

# **Christian Womanhood**

*Study Pack 04*

**Pastor David Rende**

## STUDY PACK 04

### Biblical Money Basics: God's Word and Money

You're going to see that as we go through this, that not any one person has all the answers in regard to money. But the Bible does have the \_\_\_\_\_ in how we should approach money.

Over the next couple of weeks, what we're going to talk about is finding God's \_\_\_\_\_ relating to our finances and give you simple practical tools that will help you find that \_\_\_\_\_.

Here's what the next three weeks are not: you are not going to hear me say, "You \_\_\_\_\_  
\_\_\_\_\_. That's not how you should spend your money." That's not my job. That's not anybody's job.

You know whose job that is? That's \_\_\_\_\_ job. That's my job. And the only way to do that is to go to the Bible and use that as our \_\_\_\_\_.

And the truth is within that, there's going to be different ways that you're going to spend money and that I'm going to spend money. There's going to be different ways in which you live your life and I live my life.

\_\_\_\_\_ .  
God created us all \_\_\_\_\_. It is not designed to tell you how you should spend your money. That's between \_\_\_\_\_ and the \_\_\_\_\_. But then it's also not designed to make you rich.

And you say, "Well, of course not." No, you know what? A lot of people, when they hear that there are seminars on money, it's like, "I am going to learn some little tidbit and I'm going to have \_\_\_\_\_ of dollars in my bank account." How do I know that this is the case? Because people, first of all, have made a living out of selling financial seminars, literally very, very good livings out of financial seminars and \_\_\_\_\_ schemes.

That is not what this is at all about. We want to open the Bible and find out how it can \_\_\_\_\_ to our lives. All right, what do we want to be able to do through this course? By the end of this, what we hope to be able to do, describe \_\_\_\_\_ of finances and apply biblical principles to your personal financial situation. Open the Bible. How can we apply it to our lives? Create a \_\_\_\_\_.

If that doesn't mean anything to you, well, you've come to the right place. I will not ask for a raise of hands of how many of you have a budget.

I would encourage you to have a budget regardless of what \_\_\_\_\_ you are, you need to have a budget. If you don't have a budget, get one.

Develop a \_\_\_\_\_ to get out of debt. The person that I've asked to come alongside and help do some of this is a lady named Jenny. Her child is in our school. And she and I were talking about this. And I grew up here at Quentin Road.

But one thing that she and I talked about was this: \_\_\_\_\_. I grew up here, as I said, and I remember Dr. Scudder saying, if you can't control credit cards, cut them up. For me personally, credit cards have never been an issue that has allowed me to rack up debt, literally, debt of under which you are buried.

And as we were beginning to talk about this, she said, "I'll bet you, even based on the numbers, that a good number of people, even in a church, have a good amount of credit card debt." And what I want to encourage you is \_\_\_\_\_ about it. In a room this size with this number of people, I agree with Jenny.

There are probably several people that have a good amount of credit card debt. Let's \_\_\_\_\_ that. Let's figure out a way to get out of that debt. And then \_\_\_\_\_ and \_\_\_\_\_ for your savings scenarios. This is not going to be investment advice. I am not qualified to do that sort of thing.

But what I can tell you is: lay out the \_\_\_\_\_ and provide some \_\_\_\_\_, and then you can make those \_\_\_\_\_.

Here's what we're going to be covering. Week one: \_\_\_\_\_ and \_\_\_\_\_. Week two: \_\_\_\_\_ and \_\_\_\_\_. Week three: \_\_\_\_\_ and \_\_\_\_\_. In that order, as you can see, the very beginning of every single one is going to be opening up the Bible and finding out what it has to say.

Because our \_\_\_\_\_ will have a direct impact on our attitudes and actions, especially as it relates to money. That is what the world misses when it comes to dealing with money. And we as Christians have a different way of approaching money. It is a \_\_\_\_\_ issue.

God's Word has a lot to say about money. And where we are at spiritually has everything to do with how we \_\_\_\_\_ that \_\_\_\_\_. To find that proper balance, we've got to use the Bible.

And here's the hard part. As James tells us, we need to not just be hearers but \_\_\_\_\_. I'm going to encourage you and I'm going to encourage myself to take the information presented and put it into \_\_\_\_\_.

