

Money/Wealth part 3- Save, Spend, and Invest

1 Timothy 6:6-10 ⁶ But godliness *actually* is a means of great gain when accompanied by contentment. ⁷ For we have brought nothing into the world, so we cannot take anything out of it either. ⁸ If we have food and covering, with these we shall be content. ⁹ But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. ¹⁰ For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.

The lie we must all fight against is that the purpose of money is personal gain- money giving me what I want.

Seeking money/riches- money for money's sake- are the signs of a heart that has been deceived about money.

Contentment and godliness are the marks of a heart washed in the truth. Many have laid these down to pursue a superficial life of luxury and self-indulgence.

The true purpose of money is to build God's kingdom in your life and others' lives; to give generously, to save for the future, to spend with right priorities, and to invest with an eye toward growth.

We need to reconsider our income needs. How much income is enough? We all manage to spend, but am I able to give, put away for the future, and invest? Why or why not?

We need to reconsider our relationship with debt. Which debts are ok, even beneficial? Which are bad? How much is too much?

Save

Psalm 112:1-3 Praise the Lord! How blessed is the man who fears the Lord, Who greatly delights in His commandments. ² His descendants will be mighty on earth; The generation of the upright will be blessed. ³ Wealth and riches are in his house, And his righteousness endures forever.

Proverbs 21:20 ²⁰ There is precious treasure and oil in the dwelling of the wise, But a foolish man swallows it up.

Proverbs 10:15 ¹⁵ The rich man's wealth is his fortress, The ruin of the poor is their poverty.

Spend/Manage

Luke 14:28-30 ²⁸ For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? ²⁹ Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, ³⁰ saying, 'This man began to build and was not able to finish.'

1 Timothy 5:8 ⁸ But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.

1 Timothy 6:17 ¹⁷ Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy.

Investing

Ecclesiastes 11:1-5 Cast your bread on the surface of the waters, for you will find it after many days.

This is encouragement from God to take make an investment! Send out your wealth and get a return on it over time!

² Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth.

Diversify your portfolio. Do not have all your interests in any one market. If one falls, it will not mean total ruin.

“All your eggs in one basket”

³ If the clouds are full, they pour out rain upon the earth; and whether a tree falls toward the south or toward the north, wherever the tree falls, there it lies.

Research: Learn to anticipate trends, read the signs, and take appropriate action. Some things, once they have happened, cannot be undone.

⁴ He who watches the wind will not sow and he who looks at the clouds will not reap.

Risk management: all investment requires risk. Do not fail to act because something could go wrong. Fear leads to inaction. “Nothing ventured, nothing gained”.

⁵ Just as you do not know the path of the wind and how bones *are formed* in the womb of the pregnant woman, so you do not know the activity of God who makes all things.

Instinct: Acknowledge that God can turn things whichever way he wants, he can tell you about His plans, so ask Him to train your instinct.

No research/advisor can be implicitly trusted. There are inexplicable shifts, and no man is the master of his own destiny.

Ecclesiastes 10:19 ¹⁹ Men prepare a meal for enjoyment, and wine makes life merry, and money is the answer to everything.