

Financial Principles: Money Dangers, Saving, and Sowing - Jonathan Shibley

I. Beware of Money Dangers:

1. The Danger of Debt

If at all possible, you should stay out of debt. Borrowing money makes you subject to the lender and almost always forces you to pay a higher cost over time because of interest. Many people become trapped in debt, and are unable to use their money to be generous.

"The rich rules over the poor, and the borrower becomes the lender's slave"(Proverbs 22:7).

2. The Danger of Pride

Sometimes success is the biggest test of character. There are many who forget about God when they taste success. Instead of praising and giving God glory and thanks, they begin to think their success is self made. The Bible speaks of this kind of pride and warns us to remember the Lord who gives the power to create wealth.

3. The Danger of Discontent

The Bible tells us to be content with what we have. In other words be grateful for what you already have been given, versus always wanting more. Discontentment says "It's never enough". In God's economy, there is more than enough. Many people bring unnecessary pain into their lives because they are chasing money, rather than pursuing God.

Hebrews 13:5 "Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

1 Timothy 6:10 “For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

4. The Danger of the Wrong Mentality

Three Wealth Perspectives from “CROWN Financial Ministries”:

	<u>Poverty Mindset</u>	<u>Self-Centered Prosperity Mindset</u>	<u>Stewardship Mindset</u>
Possessions are:	Evil	A right	A responsibility
I work to:	Meet only basic needs	Become rich	Glorify God
Godly people are:	Poor	Wealthy	Faithful
Ungodly people are:	Wealthy	Poor	Unfaithful
I give:	Because I must	To get	Because I love God
My spending is:	Without gratitude to God	Carefree and consumptive	Prayerful and Responsible

5. The Danger of Making an Unwise Pledge

II. Pay Yourself - Saving

After you have given to the Lord, you should save money for yourself. It is prudent and wise to have money reserved for the future. Having extra money saved is an act of personal discipline and creates peace of mind. It is too easy to spend everything you have and have nothing left to give or save. Prudent people give to God first, then pay themselves next. After that, they create a budget to live off of the remaining amount.

1. Pay God (The tithe)
2. Pay Yourself (Savings)

3. Live on the remainder

Proverbs 21:20: “The wise man saves for the future, but the foolish man spends whatever he gets.”

III. You Must Sow a Seed to Reap a Harvest

The principles of sowing and reaping are universal and apply not only to agriculture, but to business relationships and money. When we sow an act, a service, or a financial gift as unto the Lord, we should by faith expect it to produce a harvest for God’s glory.

2 Corinthians 9:10-11 “Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion.”

This verse very clearly says that God gives seed to a certain person: a sower. Seeds are meant to be planted to be effective. The more seeds we sow, the more seeds God will provide. God wants us to have enough seed to be in a position to “be generous on every occasion”. The only way to get there is by beginning to sow seeds out of what you currently have.