That's the hard part. We all love for life to be easy. We want to just be able to sail through and, "Oh look, I went to a few classes, learned some things about money, and now all of a sudden life is jolly and good."

It takes some \_\_\_\_\_. For those of us who like to enjoy food, I'll be one of them. And those of us who think we enjoy food too much and maybe want to shed a few pounds, what do we have to do? We've got to \_\_\_\_\_ something about it.

I can't continue to eat pizza and bonbons day in and day out and expect the situation to change without either \_\_\_\_\_ the consumption of the bonbons and jumping on the \_\_\_\_\_ or a combination of both would really be ideal, right? We have to \_\_\_\_\_ something about it. And so let's set that as our goal. Let's take some \_\_\_\_\_.

What does the Bible have to say about money? It has been said that the word 'money' in the Bible is referenced over a \_\_\_\_\_ times and over \_\_\_\_\_ times we can see the mention to money, wealth, or poverty. Someone has noted that Jesus talked more about \_\_\_\_\_ than almost any other subject. You say that can't be true.

Look through the New Testament at what Jesus talked about. I'm not talking where it relates to his life. I'm talking when you see Him talking to people.

\_\_\_\_\_ of his parables contain some references to wealth or money and \_\_\_\_\_ % of His recorded words deal with economic matters. God has a lot to say about money, but here's the deal. Managing money is a skill that has to be \_\_\_\_\_.

While it may be easier for some, it can be practiced by \_\_\_\_\_. If I go to the gym and I lay off the bonbons, starting now, I know this may come as a shock to you, but I will not be LeBron James. I will not be able to play \_\_\_\_\_ to the level that he does.

Not only if I just lay off, if I just watch my diet jump on the treadmill and start practicing basketball with the world's most expensive coach, it's not going to happen. But you know what I can be? I can be more \_\_\_\_\_. I can also be a better \_\_\_\_\_ with practice.

So the truth is we all may not do it \_\_\_\_\_, but we can all do it \_\_\_\_\_. So let's take the information and do something with it. What are a few steps that we can take in handling our finances? Most often, it's how we view them.

Most of us in this room probably have a \_\_\_\_\_. We view that job as income, right? I mean, unless you're a volunteer, which I know some people that volunteer, they are not getting paid.

The people who are getting income: if your boss came to you and said, "Hey, I'd like you to volunteer." You'd probably be like: "Well, that's nice. You need to find somebody else. And I will go find somebody that will pay me for what I do."

But here's the truth. How do we \_\_\_\_\_ that income? How do we \_\_\_\_\_ that income? View it from God's perspective. And then the second part is: "Take action." But how do you take action? What motivates you to go to the gym? Apparently nothing.

No. What motivates me to do something is I have to see the \_\_\_\_\_ in it. And when you see the \_\_\_\_\_ in it, you'll be motivated.

But is it going to keep you going enough? What really needs to keep you going is \_\_\_\_\_ for our Savior. When we \_\_\_\_\_ God enough and we're willing to listen to His Word and apply it to our lives, then and only then will we be able to take action that is able to be \_\_\_\_\_. Because we will then realize it's not about \_\_\_\_\_, and it's not through my \_\_\_\_\_.

I cannot handle my finances in and of my own wisdom. And this is where the world gets it wrong. You may be \_\_\_\_\_ in your own wisdom, but you may not be a good \_\_\_\_\_ in and of your own wisdom.

But with God's wisdom, we can. The world and God offer two very \_\_\_\_\_, okay? The world's view, we see it every, every single day. And the world has done a fantastic job of making money easily accessible and easily \_\_\_\_\_. The world's view is that it is simply just a token or a tool to be able to use.

God's view is far \_\_\_\_\_. You say, "What on earth are you talking about?"

Well, you go to the grocery store, and you want to buy some groceries. You're going to use money, right?

You say, "Okay, tell me something I don't know." That's what the world views it as. It's just a currency, a \_\_\_\_\_ of \_\_\_\_\_.

We'll get into the way that money is used from that worldly perspective, but they have a very singular focus when it comes to money. It can be used as a tool. What does God say? It's a \_\_\_\_\_.

