

THE CHRISTIAN AND MONEY

1. How do we want to use our money?
 - a. For self—to get power, success, social status, security? or
 - b. For God—to advance the gospel, help the needy?
2. Whose money is it? (1 Chron. 29:14; Eccl. 5:19; Hag. 2:8; Matt. 25:14-30; Luke 6:29,30,35,38; 12:42; 16:12; 19:8,13; 1 Cor. 4:7; 6:19).
3. How are we to obtain money?
 - a. Work for it (Eph. 4:28; Col. 3:22-24; 2 Thess. 3:10).
 - b. Do not seek sudden wealth (such as by the lottery, lawsuits, risky investments) (Prov. 13:11; 23:4; 28:20,22).
4. What should be our attitude about money?
 - a. Be content with what we have (Luke 3:14; Phil. 4:11; 1 Tim. 6:6; Heb. 13:5).
 - b. Be content to delay gratification, to wait for the true riches (Heb. 11:24-26).
 - c. Not to love it or desire to be rich (1 Tim. 6:9,10).
5. What does the Bible say about giving? tithing? (Prov. 3:9,10; 11:24,25; 19:17; 21:13; 28:27; 31:20; Matt. 6:19-21; Eph. 4:28; 1 Cor. 16:1,2; 2 Cor. 8:5; 2 Cor. 9:6-15).
6. How do we decide how to spend our money? (Prov. 3:5,6; Eph. 5:17; Col. 1:9; 4:12; Heb. 13:21).
7. Should we prepare and use a budget? (Luke 14:28-32).
8. When should we buy on credit? (Prov. 22:7; Rom. 13:7,8; Jas. 4:13,14; 1 Pet. 2:1).
9. What if someone wants to borrow money from us? (Luke 6:34,35).
10. What if someone asks us to cosign a loan? (Prov. 6:1-5; 11:15; 17:18; 22:26,27).
11. Isn't it beneficial to max out our credit cards, pay the minimum each month, and leave the bank "holding the bag" when we die? Biblical answer: Rom. 13:7,8; fiscal answer: calculate lifetime interest payment for this scenario.
12. How can we stay out or get out of debt?
 - a. Spend less than we earn.
 - b. Use credit cards very sparingly, and pay them off completely each month.
 - c. Keep our focus on the Lord, not on the Jones family, not on what our parents have (after 20-30 years of marriage and employment) or on what our friends have (perhaps by going deep into debt).
 - d. Whenever we borrow money for any reason, we must have a guaranteed way to pay it back.
 - e. Often, the best car to buy is the one we already have.