

# Chapter 1

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## FINANCIAL FREEDOM

*“The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’”*

**Matthew 25:21** (NLT)

The financial area of life is about how you relate to money.

Most people in this world think that money is great and the more of it they can get, the better off they will be. King Solomon is a person who had a lot of money but had this to say about it.

*“Those who love money will never have enough. How absurd to think that wealth brings true happiness!”*

**Ecclesiastes 5:10** (NLT)

Other people believe that “Money is the root of all evil.” And therefore, the less of it they have the better off they will be. What does the Bible say about money? Is it good or evil?

The truth is that the Bible doesn't say, “Money is the root of all evil.” It actually says, “The **love of** money is at the root of all kinds of evil.”

*“For the love of money is at the root of all kinds of evil. And some people, craving money, have wandered from the faith and pierced themselves with many sorrows.”*

**1 Timothy 6:10** (NLT)

Money is not evil, money is neutral. However, my attitude about money is usually not neutral, it can be evil.

Knowing the truth about money is the key to being free. We will call that place “Financial Freedom.”

*“And you will know the truth, and the truth will set you free.”* **John 8:32** (NLT)

### **God Owns It, You Manage It**

The most important truth about money is that it all belongs to God.

*“‘The silver is mine, and the gold is mine,’ says the LORD Almighty.”* **Haggai 2:8** (NLT)

God owns everything. You are not the true owner of anything. You are merely a manager over the things He allows you to possess.

*“Now, a person who is put in charge as a manager must be faithful.”* **1 Corinthians 4:2** (NLT)

If you are a manager over God's money then you ought to make sure you are doing what He wants you to do with it. The Bible gives clear guidelines or boundaries for being faithful with money. The Bible also makes it clear that God blesses those who are faithful.

*“If the master returns and finds that the servant has done a good job, there will be a reward. I assure you, the master will put that servant in charge of all he owns.”* **Matthew 24:46–47** (NLT)

Even though God actually owns all the money you possess, He allows you to enjoy it.

*“And it is a good thing to receive wealth from God and the good health to enjoy it...”* **Ecclesiastes 5:19** (NLT)

## Four Things

There are really only four things you can do with money. You can:

1. Earn money
2. Give money
3. Spend money
4. Invest money

We will look at what the Bible teaches about each of these four things.

The key to enjoying money and experiencing financial freedom is to do each of these four things in a way that is faithful to God who is the true owner.

Financial freedom comes as a result of financial faithfulness.

## Earn Money Honestly

Before there is any spending, giving or investing, you have to **earn money**.

**Q1.** Do you think it matters to God how you earn it?

## “Get-Rich-Quick” Schemes

The Bible teaches that “get-rich-quick” schemes are a waste of time.

*“Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows.” Proverbs 13:11 (NLT)*

**Q2.** Have you ever wished you could win the lottery and have so much money that all your troubles would be over?

Most lottery winners go on to be miserable after they “get-rich-quick.” Of course, most people who play the lottery never win so they have a hard time believing that getting money quickly would be anything but great.

Another way people try to get rich quick is through “pyramid schemes.” These schemes always have one thing in common – the promise of

getting rich quick. People put their trust in them and usually are disappointed with the outcome.

Some people gamble, some people steal, some people buy cheap stocks, and some people pray, all with the hope of getting rich quickly.

The truth about “get-rich-quick” schemes is that most of them don’t work; but even *if* they do, the wealth gained from them usually doesn’t last.

**Q3.** Are you considering a quick way to make money right now? Describe.

**Q4.** Are you praying that God will bless it?

**Q5.** In light of the previous verse (**Proverbs 13:11**), do you think He will?

### **Ability is from God**

The Bible teaches that your ability to earn money is a gift from God.

*“...Never think that it was your own strength and energy that made you wealthy. Always remember that it is the LORD your God who gives you power to become rich...”*  
**Deuteronomy 8:17–18** (NLT)

It is not your own effort that allows you to succeed at earning money, it is God. It comes from God and once you get it, it is still His.

If God gives you the power to get rich, it probably won’t happen overnight.