God's view on money is a \_\_\_\_\_ for you personally, not just for me, not just for certain people, but money is a \_\_\_\_\_ that God puts in front of you. You say, "No, that can't be true. God's not giving me money. I get that, but he's not judging how I use that money."

Well, okay. Let's see what Scripture has to say.

It's a test, but then also it can be an \_\_\_\_\_ of how we view God, what our perspective of God is. Look at Luke 16:11. We're going to use this passage a couple of times, but Luke 16:11- 12.

**Luke 16:11-12 –**

*If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own?*

So God is contrasting two things there, right? The worldly view of money and what real riches are. And then verse 12, it says, “And if ye have not been faithful in that which is another man's, who shall give you that which is your own?”

God is putting a priority on the \_\_\_\_\_ things, the real riches, and He's using money as that test. If you can't be trusted with the \_\_\_\_\_, the things of this world, meaning learning how to manage them in a faithful way and steward them in a godly way, how can God trust you with the most \_\_\_\_\_ things? How can I trust you with the \_\_\_\_\_ things? We know in Matthew, it's “Lay not up for yourselves treasures on the earth, where moth and rust doth corrupt, and where thieves break through and steal.”

We know what God's Word says, but do we put it into \_\_\_\_\_? The hard thing is, we know how it's supposed to be, but we often fail in this regard. So how should we live our life? How can we live our lives in a way that \_\_\_\_\_ God? I heard someone say it this way, "If our spiritual life seems to be faltering, we may consider asking ourselves: Have I been \_\_\_\_\_ my money the way God wants me to?”

The second part of that is: Am I managing my material resources in a way that \_\_\_\_\_ my spiritual development? Or, and this is the hard part: Am I managing my money in a way that \_\_\_\_\_ my spiritual development? Your spiritual condition has everything to do with how you view and ultimately how you handle money. It's finding that \_\_\_\_\_.

We can make our life \_\_\_\_\_ about money. We can try to focus so much on being a steward that it consumes us to the point that we're no longer effective. We have to find that \_\_\_\_\_.

There's two different ways that we can live our lives. The opposing lifestyles are \_\_\_\_\_ or \_\_\_\_\_ . You're like, “That's nice, another word that I can't spell unless it's up on the screen.”

\_\_\_\_\_ is living a life in such a way that everything else is pushed away. Most of us probably would say, “I don't struggle with that. I don't struggle with, you know, I'm not going to go in a cave. I'm not going to be a monk. I don't believe that I should never buy anything nice and I should just walk around with rags on and sleep on the street, whatever it is, and just \_\_\_\_\_ anything of any value.” Most people would not say that.

And here's the funny thing about the people that actually believe that. We've heard that, and we might have even seen people that have done that, that have said, “You know what, I'm just going to give away everything and I am just going to, whatever God wants me to have, that's what I'm going to have.” Well, the problem is, think through the \_\_\_\_\_ of that.

If all of us gave away everything that we had in the world, what would happen? Who would make the goods? Who would provide the services? You see, a lot of the people, especially when it comes to finances, we never

think through the \_\_\_\_\_ of some of our decisions. The Bible doesn't say that we should live \_\_\_\_\_ of anything fun, anything good. How do I know that?

**1 Timothy 4:3-5 –**

*Forbidding to marry, and commanding to abstain from meats, which God hath created to be received with thanksgiving of them which believe and know the truth. For every creature of God is good, and nothing to be refused, if it be received with thanksgiving: For it is sanctified by the word of God and prayer.*

This is saying, “Don't do this.” This is: “You \_\_\_\_\_ forbidding to marry.”

Jesus didn't live the \_\_\_\_\_ lifestyle. You say, “Well, no, it says He doesn't have a place to lay His head.”

He didn't have riches. You're right, but He did \_\_\_\_\_ and \_\_\_\_\_ things with people. He went to a wedding in Cana, correct? He participated with people. He did fun things. So there has to be a \_\_\_\_\_ in everything that we do. Now, here's the other interesting thing.

