing
  - Paying off debt or saving
  - Enjoying

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## Transforming our Behavior

- Diligent financial management
- Avoiding and escaping debt
- Helping others
- Trusting God, not riches

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## Transforming our Behavior: Diligent Financial Management

“Be diligent to know the state of your flocks, and attend to your herds; for riches are not forever, nor does a crown endure to all generations. When the hay is removed, and the tender grass shows itself, and the herbs of the mountains are gathered in, the lambs will provide your clothing, and the goats the price of a field; you shall have enough goats’ milk for your food, for the food of your household, and the nourishment of your maidservants.”

Proverbs 27:23-27

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## Transforming our Behavior: Diligent Financial Management

- Share financial management with spouse
- Communicate regularly and fully
- Diligent planning (esp. for self-employed)
- Diligent control
- Learn
- Teach

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## Transforming our Behavior: Avoiding and Escaping Debt

- Emergency fund provides defense
- Debt attack plan (e.g., “snowball”)
- Envision your own life debt free
- Don’t give up hope!

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## Transforming our Behavior: Helping Others

“He who has pity on the poor **lends to the Lord**, and He will pay back what he has given.”

Proverbs 19:17

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## Transforming our Behavior: Helping Others

- Recognize our individual responsibilities
- Include planning for benevolence
- Benevolence envelope
- LOOK for opportunities to bless others
- Allow others to help us, if need arises

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## Transforming our Behavior: Trusting God, Not Riches

“He who trusts in his riches will fall, but the righteous will flourish like foliage.”

Proverbs 11:28

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## Transforming our Behavior: Trusting God, Not Riches

- Planning for the future is wise (insurance, will, college, retirement)
  - *Master Your Money*
- Failing to help others is wrong
- Leaving God out of our plans is foolish
- My money cannot save me

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## How God Wants Me To Live

“Trust in the Lord with all your heart, and lean not on your own understanding; In all your ways acknowledge Him, and He shall direct your paths.”

Proverbs 3:5-6

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## How God Wants Me To Live

“Let us hear the conclusion of the whole matter: Fear God and keep His commandments, for this is man’s all.”

Eccl. 12:13

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