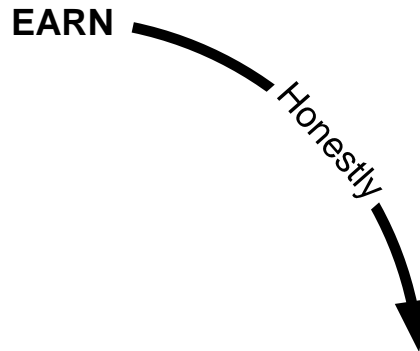
### **Hard Work**

The Bible teaches to earn money through hard work.

*“If you are too lazy to plow in the right season, you will have no food at the harvest.”* **Proverbs 20:4** (NLT)

And finally, the Bible teaches that when you earn money, earn it **honestly**.

*"Unless you are faithful in small matters, you won't be faithful in large ones. If you cheat even a little, you won't be honest with greater responsibilities." Luke 16:10 (NLT)*



Earn money without cheating, lying, or taking advantage of others.

Every time you get money someone has given up money. If you earn money from a job, your employer gives money up each hour that you work. If you get money by selling something, the buyer gives up some money to get what you are selling.

All transactions exchanging money involve one person getting and one person giving. What happens when one of the people in the transaction is not honest? The other person loses. In fact, the other person or the other party gets robbed. Even if that other party is a big company, it is still robbery.

*"The LORD demands fairness in every business deal; he sets the standard." Proverbs 16:11 (NLT)*

- Q6.** Have you ever misrepresented something that you were selling in order to get a better price for it? Describe.
- Q7.** How do you feel when others do that to you?

If you are not honest on your tax return, the money that you keep because of lying you stole from the government.

*“Wealth created by lying is a vanishing mist and a deadly trap.”* **Proverbs 21:6** (NLT)

When you earn money, God expects you to do so honestly.

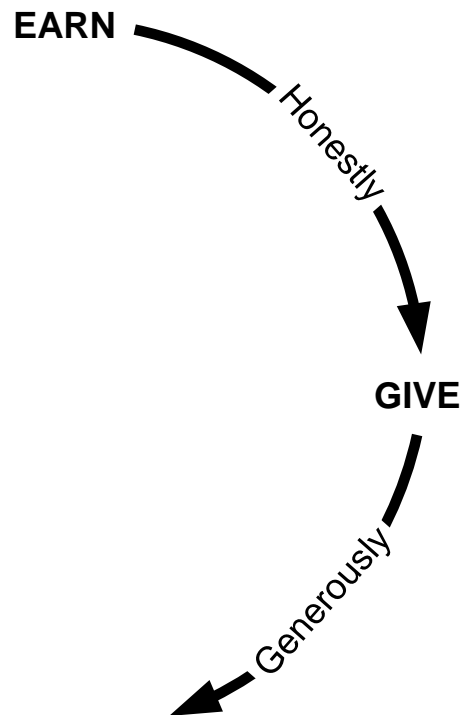
Earning money, even if you earn a lot of it, does not lead you to financial freedom. Freedom comes only when you earn it within the boundaries of financial faithfulness.

### **Give Money Generously**

After you earn money honestly God challenges you to give generously.

*“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.”*  
**Proverbs 3:9–10** (NASB)

- Q8.** Do you believe in giving? When?
- Q9.** Do you give before or after you spend money on things you don't need?



When you give generously, instead of running out of money, God multiplies your money.

*“If you give, you will receive. Your gift will return to you in full measure, pressed down, shaken together to make room for more, and running over. Whatever measure you use in giving—large or small—it will be used to measure what is given back to you.”* **Luke 6:38** (NLT)

