

Being Stewards of Money We Don't Give

Part 6 on Biblical Financial Stewardship

I. Main Point: Stewardship means that all our money must be used under God's Control.

- The financial wisdom of the Proverbs 31 woman
 1. She works hard and eagerly (13b,15, 17, 18b).
 2. She shops and spends wisely (13a, 14, 18a).
 3. She invests wisely (16).
 4. She therefore has enough to give (20).
 5. She plans ahead to avoid financial crisis (21-22).

II. Spending as God's Stewards

- A. Setting lifestyle limits (Proverbs 30:8-9; Luke 15:10-14)
 - Are we living above our means, within our means or below our means?
- B. Learning to spend wisely
 1. More money is not the solution (Proverbs 17:16).
 2. It's foolish if we can't afford it (Proverbs 19:10).
 3. 24 ways to live within your means (See back side)

III. Saving and Investing as God's Stewards

- A. Biblical Planning (Proverbs 21:5)
- B. Biblical Savings (Proverbs 6:6-8; 21:20)
 - Excessive Saving/Retirement (Luke 12:16-21)
- C. Biblical Investing (Proverbs 31:16)
- D. Biblical Inheritance (Proverbs 13:22)

IV. Borrowing and Debt as God's Stewards

- A. Debt is slavery and obligation (Proverbs 22:7).
- B. Debt is a major cause of conflict (Jeremiah 15:10).
- C. Debt presumes upon the future with a focus on my plans instead of God's (James 4:13-15).

Different kinds of Debt

1. Possibly Acceptable Debt – Home or other investment likely to increase in value or produce income. Can be reasonably repaid without jeopardizing biblical responsibilities.
2. Consumer Debt – Foolish. Spent on perishable, depreciating, non-essential items. If we can't afford it with cash, we can't afford it plus interest.