

Helping the Financially Distress!

These messages are designed to help you to be the primary caregivers of this church. I'm taking the ministry and trying to put it into the hands of the members, so that you don't always have to say, "You need to go talk to the pastor."

#1 Cause of marital problems is financial distress and the corresponding pressures that are placed on the husband and wife. And their reactions to that pressure is often very unloving toward each other and as a result drastic measures are taken.

There is not a soul on the earth that doesn't deal with money. You need to earn peoples love and respect before you can minister to them concerning this subject.

Say, "I think I can help you!" And take this handout and sit down and go over it with them.

1. Love the Lord first in your life.

1 Tim 6:10-11 For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows. 11 But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness.

It is the sin of covetousness that causes people to err! The love of money! Money is not in itself evil. It is the insatiable desire for it, or the feeling that you never have enough.

(Matt. 6: 19-24), Notice the word "love" in that verse! The person who loves money does not love God, and the person who loves God does not love money!

First things first; If you are going to solve your financial problems, everything is paramount that it be founded upon the love of God in their life.

2. God is interested in your financial condition.

God cares about your financial condition. Vs. 25-26 That is a powerful question! Aren't you better than the fowls of the air?

Vs. 28 How about the lilies?

Vs. 30 How about the grass?

Matt. 10: 29-31 How about the sparrows?

These are illustrations to show you, to prove to you that if God cares for these, don't you think he cares for you even more? Don't you think you are more valuable than lilies, or grass or sparrows? Did Christ die for grass? For sparrows? Lilies? No! Of course not! He died for you!

3. Don't forget to ask God for your needs.

Matt 6:8 Be not ye therefore like unto them: for your Father knoweth what things ye have need of, before ye ask him.

James 4:1-3 From whence come wars and fightings among you? come they not hence, even of your lusts that war in your members? 2 Ye lust, and have not: ye kill, and desire to have, and cannot obtain: ye fight and war, yet ye have not, because ye ask not. 3 Ye ask, and receive not, because ye ask amiss, that ye may consume it upon your lusts.

Matt 6:11 Give us this day our daily bread.

James 4:2 ye have not, because ye ask not. Do you ask God to supply your needs?

4. Trust in the Lord and not in your self. (Not in your paycheck)

Too many people think that their paycheck is the limit of God. That's all that God can do! That's trusting in yourself.

Matt 6:32 (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things.

What father doesn't know that his kids need shoes or clothing or school money, dental care, car repairs or whatever? This is what fathers are for.

God is not limited by your paycheck!

Ps 118:8 It is better to trust in the LORD than to put confidence in man. (And that includes yourself)

I believe that there are times when God brings you beyond your paycheck just to test you. There is coming a day when that paycheck is not going to be enough. Just to test you. What are you going to do? Tell your wife she needs to get a job? Go to a bank and get a loan? Borrow? Why not go to God first?

5. Give to the Lord's work generously.

Matt. 6: 19-20,

Matt 6:33 But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

This is one of the greatest verses in the Bible!

God is a man of honor, He is a man of His word. *Titus 1:2 Tells us that God cannot lie.*

God says, everything you need I will give you if you put me first!

Get interested in God's work and He will get interested in you.

I want to encourage you to tithe, and don't tip God.

1 Cor 16:1-2 Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.

Don't be afraid to give 10% of your gross income to the Lord on the first day of the week.

I know that this is contrary to man's thinking or common sense, but God's word says, *1 Cor 2:5 That your faith should not stand in the wisdom of men, but in the power of God.*

God meets needs in mysterious and miraculous ways! Give of your tithes, offerings to missions, and alms to the poor!

Prov 19:17 He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again.

You cannot lose giving away money because God's honor is at stake. Go to someone who has a need sometime, put some cash in your hand and shake their hand and give it to them and walk away. It's fun!

Matt 6:3-4 But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly.

6. Budget your money and adhere to it strictly! Be a slave to it if you have to.

Don't buy anything until you put a budget in place in your home.

Every year, I sit down and put together a new budget. I add up all the yearly expenses: Electric, gas, telephone, insurances, taxes, county, school, Soc. Sec. College or credit cards.

I sum them up and divide by 52 weeks and that's what I need to put in my account every week to pay my bills and a little extra if possible for savings.

Every week I sit down when I get my paycheck and the first thing I do is pay my tithes and missions offering.

I'm not the one pulling my hair out wondering how I am going to pay my bills. My wife and I live on what is left!

Luke 14:28 For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?

7. Get out of debt and stay out of debt.

Rom 13:8 Owe no man any thing, but to love one another: The only thing we should owe to anyone is our love and devotion to them.

Prov 22:7 The rich ruleth over the poor, and the borrower is servant to the lender.

A borrower is a servant, a slave to the lender. Why don't you throw away those credit cards and wait till you save up the money before you purchase something?