### **Spend Money Wisely**

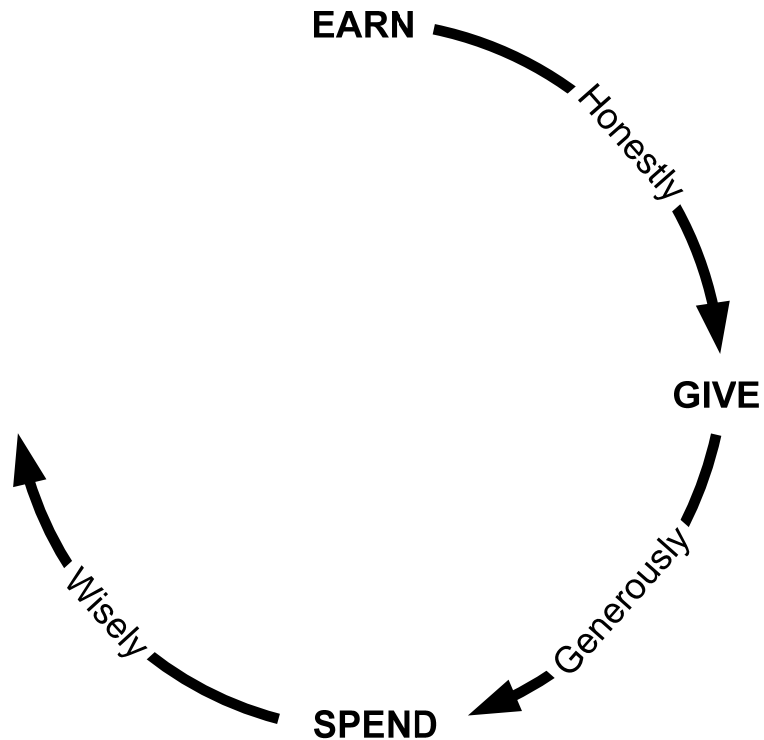
When you earn honestly and give generously, financial faithfulness requires you to spend it wisely. The first priority is to spend it on your family needs.

*“Who is a faithful, sensible servant, to whom the master can give the responsibility of managing his household and feeding his family?”* **Matthew 24:45** (NLT)

**Q10.** How would you define the difference between a need and a want?

The Bible says that God will supply all your needs.

*“And my God shall supply all your need according to His riches in glory by Christ Jesus.”* **Philippians 4:19** (NKJ)



**Q11.** Have you ever spent money on things you didn't need before you paid for all the things you did need?

**Q12.** If you are in debt, can you trace it back to spending money on things you wanted but didn't need?

### **Invest Money Carefully**

When you earn money honestly then you can give it generously and spend it wisely. With the remainder, invest it carefully in order to bring an increase.

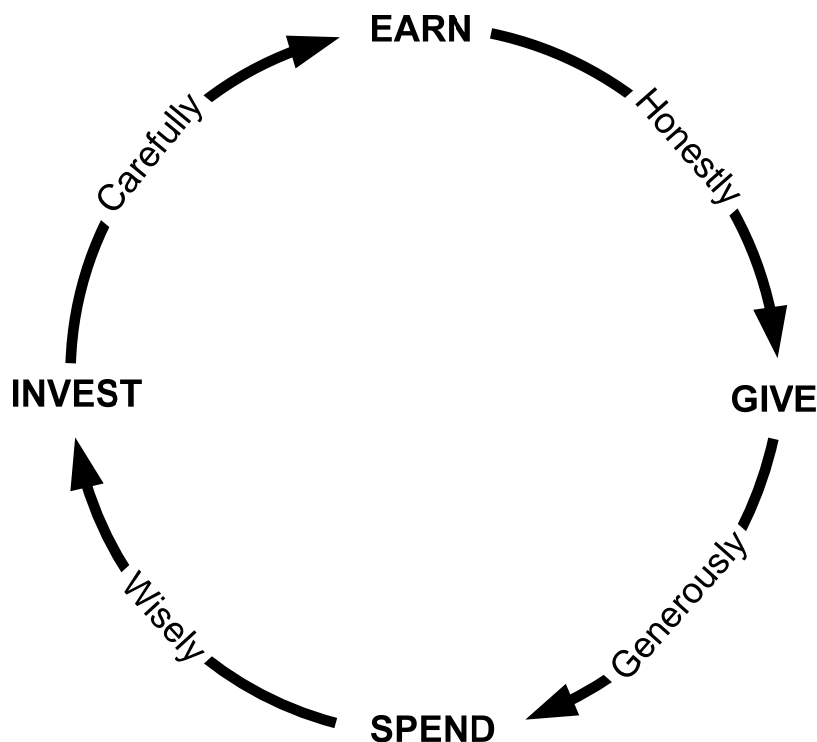


*“The servant to whom he had entrusted the five bags of gold said, ‘Sir, you gave me five bags of gold to invest, and I have doubled the amount.’ The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’”* **Matthew 25:20–21** (NLT)

Investing God’s money is another issue of faithfulness. The goal of investing money is to make the money grow. Spending money on something that goes down in value, like a car or a boat, is not investing. Hoarding money in a place where it does not grow is not investing either.