We may say, “I don't adhere to that lifestyle, nor do I want to adhere to that lifestyle.” But the interesting thing is we often let it creep through in our \_\_\_\_\_ of how other people manage their money. How did I first start tonight? This course is not telling what you should spend your money on, but how often, especially Christians, how often does somebody drive up in a new car and we look over and say, “Must be nice, right?” Or somebody walks up with a designer, I don't know, you name it, you fill in the blank and you walk away and say, “That's a waste of money.”

\_\_\_\_\_ to say that? Who am I to say that? Because you know what? What the \_\_\_\_\_ is doing, that's always the problem. We think they shouldn't be spending their money that way, but heaven forbid somebody tell \_\_\_\_\_ how to spend our money. Are you tracking what I'm saying? Okay.

I'm guilty of it. We all can be guilty of it. We say, “No, I don't believe you should live that lifestyle, but they should.”

It's not for us to \_\_\_\_\_. Okay. But we all agree.

We don't need to just clamber into a hole and curl up and, you know, wish for the best. Here's what most of us truly, at the end of the day, struggle with: \_\_\_\_\_. Here are the traits of materialism and man, oh man, I'm materialistic at times.

We're all materialistic once it gets down to it. Some of us struggle with it more than others because what is it? It's \_\_\_\_\_.

Back to the illustration of that person that just drove up with a new car. It's like: “I could never afford that new car.” Okay. I'm now \_\_\_\_\_. I always want the newest and the best, but here's the thing. Ultimately you love \_\_\_\_\_ and you use \_\_\_\_\_ to get those things. That's the end of materialism.

The ultimate destination is that you will never be \_\_\_\_\_ with things. I asked my wife over the last couple days to send me a screenshot of everything that popped up on her Instagram. This is the last couple days.

If you'll notice, I don't know, you got like face cleaning towels, you got kids jumping. Our kid, my son is 18 and my daughter's turning 15. Why my wife is getting ads for a kid's jumpy thing, I have no idea.

Pants, hair rollers, I don't know, toys for the kids. Some of you are going to see the big one in the center, the Wally's phone cases, and now you're going to say that I'm meddling. I won't ask how many people love those phone cases, but Instagram is convinced that my wife needs to get one.

Maybe they're right. I don't know, but what has happened today more than ever is it used to be TVs, right? The new car flashes up. There's commercials that come across the TV, and it's like, "Well, that would be nice."

I'm constantly being told of all the things that I need in my life that I didn't even \_\_\_\_\_ that I \_\_\_\_\_. But now you can skip past any commercials. If you're just willing to let the show, you know, you don't have to watch it live, let it record, you can skip all the commercials. It's a beautiful thing. All the \_\_\_\_\_ is gone.

They figured out another way: Facebook, Instagram, any piece of \_\_\_\_\_ has figured out that there's a ton of money to be made.

And you know, now what they do is they take this person that you follow that holds to values or you've come to like because they're hilarious. They can get you to laugh while you're sitting on the couch. And then that person now tells you what you need to buy that you didn't even know you needed. You say, "He really had to go there, didn't he?"

Yes, but only because I'm just as guilty because what pops up on my wife's Instagram is a little different than the new fishing shirt that seems to pop up on mine. That, quite frankly, I really do want for when I go to Florida, but I really don't need. You see, they have figured out how to \_\_\_\_\_ exactly for you and for me.

We're being told constantly what we \_\_\_\_\_ when we really don't \_\_\_\_\_ it. But at the root of the issue is \_\_\_\_\_ is not the problem. \_\_\_\_\_ is not the problem.

It does get in the way. We're told of this by a rich man in the Bible, the rich young ruler who had tons of stuff, right? And Jesus goes to him and says, "You need to live by the Law." And he's like, "Oh, I've done that." Even though we all know he hadn't.

And Jesus says, "Okay, go sell everything that you have." And that's what broke his heart: when he was told to part with his \_\_\_\_\_.

Now He wasn't. Jesus wasn't saying sell everything for salvation because He knew at the heart of the matter for that rich young ruler, it was that he was missing the point. He was looking for his \_\_\_\_\_ . He was looking for his own actions.

He was saying, "Well, I can give away some of it. That'll get me to heaven." But \_\_\_\_\_ with our money, that's the problem.

