"Five Financial Facts of Faith in Family Finances"

Psalm 24:1; Colossians 1:16
Money-Related Stress

35% of **all ages** stress over money

Ages 44 to 54, **44 percent** said money was the primary cause (2/4/15).

**American Psychological Association** found almost **three-quarters** of Americans are experiencing financial stress at least some of the time, and nearly a quarter of us are feeling extreme financial stress.
2016 American Household Credit Card Debt Study

<table>
<thead>
<tr>
<th>Average U.S. household carrying this type of debt</th>
<th>Total debt owed by U.S. consumers</th>
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</thead>
<tbody>
<tr>
<td>Credit cards $16,061</td>
<td>$747 billion</td>
</tr>
<tr>
<td>Mortgages $172,806</td>
<td>$8.35 trillion</td>
</tr>
<tr>
<td>Auto loans $28,535</td>
<td>$1.14 trillion</td>
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<tr>
<td>Student loans $49,042</td>
<td>$1.28 trillion</td>
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</tbody>
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“But divergent views and values can make money a particular source of tension within couples.”

(CNBC article)
1. God Owns It All!

“The cattle on a thousand hills” (Ps. 24:1)
“The gold and the silver are Mine” (Haggai 2:8)

Your ability to make wealth (Deut. 8:17-18)

Your life (1 Corinthians 6:20) including sin!

Your debt! (LOL, better than a “rich uncle”
2. We Are Trusted Caretakers of His Assets.

“Thy will be done, on earth as it is in heaven”
“...it is required of stewards that one be found trustworthy” (1 Corinthians 4:1-2).

**Owner Role** vs. Manager/Caretaker/Renter
(big picture vs. immediate desires at hand)

“So whether we are here in this body or away from this body, our goal is to please him”
(2 Corinthians 5:9)
3. We Will Give An Account For What We Have Done With His “Stuff!”

“For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad” (2 Cor. 5:10).

The point is, He supplies for a purpose!

“For it is God work within you, both to will and work for His pleasure” (Philippians 2:13).
4. Our money management is an indicator of our spiritual maturity.

“He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? And if you have not been faithful in the use of that which is another’s, who will give you that which is your own? No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth” (Luke 16:10-13)
What Does Your Money Management Tell You About Your Heart?

“For where your treasure is, there your heart will be also” (Matthew 6:21).

If you give because you “have” to (law);
If you give because you’re obligated (guilt);
If you give to impress (pride);
If you don’t give (selfish, perhaps lack of faith, priorities out of order?);
If you give b/c you want to honor/obey God;
(cheerful giver)
5. God **Equips** Those Whom He Calls!

“Now may the God of peace...equip you with every good thing to do His will. And may He accomplish in us what is pleasing in His sight through Jesus Christ” (Hebrews 13:20-21).

Moses and Israelites out of Egypt (manna, quail)
Early Church (Acts 1:8; 2:1-4)

In fact, He **delights** in meeting our needs! (Philippians 4:19).