*“Well, you should at least have put my money into the bank so I could have some interest.”*

**Matthew 25:27** (NLT)



Investing is buying something today that can be sold for more money in the future. Investing carefully is another way to earn money honestly. Earning money honestly starts the whole cycle over again.

Eventually, you could have enough money invested that the money you get from your investments could pay for all your giving, spending, and reinvesting.

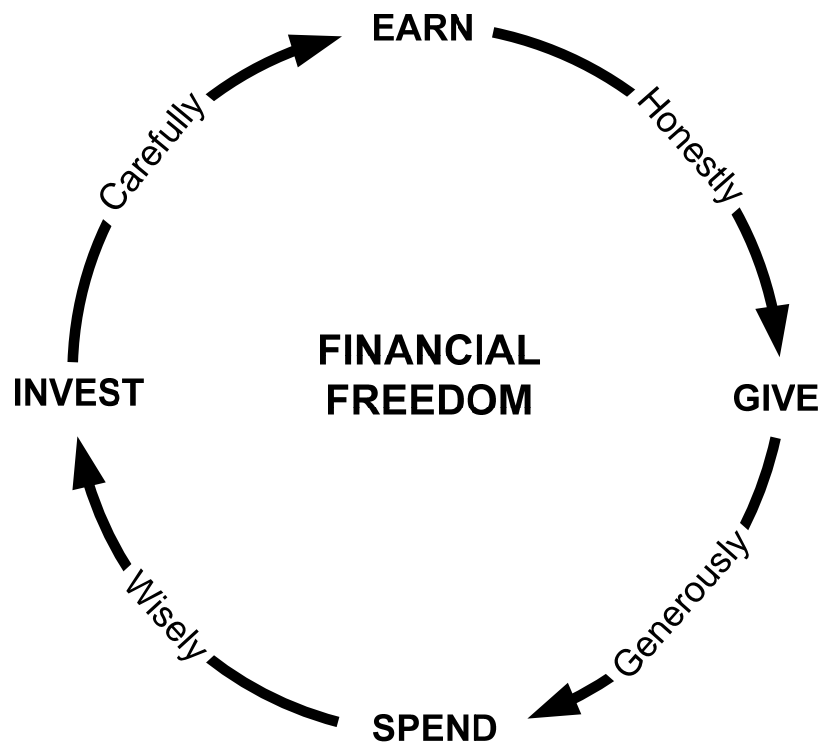
**Q13.** What benefit would you gain from investing money?

**Q14.** What would you do with your time if you had financial freedom?

*“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.”* **Galatians 5:13** (NASB)

### Financial Freedom

Financial freedom actually lies within the boundaries of these four principles.



Though it may seem at times that freedom could come from breaking outside the boundaries defined by financial faithfulness, the truth is that only misery, slavery and death wait for you on the outside.

*“Trust in the LORD with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will direct your paths.” Proverbs 3:5–6 (NLT)*

Slavery and loss are on the outside of financial faithfulness.

- If you don't **earn** money *honestly*, you could end up in prison.
- If you don't **give** *generously*, you will miss out on God's blessing.
- If you don't **spend** money *wisely*, you might end up in bankruptcy.
- If you don't **invest** *carefully*, you will never have income from investments to pay for your spending and giving.

**Talk to God** about your finances. Write what He shows you.

**Q15.** Are you willing to do whatever He wants you to do with your finances? If you so, when will you take action?

**Take action** on what God has shown you.

**Share** with someone this week what you have learned from this lesson. Draw the diagram and explain God's plan for financial freedom.

# Financial Freedom

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*Diagram*

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*Notes*