

— OUTLINE —

- I. Many people are afraid to loosen the death grip they have on their money because they think God will take it all away.
 - A. Actually, God will treat you better than you treat yourself—He wants to bless His children.
 - B. In fact, this will sound a little shocking, but if you aren't embarrassed by your level of prosperity, then there is a good chance you aren't depending upon God as your source.
 - C. Godly prosperity is different from coveting riches.
 - D. Yes, God wants you to have nice things, but you shouldn't get them by hoarding your money and spending it all on yourself.
 - E. When you give and handle your assets like a steward of God's money, then God will bless you—and the blessing of God adds no sorrow with it.
 - F. You'll have nice things, but you won't be in hock up to your eyeballs or working yourself sick.
 - G. When you open up your hand and begin to trust God, you'll see that God is not a taker—He's a multiplier.
 - H. He has not come into your life to take from you.
- II. The Bible is full of stories of men and women whom God blessed and prospered, and they all had the attitude of a steward—they all recognized God as their source.
 - A. David is a good example of a steward.
 - B. He started setting aside the money and materials Solomon would need one day in order to build the temple.
 - C. Then, right before he handed over the throne to Solomon, he made one last gift: 110 tons of gold and 260 tons of silver (by today's prices, that is 6 billion dollars in gold and over 300 billion dollars in silver).
 - D. After giving this huge gift, David encouraged other people to give.
 - E. All the leaders of the tribes caught the spirit of giving and began to donate large sums of money.
 - F. The leaders gave even more than David.
 - G. God had taken the people of Israel out of slavery and made them a rich and prosperous nation.

O LORD our God, all this store that we have prepared to build thee an house for thine holy name cometh of thine hand, and is all thine own. I know also, my God, that thou triest the heart, and hast pleasure in uprightness. As for me, in the uprightness of mine heart I have willingly offered all these things: and now have I seen with joy thy people, which are present here, to offer willingly unto thee.

1 CHRONICLES 29:16-17

- H. Notice how David said they had only given what God first gave to them.
 - I. All they had done was give back to God what was rightfully His anyway.
 - J. In order to begin to prosper, you have to stop thinking of money as belonging to you.
 - K. You need to quit seeing yourself as the source of your prosperity, and recognize that all blessings and riches come from God.
- III. The reason people are so stressed out about money is that they think they are in control of their finances.
- A. People tend to think they are responsible for all of the factors that lead to prosperity and the money needed to survive.
 - B. They are worried about losing their jobs or a downturn in the economy because they see themselves as the source of their provision.
 - C. Seeing yourself as the source of blessing in your life puts a lot of pressure on you to control circumstances that are really beyond your control.
 - D. One of the benefits of seeing yourself as a steward is peace of mind and a sense of security.
 - E. When you know that God is your source, you aren't worried about the natural circumstances.
 - F. The Lord meets your needs according to His riches in glory, not this country's economy (Phil. 4:19).
 - G. If you are stressed out about finances—maybe you are single and trying to figure out how to make ends meet, or you're married and arguing with your spouse about money—then I encourage you to start looking to God as the source of your prosperity.
 - H. God will take better care of your finances than you can.
 - I. Sometimes it's hard to look beyond the physical or natural challenges you face and see into the spiritual realm, but you can do it with a steward's mentality.
 - J. Being a steward gives you a sense of confidence that you will never have as long as you see yourself as your source.

- K. I'm telling you, adopting the attitude of a steward will really help you.
- IV. In my own life, I recognize that I am not the one who has caused my success—it's the blessing of God.
- A. I haven't forgotten the poverty that God lifted my wife and me out of.
 - B. Just one month before my mother died, she asked me to tell her again all the things the Lord was doing through my ministry.
 - C. I shared with her about changed lives all over the world.
 - D. As I was going on and on about all the Lord was doing, she interrupted with, "Andy, you know this is God." I replied, "Yes, Mother, I know this is God." Then she said, "You aren't smart enough to do this."
 - E. There is nothing like a mother to put you in your place, but I totally agree with her.
 - F. As I look back on my life and ministry, I could not have planned what has happened.
 - G. I had a vision and desire planted by the Lord, but I didn't have a clue about how to bring it to pass.
 - H. All Jamie and I have done is hold on to Jesus for dear life, and the Lord has taken us on the most incredible journey.
 - I. I truly see God as the source of all good things in our lives.
 - J. Every one of us needs to see our income as something God has entrusted us with.
 - K. And then we need to ask ourselves what God wants us to do with it.
- V. Knowing that our incomes are really God's money makes us approach finances with a totally different attitude—and our attitudes toward money are actually more important than what we do with our money.
- A. Let's look at what is written in the book of Psalms:

Hear, O my people, and I will speak; O Israel, and I will testify against thee: I am God, even thy God. I will not reprove thee for thy sacrifices or thy burnt offerings, to have been continually before me. I will take no bullock out of thy house, nor he goats out of thy folds. For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine. If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof. Will I eat the flesh of bulls, or drink the blood of goats? Offer unto God thanksgiving; and pay thy vows unto the most High.

