

# Keys to Financial Freedom

## Part 1: "How to Experience Financial Freedom"

# TALKINGPOINTS WALKINGPOINTS



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**Talk** together about the glory of God's kingdom. —Psalm 145:11  
Love the Lord your God and **walk** in all his ways. —Joshua 22:5

## Questions for Reflection

- Tell about a time when you observed—*perhaps even suffered as a result of*—poor management (at a restaurant, hotel, or store; or, perhaps, from a building contractor or an auto repair shop).

Read 1 Corinthians 4:2. **Why** is it reasonable to **require** trustworthiness of our managers?

- Read Haggai 2:8. Pastor Doug noted that there are **only four things** we can do with money: we can **earn** it, **give** it, **spend** it, or **invest** it. In which one of those do you think you're **most** faithful? How has that faithfulness impacted you positively?

In which one do you think you're **least** faithful? How has that impacted you negatively?

- According to Webster's, to "love" something is to *"be pleased with something or to regard it with affection, on account of its qualities which excite pleasing sensations or desire of gratification."* Based on Webster's definition, how could a person know if they "love" money?

What does Ecclesiastes 5:10 **promise** to those who love money?

Do you want to be rich someday? If so, what does 1 Timothy 6:9 warn?

- If a neighbor or friend at work asked you, *"What kind of stuff do they talk about at your church?"*, how would you summarize the most important elements of this week's sermon and the key lessons you intend to apply to your life? Explain it in **plain language** that anyone could understand.

How can you foster these sorts of conversations?

## Application-Challenge

- Make it your goal to be here for the next three Sundays—this will radically change your life.
- Invite a friend—and the younger the better (so they can get an early start on financial freedom).
- Begin getting a handle on your money by completing the enclosed **"Budget Planning Form"**.

**Take One Step:** What is one small, concrete step of obedience you will put into practice **today**?



# Sermon Summary

Today we are beginning a new series of messages entitled “Four Keys to Financial Freedom.” Knowing the truth about money is the key to experiencing financial freedom, and perhaps the most foundational truth God reveals to us is the fact that God is the ultimate owner of all that we possess (Haggai 2:8). You and I are merely managers of what God allows us to possess, and, as managers, God expects us to handle his resources faithfully (1 Corinthians 4:2). **There are only four things you can do with money: earn it, give it, spend it, and invest it.** 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.

Before there is any spending, giving, or investing, **you must earn money.** And God wants us to earn money honestly. The Bible teaches that “get rich quick” schemes should be avoided (Proverbs 13:11). There are many different kinds of “get rich quick” schemes. Some involve pyramid schemes. Anytime the business model is based on you bringing in people under you—you need to look out. In an attempt to get rich quick, some gamble, some steal, some sell drugs, some try their hand at day trading, where you buy stocks low and try to sell them high. The schemes are different, but the motivation is the same: to get rich quick. God says, “Don’t go there.”

The Bible teaches that to earn money, we must be willing to work hard (Proverbs 20:4). Not only must we be willing to work hard to earn money, we must earn it honestly (Luke 16:10). God wants us to earn money without cheating, lying, stealing, 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. Every transaction where money is exchanged involves one person getting and another person giving. What happens when one of the people in the transaction is dishonest? The other party loses; they get robbed! That is true even if the other party is a big company. It is still robbery, and God doesn’t like it (Proverbs 16:11). Earning money, even if you earn lots of it, doesn’t lead to financial freedom. Freedom comes only when you earn it within the boundaries of financial faithfulness.

After you have earned money honestly, God challenges us to **give money generously** (1 Timothy 6:18). When you give generously, instead of running out of money, God multiplies it (Luke 6:38). When you earn honestly and give generously, financial faithfulness requires you to spend money wisely. The first priority is to take care of yourself and your family (1 Timothy 5:8). The Bible tells us that God will supply all of your needs (Philippians 4:19). That raises a question. What is the difference between a need and a want? The answer is found in 1 Timothy 6:8: “If we have food and covering, with these we shall be content.”

Often times, because God is generous, he gives us way more than we need. But he only promises to meet our needs, not our wants. Part of **spending money wisely** involves not spending money on things you don’t need before paying for all the things that you do need. One indicator that you are spending money on things you don’t need is revolving credit card debt. The Bible is clear that with respect to debt, the borrower becomes the lender’s slave (Proverbs 22:7). Revolving debt tells you that you are spending more than you are earning.

Once you have earned money honestly, given money generously, and spent money wisely, the remainder should be **invested carefully** in order to multiply our wealth (Matthew 25:20-21, 27). The goal of investing money is to make the money grow. Spending money on things that decrease in value, like cars and boats, is not investing. Hoarding money in a place where it doesn’t grow isn’t investing either. 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 again. Eventually, you could have enough money invested that the earnings from your investments could pay for all your giving, spending, and reinvesting. True financial freedom is found within the boundaries of these four biblical principles.