8. Avoid Usury:

Ex 22:25 If thou lend money to any of my people that is poor by thee, thou shalt not be to him as an usurer, neither shalt thou lay upon him usury.

Christian friends, there is nothing wrong with lending money, just don't use usury. And that is defined as: "Borrowing on high interest."

Avoid credit cards! Some of their rates are unbelievable! 23% That is ungodly!

If you have one, pay the whole bill every time it comes in. Never pay just the minimum required. That's where they get you! If the minimum is \$10.00, then put \$25.00 on it, but get it paid off as soon as possible.

(Ex. If you owed \$7000.00 on your credit card and you only paid the minimum required each month, you would be giving that lending institution \$70,000.00 after it was finally paid off.

That is never God's will for their life. Some people don't have a clue when dealing with their finances! No wonder so many are in unbelievable amount of debt and are in financial distress.

Care givers... you can teach people these things. Don't buy on impulse or because it is "on sale."

9. Avoid Surety: "A person who agrees to be responsible for another." Most often it is being a security for a loss. It is co-signing for someone else and the Bible says, don't do it!

Prov 6:1-2 My son, if thou be surety for thy friend, if thou hast stricken thy hand with a stranger, Thou art snared with the words of thy mouth, thou art taken with the words of thy mouth.

Prov 11:15 He that is surety for a stranger shall smart for it: and he that hateth suretiship is sure. (It's going to come back and bite you and hurt)

This is the only place in the Bible the word "smart" is found. It means "pain." We are told not just to avoid it but "hate it."

Even as a parent, I have never co-signed for any of my children. They need to save up for something before they buy it. They need to establish their own credit instead of living off the credit of their parents.

Prov 20:16 Take his garment that is surety for a stranger: (this is saying, "you might as well give them the shirt off your back while your at it, because your going to lose that as well, if you are going to be a surety for a person.)

10. Live a simple life: Peoples lives are too complex today. We want everything now! We must teach that covetousness is sin, *1 Tim 6:6 But godliness with contentment is great gain.*

Jesus said, *Luke 12:15 ...Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.*

In 2 Cor. 1:12, we read that the Apostle Paul lived a simple life and in godly sincerity.

Need money? Learn to give up some things:

- Get rid of your newspaper and save \$250.00 a year.
- Does your family of five going to a restaurant once a week?
- That's over \$2000.00 a year!
- If you cut that down to once every other week, you save \$1000.00 a year! That's a couple of house payments!
- Give up your cable TV; \$40.00 a month? That's \$500.00 a year. You can get Basic cable for less than \$8.00 a month.

- Excessive driving! Gasoline is expensive!

11. Sell what you have.

Matt 19:21-22 Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me. But when the young man heard that saying, he went away sorrowful: for he had great possessions.

Luke 12:33-34 Sell that ye have, and give alms; provide yourselves bags which wax not old, a treasure in the heavens that faileth not, where no thief approacheth, neither moth corrupteth. For where your treasure is, there will your heart be also.

2 Kings 4:7 Then she came and told the man of God. And he said, Go, sell the oil, and pay thy debt, and live thou and thy children of the rest.

Have a garage sale, and at the end of the day, you might have an extra \$100.00 from something you didn't need or ever used.

Sell your good car and get a cheaper one. Sell your fancy expensive furniture and get some used stuff. Some may have to do that.

12. Be honest with God

Acts 5: 1-11 Ananias & Sapphira weren't honest with God about their finances and the Lord struck them dead!

13. Be honest with man.

1 Thess 4:11-12 And that ye study to be quiet, and to do your own business, and to work with your own hands, as we commanded you; That ye may walk honestly toward them that are without, and that ye may have lack of nothing.

God says it is the honest person who gets ahead and not the dishonest. Do not work "under the table." Get a respectable job. Pay your taxes. Be honest with man. God superintends over the affairs of our lives. Realize that God blesses honesty!

14. Be honest with Government.

Matt 17:24-25 And when they were come to Capernaum, they that received tribute money came to Peter, and said, Doth not your master pay tribute? He saith, Yes...

Peter didn't even have to stop and think about it. He didn't have to go to Jesus and say, "hey, this guy over hear wants to know if we pay taxes, what do I tell him?"

Jesus paid taxes and even helped others pay theirs as well.

Rom 13:6-7 For for this cause pay ye tribute also: for they are God's ministers, attending continually upon this very thing. Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour.

The government is God's ministers appointed and ordained for the general welfare of the people of our nation. The government does a lot for us folks. Beside protect us from terrorism, they build and maintain our roads and light them. I can sleep well tonight knowing that the government has provided for us a strong military.

There are policemen patrolling our streets at night keeping the peace.

These are some principles that need to be taught, that need to be practiced by God's people.