

## MESSAGE THREE: VICTORY

### SUGGESTED PASSAGE: 2 Kings 4:1–7 (NASB)

"1 Now a certain woman of the wives of the sons of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that your servant feared the Lord; and the creditor has come to take my two children to be his slaves." 2 Elisha said to her, "What shall I do for you? Tell me, what do you have in the house?" And she said, "Your maidservant has nothing in the house except a jar of oil." 3 Then he said, "Go, borrow vessels at large for yourself from all your neighbors, even empty vessels; do not get a few. 4 And you shall go in and shut the door behind you and your sons, and pour out into all these vessels, and you shall set aside what is full." 5 So she went from him and shut the door behind her and her sons; they were bringing the vessels to her and she poured. 6 When the vessels were full, she said to her son, "Bring me another vessel." And he said to her, "There is not one vessel more." And the oil stopped. 7 Then she came and told the man of God. And he said, "Go, sell the oil and pay your debt, and you and your sons can live on the rest."

### MESSAGE GOAL:

The goal of this message on Living In Financial Victory is to apply the biblical principles regarding giving, saving, and spending so you can enjoy a spiritual worldview of stewardship that honors God.

### INTRODUCTION:

We live in a nation known for the freedom that it offers. We have freedom of religion, freedom of speech, freedom of assembly, and freedom of press, among other freedoms. However, the one freedom that very few Americans are experiencing today is the freedom from debt. Americans are drowning in a sea of debt. Many have become slaves to the lenders as we read in Proverbs, "The rich rules over the poor, and the borrower becomes the lender's slave." (Proverbs 22:7) Visa can be translated as "Volunteering for Institutional Slavery Always."

Many of us are like the Seven Dwarfs with Snow White who leave for work every morning singing, "I owe, I owe, so off to work I go." Someone once said, "Money talks, and it regularly says 'Good-bye!'" The average American household now has close to \$11,000 in credit card debt alone.<sup>1</sup> That's not

counting automobile loans, student loans and home mortgages. Debt has become a way of life. There are now three groups of people in our nation: The Haves, the Have-Nots, and the Have-Not-Paid-For-What-They-Have. Instead of living for the future, people are now paying for the past. Debt has become the new addiction.

Whatever debt rules, debt ruins. Marriages have divorced over fighting about bills and money. Dreams have been sidelined as people's focus and time has to first go to trying to stay afloat in a sea of debt. Homes have been lost, businesses have gone bankrupt, families have been destroyed over this nemesis called debt.

While there is a lot of bad news about debt, there is some good news as well. That is, you don't have to be a slave to debt. There is a way out. God has given you a way to completely pay off all of the debt that you have if you will simply follow His principles.

### SERMON POINTS:

#### 1. GIVING TO GOD IS THE FIRST STEP TOWARD FINANCIAL VICTORY

- Your tithe reflects and demonstrates a fear of God (Deuteronomy 14:22–23)
  - The fear of the Lord is the beginning of wisdom (Proverbs 9:10)
  - Solomon said the most important thing we can do is fear God (Ecclesiastes 12:13)
- As a descendent of Abraham, you are to follow in the spiritual principle of tithing (see Genesis 14:18–20; Galatians 3:29)
  - Tithing started with Abraham and continues into the Priesthood of Jesus
  - The spiritual principle of tithing as a means of fearing God carries into the church age (see 1 Peter 2:17)
- Withholding your tithe robs God of what is rightly His (Malachi 3:8)
  - You demonstrate that you fear God when you trust Him with your finances



- When you take God's money and use it for reasons other than what He has determined, God will allow your resources to dwindle (Malachi 3:9-11)
- Giving to God is directly correlated with your ability to produce wealth productively as a Christian
  - God encourages you to test Him in your tithing so you can see Him bless you (Malachi 3:10)
  - Failure to give to God led the Israelites to financial poverty (Haggai 1:5-6)
  - Giving involves more than money—it is about the recognition of God as owner

## 2. SAVING IS THE SECOND STEP TOWARD FINANCIAL VICTORY

- When you save, you prepare for the future (see Proverbs 13:22)
  - Joseph instructed Pharaoh to save because of the impending famine (Genesis 41:34-36)
  - Saving helps us during times of unexpected economic hardship
- Everyone should not only save for themselves but they should teach their children how to save

### Top Ten Tips To Reduce Expenses

1. Pay off your debt starting with the smallest bill first.
2. Cut back on entertainment bills.
3. Use cash.
4. Pay off your car or your home early.
5. In addition to paying off your car, choose your car wisely.
6. Install energy saving light bulbs throughout your home.
7. Cook at home and eat leftovers.
8. Cancel magazine or newspaper subscriptions.
9. Shop around for the lowest insurance premium on your home, car, health or other insurance.
10. Lose weight through self-control and discipline.

