



Stewardship of Money
Matthew 25:14-30



Introduction

Kind David writes in 1 Chronicles 29:12 “ Wealth and honor come from you; you are the ruler of all thing.”

In Psalm 24:1 he says “ The earth is the Lord’s, and everything in it, the world, and all who live in it.”.

Introduction.

- **There are many other passages in the bible which makes it very clear that God is the owner of everything and we are the stewards.**
- **Like everything else, we need to be faithful managers of money which is entrusted to us by God.**

Introduction.

- **We need to invest wisely.**
- **We need to live within our means.**
- **We need to save money for the rainy days.**
- **We need to avoid unnecessary debt.**
- **We need to prepare for the future.**
- **We need to be generous givers.**

We should invest wisely

- **In the parable of talents in Matt. 25:14-30, Christ commended the servants who invested wisely. They multiplied their talents.**
- **We should keep following things in mind as we make investment decisions.**

We should invest wisely

- **Start with prayer. Ask for wisdom. James 1:5**
- **Seek Godly counsel. Proverb 15:22**
- **Plant in the right soil. Gal. 6:7-9**
- **Maintain due diligence. Lk. 14:25-35**
- **Diversify your investments.**
- **Trust God. Deut. 8:18**

We should live within our means.

- **We need know our monthly income and expenses. This means, we should make a budget and live according to that.**
- **According to Larry Burkett “ Financial bondage can result from lack of money or overspending. But it can also be caused from the misuse of an abundance of money.**

We should live within our means.

Some families have enough money to be undisciplined and get away with it. But true financial freedom requires that we be good stewards. That is only possible with self-discipline.”

I believe, that is the principle in Lk. 14:28-30

We should live within our means.

- **Know exactly what comes in.**
- **Know exactly what goes out.**
- **Know exactly where it goes out.**
- **Budget on 80 percent of your income.**
- **Stick to your budget to the best of your ability.**

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We should save money.

The Word of God teaches us that, we should save money (Pr. 6:6-8; 13: 22 and 21:20).

Every financial advisor also agrees that we should save money.

Ten percent of what comes in, should go to the saving account.

We should avoid unnecessary debt.

When ever you incur any debt, ask the following question to yourself.

- 1. Does it make economic sense?**
- 2. Do my spouse and I have unity?**
- 3. Do I have a spiritual peace of mind?**
- 4. Is debt the only option?**

We should avoid unnecessary debt.

Economic danger of debt. James 4:13-16; Luke 14:28

- 1. Compounding works against you.**
- 2. Debt becomes a trap.**
- 3. Always mortgages the future.**

Spiritual dangers of debt.

We should avoid unnecessary debt.

- 1. Borrowing always presumes on the future.**
- 2. Borrowing may deny God an opportunity to work in your life.**

We should avoid unnecessary debt.

Biblical principles of borrowing.

- 1. If you borrow, you must repay. Ps. 37:21**
- 2. Debt restricts love. Ro. 13:8**
- 3. It should not restrict providing for your own. 1 Tim. 5:8**
- 4. Avoid greed. Lk. 12:15**

We should avoid unnecessary debt.

According to Randy Alcorn, debt is dangerous when:

- 1. A possession's resale value is less than what we owe.**
- 2. We are tempted to rob our primary creditor(God) to pay our secondary creditor (man).**

We should avoid unnecessary debt.

3. It restricts our freedom to respond to the Holy Spirit's call to make a move or change.

4. It tempts us to violate our convictions.

Bottom line is that , we should avoid debt to the best of our ability.

We should prepare for the future.

No matter what happens to our government or to America's economy, you still have a future. Life will still go on until Jesus returns, and no one knows when that will be. Until then, there are several things you can do to prepare for the future.

The best way to do is to preserve what you already have. You have assets that can be used to your advantage in ways that will benefit you in the future. Here are several things you can do:

We should prepare for the future.

Get a life insurance.

Get disability insurance.

Get a line of credit from your bank or credit union.

Refinance your home.

Make out a will.

Plan your funeral.

We should give to our church.

The degree of your financial freedom depends on how generous you are to God. King Solomon teaches us to honor God with our money (Pr.3:9-10) and Prophet Malachi teaches us not to rob God (3:6-12).

More on this next week.

Conclusion

Since, God is the owner of everything we have, we need to be good stewards of the money which He has entrusted to us.

We need to invest wisely.

We need to live within our means.

We need to save money.

We need to avoid unnecessary debt.

We need to prepare for the future.

We need to give to our church.

Example: life of Joseph