### **1 Timothy 6:10 –**

*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.*

Money is not the problem. We need money to be able to live in \_\_\_\_\_ .

Money is not the problem. My \_\_\_\_\_ 's the problem. Look at the last part of that verse.

This is the spiritual part of money. When you and I do not manage our money in a way that is honoring to God, we \_\_\_\_\_ our \_\_\_\_\_ to be used by God. Think about that.

If money is that test that we talked about and God is entrusting us to manage that money the way He wants us to, how are we doing on that test? Is it limiting our effectiveness? Because God says, "I can't give you more opportunity. You haven't passed the test of \_\_\_\_\_ your own \_\_\_\_\_." It's a serious issue. Let's do the best that we can with His help.

**Matthew 6:24 –**

*No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.*

You cannot serve God and man, and you can't serve God and money.

And this is where the rubber meets the road, just like it did for the rich young ruler. Because what God wants is for us to say, "It's Yours." which as we'll see, that's where it is anyways, but He wants us to recognize that.

But a lot of us have broken it into two categories. This is \_\_\_\_\_, and this is \_\_\_\_\_. And I'm going to give Him that, but I need this. I need this for, you fill in the blanks: buy my kids shoes, put food on the table, take a vacation, set aside for retirement, have something left when I want to retire.

All good things, but we've missed that the \_\_\_\_\_ should be God's. Even as Christians, it's easy to fall into the trap of, I just need a little bit more money.

A \_\_\_\_\_ can be rich or poor. He can be white or blue collar. He can be thrifty. He can be indulgent. You can't jump to conclusions. You can't always spot a materialist by just looking at his lifestyle. I can be poor and be a materialist. I can be rich and be a materialist, because it comes down to my \_\_\_\_\_.

John D. Rockefeller, the world's first billionaire, one of the richest men once said this when he was asked how much money does it take to make someone happy. His standard answer was always, "A little bit more."

Because the truth is: we always think, "Ah, if I just made a little bit more, then I'd be okay. If I just made a little bit more."

What does ' \_\_\_\_\_ ' in America look like? Top 1%, this is according to the IRS. You can trust them, right? \_\_\_\_\_%. If you make \$815,000 a year, you're in the \_\_\_\_\_%.

That's good money. You're in the top \_\_\_\_\_% if you make \$335,000, almost \$336,000. You're in the top \_\_\_\_\_% if you make \$130,000.

We happen to live in a very affluent area. But you know what that means? That looking across this room, a good number of people still settle into the category that's probably not mentioned. This is as an \_\_\_\_\_. This is not a \_\_\_\_\_. Most will probably settle into a category much below that.

And you say, "Man, if I could be in that 20% and I could make \$130,000 and my spouse could make \$130,000... that would get rid of a lot of the problems that I have." \_\_\_\_\_?

We're going to talk more about this in week number two. Some of those numbers are a little bit small, but I'm going to read them for you. Average credit card debt by income. This will prove, as well as just looking around in the society in which we live, that believing that is simply not the case.

Income percentile less than 20%. Okay? So if you make \$20,000, the average number of people, or excuse me, the percentage of people that have credit card debt in that income category is 33%. The median credit card debt is \$ \_\_\_\_\_. The average credit card debt is \_\_\_\_\_.

Meaning there's some people with some very high balances along that line. \$3,630 in people that make \$20,540. You say, well, if I made \$100,000, look at that fourth one down.

So you are in the 60 to 79% category as far as your income. You make \$115,000, 54% of people making that amount of money have \_\_\_\_\_. You say, "That cannot be true."

I didn't make up the numbers. It's really easy to find that information too, because the credit card companies do a very good job of keeping track of that. You want to know why? That's the money right there.

All those people paying 17, 21, 27% on credit cards. Trust me, they know who's in debt. And the truth is making a hundred grand ain't going to \_\_\_\_\_ your \_\_\_\_\_ either.

200 grand still ain't going to fix your problem. Look at the income categories. People making \$390,000 a year, \_\_\_\_\_% of them have credit card debt.

What? How can you not pay for it if you are making that? Because we are always living \_\_\_\_\_ of our \_\_\_\_\_. That is the human tendency. In reality, we are very rich in this country.