## 3. SPENDING ACCORDING TO BIBLICAL PRINCIPLES LEADS TO FINANCIAL VICTORY

- Create a budget to make the most of your money and stay within your limits (see Proverbs 21:5)
- Create a financial plan for how you expect to spend the resources God has given you
  - Your financial plan should outline your needs (see Philippians 4:19; 1 Timothy 6:8)

- The first portion of your financial plan should be directed toward your needs (e.g. living expenses, clothes, food)
- Distinguish between needs and wants (e.g. you need a car but not a high-priced luxury vehicle)
- Remember to thank God for meeting your needs
  - The Israelites complained because they wanted meat even though God provided manna
  - If the essentials of your life are being met, you need to thank and praise God because many people don't even have that
- After your needs are met, move on in your budget to your wants
  - Plan for how to have your wants without going into debt
  - Make sure your needs come before your wants, or you may end up losing your needs at the expense of your wants
- Leave room in your budget for helping others (Acts 20:35)
  - You will be blessed as you invest in others with the resources God has given you

### SERMON ILLUSTRATIONS:

**ROBBING GOD:** If you gave someone the keys to your car, and he didn't bring back your car, would you give him the keys to your house? Not likely. If you can't trust that person with your car, you are not going to trust that person with your house. Or if you gave \$1 to your child and your child lost that \$1, would you then go and give him \$2? Probably not. Yet many Christians want more from God when they are robbing Him of what is already His. God will not give more if the more He gives will not be used to honor Him. Yet, the reverse of that is true as well. Honor God with your wealth, and He will open for you the windows of heaven.

**VALUE OF SAVING:** If a young person were to simply put away \$100 in savings every month from the time that they are 18 until the natural time of retirement, and if they were to earn an average of 6% interest for their investment, they would have a lot to use for retirement. They would have over \$1 million dollars by simply investing \$100 a month.

**IMITATE THE ANT IN SAVING:** God gave us the illustration of one of the smallest creatures on earth whose wisdom concerning saving is much bigger than most of ours. We read, "Go to the ant, O sluggard, observe her ways and be wise,



which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest" (Proverbs 6:6-8). The ant knows how to gather and store away for later and yet many people today who hold bachelors, masters or even higher degrees have not yet learned this principle. And they wonder why there is so much stress when it comes to the handling of finances.

**FUTILITY OF MATERIALISM:** Take your whole family to a nearby junkyard and take a tour. Do you know what you will see? You will see the remnants of stuff that matters to most people. You will see cars that used people used to brag about, or spend their Saturday afternoon waxing. You will see dolls that have no arms that once were a shiny plaything on Christmas morning. You will see tools that people used to monkey around with now turned into scrap. You will see the stuff that people poured their lives into but that has no eternal value at all. A visit to a junkyard can help you in making purchasing decisions in your life.

**BACKGROUND BIBLICAL HISTORY AND CULTURE:**

**TITHE:** (ma'aser) (Deuteronomy 14:22-23) The Hebrew word that we translate our word "tithe" in the Bible is ma'aser<sup>2</sup> which simply means "tenth part" or "a payment of a tenth."

**SERMON LINES:**

This sermon will help you understand the biblical principles of giving, saving, and spending so you can honor God by living in financial victory

This sermon will outline three steps toward financial victory: giving, saving, and spending according to God's plan for you

**QUOTES BY DR. TONY EVANS:**

"The average American household now has close to \$11,000 in credit card debt alone.<sup>3</sup> That's not counting automobile loans, student loans and home mortgages."

"There are now three groups of people in our nation: The Haves, the Have-Nots, and the Have-Not-Paid-For-What-They-Have."

God didn't make the road to financial victory a mystery. He set up a signpost, clearly marked, and said, "Give to me, then I will protect, provide for and promote what you do."

"At a minimum, you should aim to have three to four months worth of living expenses in a savings account. Money above that should be considered for investment opportunities or retirement funds."

"Financial victory comes through financial wisdom which makes the fear of God the highest priority and honoring Him with how you use the money He gives you."

"Friend, God has a plan for you. If you are struggling with debt today and you take the time and the effort to seek Him, He has a plan to bring you to financial victory."

"Give, save, learn how to be content with what you have, use your money wisely, plan a budget for what you receive and you will be walking on the path to financial victory."

**REFERENCES:**

1: <http://money.cnn.com/magazines/moneymag/money101/lesson9/index.htm>

2: Strong's H4643

3: <http://money.cnn.com/magazines/moneymag/money101/lesson9/index.htm>