PSALM 50:7-14

- B. God's complaint against them was the heart attitude they had in making the offerings.
 - C. God didn't need the sacrifices.
 - D. They were a prophetic foreshadowing of how Christ would offer His blood in payment for our sins.
 - E. The Israelites were going through the motions of making the offerings, but they weren't giving their hearts to God.
 - F. They thought they were making sacrifices because God somehow needed their bulls and goats.
 - G. In this passage, God was making it clear that He didn't need anything from them; everything already belonged to the Lord.
 - H. The truth was that the *Israelites* needed those sacrifices.
 - I. They needed to give back to God and show their trust and dependence upon Him.
 - J. It wasn't for God—it was for them.
- VI. God could have set up church finances differently.
- A. He could have made every minister of the Gospel independently wealthy like He made Abraham, Isaac, David, Solomon, and all the rest.
 - B. God doesn't need your money any more than He needed those Old Testament sacrifices.
 - C. The reason God asked you to give a tithe of your finances is for you to learn to recognize God as the source of all of your money.
 - D. It's one thing to say you believe God is your source, but it's another thing to prove it.
 - E. The way you prove to yourself—not God—that you believe God is your source is to give a portion of what you make back to Him.
 - F. If you don't really see God as your source, you are going to balk at giving away part of what you have.
 - G. But giving back some of what God has already given you is nothing when you see Him as your source.
 - H. Money is difficult to come by when you think of yourself as the provider.
 - I. And giving it away would only seem to put you further away from the goal of having all your needs met—which would be true if God wasn't your source.
 - J. In God's economy, you move closer toward your goals by giving than you do by clinging to everything you have.

- K. It all comes down to faith, and that's why God told you to give.
 - L. God set up His kingdom around giving because He wants you to trust Him and recognize Him as your source.
- VII. He wants us to remember that even though we have money, we didn't get it by our own power.
- A. Moses wrote,
But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.
DEUTERONOMY 8:18
 - B. God gives us the power to get wealth, and it's important for us to recognize that He is our source—regardless of how much effort we put into earning a living.
 - C. Yes, God gives us money to survive and pay our bills, but the primary reason He has blessed us is so that we can be blessings (Gen. 12:3, Eph. 4:28, and 2 Cor. 9:8).
 - D. God was saying, "Don't think you got wealthy by your own might or power. I'm the one who made you rich, and I did it to establish My covenant upon the earth."
 - E. I know that a lot of people don't feel wealthy, but that is partly because the standard for wealth is a little out of balance in the developed world.
 - F. We live at a level of relative prosperity that most people throughout history couldn't have dreamed of, yet we didn't do anything to be born at this time.
 - G. The Apostle Paul said,
For who maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?
1 CORINTHIANS 4:7
 - H. Everything we have has been given to us by God, and since we received it, there is no room for boasting that we earned it.
 - I. The Corinthians worked just like we do, but Paul still said that everything they were, and all that they had, came from God.
 - J. Many Christians recognize God as the cause of professional success, but far fewer people make the connection that God is also the source of financial success.
 - K. A lot of people see the hand of God in granting them professional opportunities, but the truth is that they don't have a single thing that God didn't give them.
- VIII. What gets you into financial trouble is failing to recognize your role as a steward of God's resources.

- A. A steward knows that his master wouldn't want him to go into debt and pay two or three times the actual value of something in interest.
 - B. A steward doesn't make impulse purchases, because they just can't wait to get a new toy, and they don't mortgage their future to buy things on credit.
 - C. The Word of God is full of instructions to help you make good financial decisions.
 - D. For instance, the Word tells you to set money aside and be prepared.
 - E. The reason a little dip in finances devastates a lot of people is that they don't have any savings, and often it's because they haven't made the best use of their money.
 - F. Some people have plenty of money coming in, but they are living so close to the limit that it only takes a slight economic downturn to send them into financial disaster.
 - G. Following God's financial advice will save you from making those mistakes, but you have to adopt the mindset of a steward before you can understand what the Word says about managing money.
- IX. It's possible to prosper without God, but it comes with heartache.
- A. The Word says that the blessing of the Lord makes us rich, and He adds no sorrow with it (Prov. 10:22).
 - B. When we're doing it all ourselves, we carry the load of responsibility also.
 - C. That's why people are so stressed out about what's going to happen in the stock market or how they're going to pay their bills.
 - D. Scripture says,

But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. 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.
1 TIMOTHY 6:9-10
 - E. The way the world goes about trying to prosper is ungodly, and those who gain prosperity in an ungodly way bring grief upon themselves.
 - F. We need to quit following the example of the world.
 - G. The godly way to seek prosperity is to remember that God has given us the power to get wealth, and our role is to be stewards of what God has blessed us with.
 - H. We seek first of all God's kingdom, and He adds to us all the physical things we need (Matt. 6:33).

