

Making Life Count Ministries
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Financial Freedom, part 1 The God Factor

Galatians 5:13 says, “For you were called to freedom, brethren; only do not turn your freedom into an opportunity for the flesh, but through love serve one another.” God wants us to be free, but we often put ourselves in bondage through the decisions we make. In this series we will examine the three areas of money management—sowing, spending, and saving, and we will learn how to get out of debt.

In 2011, a financial expert said, “It only took 7 months for our country to go from \$13 trillion in debt to \$14 trillion in debt. It will only take 6 months to go from \$14 trillion to \$15 trillion.” In January 2014, the national debt had grown \$17.3 trillion dollars. If we don’t get spending under control, the dollar will eventually collapse. Although you can’t do anything about how the government spends your money, but you can do something about how you spend your money. Here are more statistics about the state of America:

- 70% of Americans live paycheck to paycheck.
- Americans owe more than \$860 billion on credit cards.
- The savings rate for Americans is at the lowest level since the Great Depression. During the Depression in 1930’s, the average person saved 3% of their income. Today the savings rate is negative 1%, which means that people are spending more than they earn. Most people make up the difference by putting it on their credit cards.

God wants to be involved in our finances. He wants to meet our needs and has the power to bless us financially. **The “God Factor”** is when He supernaturally intervenes in our situation and provides for us. It’s also called the “blessing of God.” If we want to have God’s blessing on us and our finances, we must follow His instructions concerning how to handle money. To begin this study, we must first see our situation from God’s perspective and then we will talk about specific things He tells us to do.

1. Learn to see God as your provider and not your job.

Changing your perspective on your source of provision is very important. It’s easy to look at a job as our provider, but we must look past what we see to the God whom we cannot see. The Lord is the source of your provision and He gives you the ability to earn money. Deuteronomy 8:18 says, “Remember the Lord your God, for it is He who is giving you the power to make wealth.” Since God gives you the ability to earn money, that makes Him the provider.

A boy was carrying a loaf of bread when a man asked him, “Where did you get that?”

“From the baker,” the boy replied.

“What did he make it from?”

“From flour.”

“Where did the flour come from?”

“From the miller.”

“Where did he get it?”

“From the farmer.”

“Where did the farmer get it?”

“From planting wheat.”

“How did the wheat grow?”

“God made it grow.”

“So where did you get the loaf of bread?” the man asked.

The boy answered, “I got it from God.”

God is called Jehovah Jireh, which means “the Lord is provider.” (Gen. 22:14). Most of us view our job, the government, or money as our provider because we can see those things. But God wants us to look past the natural realm and understand that He is the one who bestows good things. James 1:17 says, “Every good and perfect gift is from above, coming down from the Father of the heavenly lights.”

Think about a famous singer who has a beautiful voice and is making millions of dollars as a result. Singing is pushing air over vocal cords. Who created those vocal cords? If God hadn’t created her with that ability, she wouldn’t be able to sing, and you wouldn’t even know who she was. A few people have incredible talents and many have average abilities, but it all comes from God.

2. Believe in God’s ability to bless you financially.

First Chronicles 29:12 says this about God: “Both riches and honor come from You, and You rule over all, and in Your hand is power and might.” God can give riches to whomever He wants, but just because someone is rich doesn’t mean they have the blessing of God. Proverbs 10:22 says, “It is the blessing of the Lord that makes a person rich, and He adds no sorrow to it.”

When God sends His blessing, He doesn’t send sorrow with it. Many people are rich, but miserable. Some people get rich through unethical means, which God will not bless and will even make sure the person does not enjoy it. Proverbs 20:17 says, “Bread obtained by falsehood is sweet to a man, but afterward his mouth will be filled with gravel.”

Many people who have won the lottery have had terrible things happen to them. Jack Whittaker won **\$315 million in the lottery** but was another victim of the lottery curse. After winning the money, his wife left him, he became an alcoholic, and addicted to gambling. He was involved in 460 legal actions and was always in court dealing with a lawsuit. He said, “I don’t have any friends. Every friend that I’ve had wants money from me, and, of course, then you can’t be friends anymore. I’m only going to be remembered as the lunatic who won the lottery and I’m not proud of that.”

We find a number of examples in the Bible that says God blessed them. Genesis 24:35 says, “The Lord has greatly blessed my master (Abraham) so that he has become rich, and He has given him flocks and herds, and silver and gold, and servants and maids, and camels and donkeys.” Abraham had so much because God blessed him for his obedience. The Lord also blessed Isaac. Genesis 26:12 says, “Now Isaac sowed in that land and reaped in the same year a hundredfold. And the Lord blessed him [the GOD FACTOR], and the man became rich, and continued to grow richer until he became very wealthy.”

3. Give to God from the first of your wealth.

Proverbs 3:9-10 says, “Honor the Lord from your wealth and from the first of all your produce, so your barns will be filled with plenty and your vats will overflow with new wine.” Honoring the Lord from your wealth means to give Him an offering as an act of worship—before you do anything else with your money. When we give to Him the first tenth from our net paycheck, it releases the GOD FACTOR.

Why does it say to give “the first of all your produce”? When they harvested their crops, they took the first tenth of their field to the storehouse in the temple as an offering. Notice what God promises—“so that your barns will be filled with plenty, and your vats will overflow with new wine. This means that God sees what we give and He will make sure that we will receive back more than whatever we gave. That’s the GOD FACTOR. He blesses those who will honor Him first from their finances.

From a human perspective, it doesn’t make sense. If you give 10% or 20% to Him, you actually have less money at first, but when the GOD FACTOR kicks in, you will actually have more. Second Corinthians 5:7 says, “For we walk by faith, not by sight.” If you are going to walk by faith, you’re going to have to do a lot of things that don’t make sense. But when you obey God, you will find that the blessing comes later.

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Three Things You Must Believe When You Give

- **You must believe that God sees what you give.**

God is watching us when we give our offerings. The Lord watched both Cain and Abel and saw exactly what they gave in their offerings. In Malachi 1:6-14, 3:8-11, God saw the offerings that they were giving and the attitudes in their hearts. Every time you give an offering to the Lord, He sees what you give and your motives in giving it. Why is it important to know that? Because we must understand that giving our money to the Lord is an act of worship.

- **You must believe that God knows about your financial situation.**

Jesus was once in the temple and was watching people put money into the treasury box. A poor widow went over and gave her last two coins as an offering to God. Jesus turned to His disciples and said, "That woman put in the treasury all that she had to live on." Jesus knew about her financial situation. He knew those were her last two coins. You don't see Jesus running over there to stop her from giving and saying, "Are you crazy? Don't you realize that you're going to starve to death if you give that?" He didn't do that because He knew her sacrificial offering released the "God Factor" in her life. God was pleased with her gift and He wasn't going to let her starve to death but would bless her.

- **You must believe that God will reward your giving.**

Many Scriptures inform us that God will reward our giving. Some rewards will be in this life and some in the next life, but it will happen. I know many people who have experienced miracles as a result of God blessing them.

Jesus said, "Give and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap." (Luke 6:38). Here is another promise that if we will give to Him, He will give back to us. The picture here is someone holding a container and grain is being poured in. It's packed down and shaken to allowing the grain to settle. Then more is poured in and packed down. Then more is poured on top until it is overflowing into the person's lap. They would use their garment to carry all the extra grain. That's a picture of what God will do for us in return for us giving to Him. It says "they will pour into your lap." Who are "they"? God knows who "they" are. He will use many different people and resources to bless you.

The Lord will also bless you in eternity for your giving on earth. To read more about rewards in heaven, click on the Judgment Seat of Christ.

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