

SC Church 11.23.2025

## Treasure in Heaven Managers of God's Resources

- A. Intro: Have you ever had to fire yourself as CFO of your life?
- B. Big Idea: When we manage God's resources well, we are blessed and can be a blessing.
  - a. Proverbs 10:22 NLT – <sup>22</sup> The blessing of the Lord makes a person rich, and he adds no sorrow with it.
  - b. Proverbs 15:6 NLT – There is treasure in the house of the godly, but the earnings of the wicked bring trouble.
- C. Scripture: Proverbs 27:23-27 NLT – <sup>23</sup> Know the state of your flocks, and put your heart into caring for your herds, <sup>24</sup> for riches don't last forever, and the crown might not be passed to the next generation. <sup>25</sup> After the hay is harvested and the new crop appears and the mountain grasses are gathered in, <sup>26</sup> your sheep will provide wool for clothing, and your goats will provide the price of a field. <sup>27</sup> And you will have enough goats' milk for yourself, your family, and your servant girls.
- D. How do we manage God's resources well?
  - a. Pay Attention to Resources God gives You
    - i. Psalm 24:1 NLT – <sup>1</sup> The earth is the Lord's, and everything in it. The world and all its people belong to him.
    - ii. Proverbs 3:9-10 NLT – <sup>9</sup> Honor the Lord with your wealth and with the best part of everything you produce. <sup>10</sup> Then he will fill your barns with grain, and your vats will overflow with good wine
    - iii. Proverbs 27:23-24 NLT – <sup>23</sup> Know the state of your flocks, and put your heart into caring for your herds, <sup>24</sup> for riches don't last forever, and the crown might not be passed to the next generation.
  - b. Get Rid of Debt
    - i. Proverbs 22:7 NLT – <sup>7</sup> Just as the rich rule the poor, so the borrower is servant to the lender.
    - ii. The Biggest Debt Traps
      - 1. Credit Cards
        - a. The average American has \$6,473 in credit card debt at \$25.32% interest.
        - b. 1 in 4 people owe \$10k or more
      - 2. Car Payments
        - a. The average car payment is \$734 for a new car and \$525 for a used car.
  - c. Save for Rainy Days and the Future – Savings of 3-6 months of Expenses

- i. Matthew 5:45b NLT – For he gives his sunlight to both the evil and the good, and he sends rain on the just and the unjust alike.
- ii. Proverbs 21:20 NIV – <sup>20</sup> The wise store up choice food and olive oil, but fools gulp theirs down.
- iii. Proverbs 21:20 NLT – <sup>20</sup> The wise have wealth and luxury, but fools spend whatever they get.
  - 1. Saving Stats
    - a. 33% of Americans have no savings.
    - b. 57% of American adults could not cover a \$1000 emergency.
    - c. 49% of Americans depend on credit cards just to cover essential living expenses- groceries etc
- iv. Investing – Saving 15% of your income
  - 1. Proverbs 13:11 NLT – <sup>11</sup> Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.
  - 2. Ecclesiastes 11:2 NLT – <sup>2</sup> But divide your investments among many places, for you do not know what risks might lie ahead.
  - 3. Other Resources
    - a. Ramsey solutions.com - Financial Peace University
    - b. Objectivemeasure.org
    - c. Financial Coaches – at South County
    - d. Financial Advisors
- d. Leave an Inheritance and Legacy
  - i. Proverbs 13:22 NLT – <sup>22</sup> Good people leave an inheritance to their grandchildren, but the sinner's wealth passes to the godly.

E. Close: What can you do for God when you manage His resources well?

- a. Next Steps
  - i. Memorize: Proverbs 10:22 NLT – <sup>22</sup> The blessing of the Lord makes a person rich, and he adds no sorrow with it.
  - ii. Think: Am I managing my resources or God's resources? Do I need to change my perspective?
  - iii. Action: Pray about what needs to change so you can walk in greater freedom.