- X. The two most important steps toward prosperity are to realize that God is your source and to develop the mindset of a steward.
 - A. I promise you, being a steward puts everything into perspective and enables you to receive greater blessings from God.
 - B. You'll be blessed and you'll be a greater blessing to other people.

DISCIPLESHIP

QUESTIONS

1. There is a good chance you aren't depending on God as your source if you aren't what?

2. What do you have to do to see that God is not a taker but a multiplier?

- A. Do the math again
- B. You have to give to get, so get with it!
- C. Follow the money
- D. Get all you can, can all you get, and sit on the can
- E. Open your hands and begin to trust God

3. After David and the leaders had given gold and silver for the building of the temple, what did he say?

4. What is the reason people are stressed out about money?

- A. They are in control of their finances
- B. They want to be in control of their finances
- C. They think they are in control of their finances
- D. All of the above
- E. None of the above

5. What is one benefit of seeing yourself as a steward?

6. Read Philippians 4:19. How does God meet your needs?

- A. According to your job and promotion
- B. According to others sowing into your life
- C. According to your efforts and ideas
- D. According to His riches in glory by Christ Jesus
- E. According to how good you've been lately

7. What can you do with a steward's mentality?

8. What's more important than what you do with your money?

9. Read Psalm 50:7-14. True or False: God wanted the Israelites' sacrifices because He needed them.

10. What were the sacrifices for?

- A. They were to foreshadow how Christ would offer His blood in payment for sins
- B. They were to take away the Israelites' sins
- C. They were to clear the Israelites' consciences for one whole year
- D. All of the above
- E. None of the above

11. True or False: God doesn't need your money.

12. It's one thing to say you believe God is your source, but it's another thing to _____ it.

13. How do you prove to yourself that you believe God is your source?

14. What is nothing when you see God as your source?

15. You move closer toward your goals by doing what?

- A. Depositing your money in the bank
- B. Clinging to everything you have
- C. Receiving
- D. Giving
- E. Budgeting

16. Why did God set up His kingdom around giving?

17. Read Deuteronomy 8:18. Regardless of how much effort you put into earning a living, what do you need to recognize?

18. According to 1 Corinthians 4:7, since everything you have you received, what can you boast about?

19. What gets you into financial trouble?

- A. Taking out a loan
- B. Buying stuff you cannot afford
- C. Failing to recognize your role as a steward of God's resources
- D. B. and C.
- E. None of the above

20. Is it possible to prosper without God?

21. What does it come with?

22. Read Proverbs 10:22. What is not added to the blessing of the Lord?

23. What do you need to quit following?

24. According to Matthew 6:33, when you seek first God's kingdom, what will He add to you?

25. What are the two most important steps toward prosperity?

—SCRIPTURES—

1 CHRONICLES 29:3-5

Moreover, because I have set my affection to the house of my God, I have of mine own proper good, of gold and silver, which I have given to the house of my God, over and above all that I have prepared for the holy house, [4] Even three thousand talents of gold, of the gold of Ophir, and seven thousand talents of refined silver, to overlay the walls of the houses withal: [5] The gold for things of gold, and the silver for things of silver, and for all manner of work to be made by the hands of artificers. And who then is willing to consecrate his service this day unto the LORD?

1 CHRONICLES 29:10-12

Wherefore David blessed the LORD before all the congregation: and David said, Blessed be thou, LORD God of Israel our father, for ever and ever. [11] Thine, O LORD, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O LORD, and thou art exalted as head above all. [12] Both riches and honour come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great, and to give strength unto all.

1 CHRONICLES 29:16-17

O LORD our God, all this store that we have prepared to build thee an house for thine holy name cometh of thine hand, and is all thine own. [17] I know also, my God, that thou triest the heart, and hast pleasure in uprightness. As for me, in the uprightness of mine heart I have willingly offered all these things: and now have I seen with joy thy people, which are present here, to offer willingly unto thee.

MATTHEW 10:30

But the very hairs of your head are all numbered.

PHILIPPIANS 4:19

But my God shall supply all your need according to his riches in glory by Christ Jesus.

PSALM 50:7-14

Hear, O my people, and I will speak; O Israel, and I will testify against thee: I am God, even thy God. [8] I will not reprove thee for thy sacrifices or thy burnt offerings, to have been continually before me. [9] I will take no bullock out of thy house, nor he goats out of thy folds. [10] For every beast of the forest is mine, and the cattle upon a thousand hills. [11] I know all the fowls of the mountains: and the wild beasts of the field are mine. [12] If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof. [13] Will I eat the flesh of bulls, or drink the blood of goats? [14] Offer unto God thanksgiving; and pay thy vows unto the most High.

DEUTERONOMY 8:18

But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

GENESIS 12:3

And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed.

—SCRIPTURES—

EPHESIANS 4:28

Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.

2 CORINTHIANS 9:8

And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work.

1 CORINTHIANS 4:7

For who maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?

PROVERBS 10:22

The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.

1 TIMOTHY 6:9-10

But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. [10] 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.

MATTHEW 6:33

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