**God's word says that the borrower becomes the lender's slave—  
but that's not the only way to get into financial bondage. So, how can we break free?**

**Monday— First, realize that money use is a moral issue, which reveals our heart...**

- Read Proverbs 10:15. Having money protects us from many dangers—**and that's good.** But...
- Read Proverbs 22:7. Strong people often enslave the weak (**but the weak have a strong ally**)...
- Read Proverbs 22:22-23... ...and notice how it is structured:  
*Don't rob the poor just because you can, (the rich often use violence against the poor)*  
*or exploit the needy in court. (the rich often take legal action against the poor)*  
*For the LORD is their defender. (so God will take legal action against the wicked rich)*  
*He will ruin anyone who ruins them. (and God will use violence against the violent)*
- So, if you're exploiting others—**watch out!** And if you're being exploited—**don't despair!**

**Tuesday— ① "Earn Honestly": Read 2 Thessalonians 3:6-16, then...**

- Is v. 6 a command or a suggestion? What is the significance of "...in the name of our Lord Jesus Christ..."?
- Rephrase in your own words what Paul (and the Lord Jesus!) command in v. 6.
- On what basis does Paul justify this command (v. 7-10)?
- How does Paul's example contrast with that of some of the Thessalonians (v. 11)?
- To what risk are some other Thessalonians susceptible (v. 13)?
- What is commanded in v. 14-15? What is the **goal** of this shunning (v. 14)? In what spirit is it done (v. 15)?
- What is Paul's wish for all of the Thessalonians [and the outcome of obeying this command] (v. 16)?
- How well are you obeying the teaching in this passage? What changes do you need to make?

**Wednesday— ② "Give Generously": Read 2 Corinthians 9:5-11, then...**

- The Corinthians had pledged to give a certain amount (v. 5), but then did not follow through on it. Which one of those actions did Paul criticize?
- How well are you obeying the teaching in this passage? What changes do you need to make?

**Thursday— ③ "Spend Wisely": Read Proverbs 27:23-24 then...**

- Nowadays most of us count wealth in greenbacks rather than goats, but the truth is the same:  
...be careful how much you spend now, because wealth is uncertain (v. 24)  
...so don't despise stable employment and earning (even when it's not "sexy"—v. 23).
- Are you a steady worker and a careful spender? If not, what changes do you need to make?
- Contentment is the key—have you learned that "secret" (see Philippians 4:11-13)?  
Many of us misuse v. 13, thinking it guarantees the achievement of any of our selfish goals.  
Instead, what ability does it guarantee us? (Remember, "**Context is king!**")

**Friday— ④ "Invest Carefully": Read Matthew 6:19-21 & 24, then...**

- What is the problem with investing in earthly treasures (v. 19)?
- What's the most tragic situation you know personally of someone who invested "in this life only"?  
What signs do you see in your own life of this same foolish choice? (See Luke 12:16-21.)
- What does Matthew 6:20 command us to do? **How** do you think one **actually does** that?
- What motive does v. 21 give for investing in heaven?  
What would be so bad about your heart being attached to earthly investments? (See Luke 12:20.)
- How well are you obeying the teaching in this passage? What changes do you need to make?

**Saturday—Preparing to gather with your church family tomorrow on "the Lord's Day" (Revelation 1:10)...**

- Do you believe in giving? If so, **why**?
- **When** should we give—before or after we spend money on things we don't really need?
- Read Proverbs 3:9-10. When we give generously, what does God promise to do?
- Read Luke 6:38. The promises in this verse should encourage some—and discourage others!  
Based on your **current** giving (v. 38a), what "measure" (v. 38c) should you expect to receive?  
Of course, it's not too late; we all can grow and change. Tomorrow Pastor Doug will explore the second key to financial freedom: generous giving. Pray for a teachable heart, get a good night's sleep—and come with an expectant heart! See you in the morning.

# Budget Planning Form

## INSTRUCTIONS:

- A. Total all income sources in **Box A** at right.
- B. Total all giving in **Box B** at right.
- C. Subtract total giving and taxes from the **Total Gross Income**. This is your available income in **Box C** below.
- D. List all monthly expenses (Items 1-9 in **Box D** below)
- E. In **Box E**, total all monthly expenses (Items 1-9) and subtract from available income. This total is your surplus for investments or savings or debt reduction.

## A. INCOME PER MONTH (EARNINGS)

Salary \_\_\_\_\_

Interest/Dividends \_\_\_\_\_

Notes/Rents \_\_\_\_\_

Other \_\_\_\_\_

**Total Gross Income** \_\_\_\_\_

## B. GIVING PER MONTH

Church giving \_\_\_\_\_

Other giving \_\_\_\_\_

**TOTAL GIVING** \_\_\_\_\_

## C. TOTAL GROSS INCOME – TOTAL GIVING – TAXES = AVAILABLE INCOME

\$ \_\_\_\_\_ - \$ \_\_\_\_\_ - \$ \_\_\_\_\_ = \_\_\_\_\_

## D. Monthly Expenses

<b>1. Housing</b>	<b>Amount</b>	<b>2. Automotive</b>	<b>Amount</b>	<b>3. Miscellaneous</b>	<b>Amount</b>
Mortgage/Rent	\$		\$		\$
Taxes/Insurance					
Electricity					
Gas					
Sewer/Water/Trash					
Telephone/Internet					
Cable/Satellite					
Pool/Lawn Care					
Maintenance					
Other					
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>
<b>4. Insurance</b>	<b>Amount</b>	<b>5. Medical</b>	<b>Amount</b>	<b>6. Entertainment</b>	<b>Amount</b>
Life		Doctor		Dining Out	
Medical		Dentists		Child care	
Dental		Prescriptions		Activities	
Other		Other		Vacation	
<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>
<b>7. Food</b>	<b>\$</b>	<b>8. Clothing</b>	<b>\$</b>		

9. Debts	Amount		
Credit Card			
Credit Card			
Loans/Notes			
Other			
<b>Total</b>	<b>\$</b>		

### E. Investment Potential

Available income (from Box C)                      \$ \_\_\_\_\_

Total Monthly Expenses                              - \$ \_\_\_\_\_

(Add categories 1-9 from Box D)                      = \$ \_\_\_\_\_

**To be used for Investing or Savings or Debt Reduction**