

# THE CHRISTIAN STEWARD'S CHURCH

## Our Finances

Philippians 4:19

### Part II

#### **II. Consider what your resources are — Mark 6:38**

This is what Jesus and the disciples did. They found a young man with 5 loaves and 2 fishes. These were the assets that were available to deal with the problem.

In like manner this is where to start to solve the debt problem. The first step in making ends meet is to know how far apart they are.

1. Make a list of your income – all sources of capital. This reveals what you have to work with.
2. Make an honest list of all your “outgo”. On this list include everything you are responsible for – item by item.
3. Put the two together – if the expenses exceed the income you are in trouble (I know – it took a PHD to conclude that.) Some of you may have a “near debt” experience.
4. Now it is time to recognize that financial problems do not usually come from too little financial resources but from misplaced priorities, by a lifestyle out of control and by reckless use of credit cards.

When your outgo exceeds your income  
Your upkeep will be your downfall.

#### **III. Give what you have to Jesus — Mark 6:41**

The young man gave his resources (the loaves and fishes) to Jesus and trusted Him. Jesus was their greatest resource. It may seem simplistic, but this is the first step in solving your problem. Ask for guidance and follow His leadership. Do your part and He will bless. The lad gave his food, but was fed along with thousands of others.

The Bible tells us we are to give the “first fruits” of our income to God. When we trust Him with the first part He will bless and see that the rest goes farther.

Memorize Proverbs 3:9-10 — *“Honor the Lord with your possessions and with the firstfruits of all your increase; so your barns will be filled with plenty and your vats will overflow with new wine.”*

And remember, "Those who honor me I will honor." (1 Samuel 2:30)

If you trust Christ with your soul surely you can trust Him with your finances.

The first step in getting out of debt is to stop spending and for most people the first step in doing that is to eliminate credit cards. One person said, "I like credit cards, they go so much farther than money." Actually, "plastic surgery" is needed. Cut them into 2 pieces and put one piece in the garbage at home and the other in the garbage at work. This will prevent any possibility of "divine healing" (or theft).

Remember Philippians 4:19 does not say, "My God shall supply all my needs according to master charge."

Actually there are only 2 ways to reduce debt.

1. Reduce expenses – eliminate every non-essential to enable you to pay off the high interest credit debts. Do you have to have that club membership or eat out at that fancy restaurant every week? Postpone major purchases.
2. Increase income – perhaps a second job or after hours job, part-time job, network marketing business. Have a garage sale. What can you sell? You don't have to have that boat, travel trailer, second home, etc.

It isn't easy but it can be done!

#### IV. **Anticipate the Miracle — Mark 6:42-44**

God will multiply what you give Him.

1. Believe it can be done! In Matthew 9:29 Jesus said, "According to your faith it will be done." Just as He met the need of feeding the multitude He will meet your needs if you are obedient to His commands and follow His way.
2. "Seek first the Kingdom of God and all these things shall be added unto you." (Matthew 6:33) Again, consider "Give and it shall be given unto you." His financial blessings are dependent on our faithfulness in giving.
3. By faith follow His leadership. Remember Ephesians 3:20-21 "He is able to do immeasurably more than we ask or imagine according to his power that is at work in us."

He is able (and desires) to do more for us and in us than we can imagine.  
TRUST HIM!!

*Lord, I commit that with Your help I will deal with my debt,  
so that I can commit to be a part of Your will for our church.*

Develop a plan to deal with debt. Remember, **STEWARDSHIP ENRICHMENT** is a 3-year program – you can give less the first year as you deal with your debt; more the second year; and more the third year. As your debt goes down, your giving goes up.

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