

50 Days of Transformation
Transforming How I See and Use Money

I. Introduction

II. What Does God Say About Debt?

- A. Debt is a form of slavery or bondage!
1. Proverbs 22:7 (NAS) *The rich rules over the poor, and the borrower becomes the lender's slave.*
 2. "Ḥoval" - - "to be tied with a rope, to be bound in chains or fetters, to be ensnared or trapped."
- B. Debt is often the result of unchecked appetites.
1. Deuteronomy 28:12 (NAS) *"The LORD will open for you His good storehouse, the heavens, to give rain to your land in its season and to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow."*
 2. James 4:13-17 (NAS) ¹³*Come now, you who say, "Today or tomorrow we will go to such and such a city, and spend a year there and engage in business and make a profit." ¹⁴Yet you do not know what your life will be like tomorrow. You are just a vapor that appears for a little while and then vanishes away. ¹⁵Instead, you ought to say, "If the Lord wills, we will live and also do this or that." ¹⁶But as it is, you boast in your arrogance; all such boasting is evil. ¹⁷Therefore, to one who knows the right thing to do and does not do it, to him it is sin.*
- C. Debt is often the result of the sin of presumption.

III. How Should We View Wealth?

- A. Wealth is not as valuable as a relationship with God.
1. Proverbs 15:16 (NAS) *Better is a little with the fear of the LORD than great treasure and turmoil with it.*
- B. Wealth is not as valuable as a loving family.
1. Proverbs 15:17 (NAS) *Better is a dish of vegetables where love is than a fattened ox served with hatred.*
- C. Wealth is not as valuable as justice.
1. Proverbs 16:8 (NAS) *Better is a little with righteousness than great income with injustice.*
 2. The "righteous" are people who understand that money is designed to build up a community, not just themselves!
 3. The "righteous" ask the question: What will benefit society?
- D. Wealth is not as valuable as peace.
1. Proverbs 17:1 (NAS) *Better is a dry morsel and quietness with it than a house full of feasting with strife.*
- E. Wealth is a deceitful power.
1. Proverbs 11:4 (NAS) *Riches do not profit in the day of wrath, but righteousness delivers from death.*
 2. Judgment Day asks these questions: What has your life amounted to? What difference did you make in the world? What kind of person have you become?
 3. Wealth deceives us about our relationship with God.
 4. Matthew 6:24 (NAS) *"No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth."*

IV. How Do We Break the Power of Money Over Us?

- A. Consider the example of Jesus Christ - - and become a giver!
 - 1. II Corinthians 8:9 (NAS) *For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich.*
- B. Commit to giving our "first fruits" to God.
 - 1. Proverbs 3:9-10 (NAS) *⁹Honor the LORD from your wealth and from the first of all your produce:
¹⁰so your barns will be filled with plenty and your vats will overflow with new wine.*
 - 2. "I want you to trust De with your future."
 - 3. "I want you to give to De first!"

V. The World's Way of Managing Money

- A. We earn the money.
- B. We enjoy it. Usually, we over-enjoy it, which lands us in debt.
- C. We repay our debt from overspending.
- D. We save for future needs once we're out of debt.
- E. We give, if and when there is anything left over.

VI. God's Way of Managing Money

- A. We earn the money.
- B. We give generously to the work of the Lord.
- C. We save for future needs.
- D. We repay our debts.
- E. We enjoy what's left over.

VII. Conclusion