

Ministry and Financial Problems – Part 2

Introduction

- ❑ Believers that are faithful & committed to a godly ministry still may not be able to provide basic needs (5:1-2).
- ❑ When believers begin to borrow money to meet their basic needs, they are in a financial crisis & this becomes financial slavery (v.3-5) – *2nd & 3rd mortgage, CU loans, etc.*
- ❑ It is sinful for believers to exploit other believers who are going through a financial crisis (v. 6-11) – *even if the action legal.*
- ❑ Believers should confess financial sin, accept biblical correction & obey God (v. 12-13).
- ❑ When financial sin is corrected, God is to be praised & believers are blessed (v. 13c-d).

I. Biblical Financial Principles

A. The morality of money

Money & wealth are not evil – it comes from God (Deu. 8:17-18). Evil people may possess money, take credit for it & they may use evil methods to acquire it. We are not to love money (1Tim. 6:9-10), steal (Eph. 4:28a), defraud & exploit (Jas. 5:4; Ex. 22:25) or gamble (Pr. 13:11; 28:20-22). We are to acquire money by working (Eph. 4:28; 2Th. 3:10), saving (Pr. 6:6-8), wise investments & planning (Mt. 25:27; Pr. 31:13-18, 24) & gifts (2Co. 9:5; Pr.13:22).

B. The purpose for money

*Provide for recipient's needs (1Tim. 6:8; Phil. 4:19; Mt. 6:11). Confirm God's will & direction in life (Mt. 6:33; Hag. 1:5-6; Heb. 5:8). Help other believers who may be in need (Eph. 4:28; Rom. 12:3). Support the ministry of the church (2Co. 8-9). Money is not intended to provide security (1Tim. 6:17) – *savings plans, life insurance, medical insurance, etc. (Lk. 12:13-21).**

II. Biblical Principles Regarding Debt

A. Definition of debt

In the Hebrew culture, debt was usually connected with usury – loans with interest (Deu. 23:19-20). People borrowed money because they were poor & in need. The word for usury (nešek) means “to bite” as inflicted by a snake. As with a snake bite, the effects of debt last much longer than the initial bite & it can get out of control!

B. Concerns of debt

It is based on presumption (Ps. 19:13; Jas. 4:13-14). It competes with a believer's obedience to God (Mt. 6:24).

C. Consequences of debt

It leads to financial bondage (Pr. 22:7). A believer may lose personal possessions (Neh. 5:3-4). It may negatively affect the next generation of believers (Neh. 5:5).

D. Correction of debt

*Accept God's plan & purpose for money. Repent & confess any sin regarding money – Nehemiah. Enjoy the blessed life of financial freedom in Christ that God intended for all his children (Phil. 4:11-13). Christ has set us free (Jn. 8:36). *This is real Christian living – the freedom & liberty to obey Christ without the fear, worry & threat of debt!**

ILL:

APPL:

CONCLUSION

So then my beloved brothers & sisters, is your life & ministry complicated because of personal debts? Do you find yourself immersed in relentless stress, worry & anxiety over debts? Do you find yourself distracted, procrastinating & making excuses for disobeying God because of debts? Are you angry, bitter, discouraged or even depressed because of debts? Are you robbing God, not supporting the gospel ministry & not helping others who need you simply because of debts? My brother & sister, that's not the way God intended for your life to be as His child! You can be set free today from any financial sinfulness. Christ saved you for you to be free. But you must receive freedom on His terms – repent of the things that got you into slavish debt, confess & submit yourself to the Lord's plans & purposes for money. Establish your financial plans according to His will & use your money according to His will and you will be on the gospel road to financial freedom. God created you for good works & His plans are for your good, not your hurt; to give you a future & a hope!

And if you are not a Christian, you can find freedom today too; freedom from the penalty & guilt of your sins. It does no good to get money matters right, if your soul is still in slavery to sin. Jesus will set you free today, but you must believe in Him.... Will you trust Him & believe today...?

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