We have it very, very good. Look at our building. Look at the cars that we drive.

Look at the vacations that we take. And I'm talking to all of us. I have it very good.

I have been fortunate to travel around the world and see the living conditions of a good majority of the world. You go over to India and see how people live, go to the Philippines, go to Africa, see how people live. We have it really, really good.

Median household income in the United States, \$ \_\_\_\_\_. That's still good money. Look at the world.

And by the way, that is skewed. You go to these poor countries, they ain't making \$9,000, \$10,000 a year either per household. We're talking the median across the world.

Folks, we live in the most prosperous country on the face of the planet. We have to be able to make this work and \_\_\_\_\_ our \_\_\_\_\_ in a godly way. It is not about getting rich.

**Proverbs 23:4-5 –**

*Labour not to be rich: cease from thine own wisdom. Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven.*

I struggle with that. I love figuring things out. I really try to figure things out.

And you know what the Bible says? \_\_\_\_\_ from your own \_\_\_\_\_ when it comes to riches. If we put our trust in our riches, just wait till it's \_\_\_\_\_.

Because like a little bird flying out the window, it can disappear. I don't know how exactly that could happen in my life or your life, but it can. I've seen it happen and I've heard it happen.

Riches can disappear. So let's not make that our aim. There's only one conclusion.

Riches can't buy happiness, and the pursuit of those riches is endless and ultimately \_\_\_\_\_. It is up to God.

**1 Samuel 2:7 –**

*The LORD maketh poor, and maketh rich: he bringeth low, and lifteth up.*

It's God's \_\_\_\_\_.

If some of you don't have as much as your neighbor, that's okay. If some of you have way more than your neighbor, that's okay. Manage it the way \_\_\_\_\_ you to manage it.

**Psalms 37:16 –**

*A little that a righteous man hath is better than the riches of many wicked.*

So wait a minute.

You're going to tell me that if I just be righteous, I'm going to be \_\_\_\_\_ than that rich person who is living a wicked lifestyle. Yeah, I am saying that, but it's not me saying it. It's the \_\_\_\_\_ saying it.

Don't make riches our goal. What is the balance?

**Proverbs 30:7–8 –**

*Two things have I required of thee; deny me them not before I die: Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me:*

It's the \_\_\_\_\_ as a Christian that God wants us to have.

Finding that place between poverty and riches— that balance is going to look \_\_\_\_\_ for you than it might for me. My balance might look different than yours.

It's okay. I need to find that balance. Be a good \_\_\_\_\_.

What is the ultimate goal? The promise of God's never-ending presence and His promise to provide what we need can provide us the \_\_\_\_\_ to completely leave our financial future up to Him. We have got to trust Him. We have to let Him take the lead.

You and I can be rich in one way.

**Philippians 4:11 –**

*Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content.*

Paul was saying that from \_\_\_\_\_, mind you.

You and I can be content wherever we're at.

**Hebrews 13:5**

*Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.*

The only way that contentment is not just acknowledging what we have is enough. It's acknowledging that \_\_\_\_\_ is enough. You see the difference? It's not me just sitting saying: "I'm happy with exactly everything I have."

No, \_\_\_\_\_, You're enough for me. I trust You completely. Contentment can make anyone rich.

Scripture tells us that.

**1 Timothy 6:6-7 –**

*But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out.*

What's the guideline for being content? Car. Certainly got to have a garage because I got to put the car someplace. Two bedrooms will work. I'd really like three. Four maybe for when my relatives come over.

Not verse eight.

**1 Timothy 6:8 –**

*And having food and raiment let us be therewith content.*

Raiment could mean \_\_\_\_\_ / \_\_\_\_\_. I've heard people say that. Fine, throw that in there.

If you have that, we're called to be content. But that's not the guideline for most of us. But let's strive to make that. Make that our guideline. It is an important issue in our spiritual life. And for those of us that are married, it impacts our \_\_\_\_\_, how we handle our \_\_\_\_\_.

---

I want to share a story with you about pretty much all the things that Pastor Dave has talked about this evening about finances. And my hope and my prayer is that what I lived through and what I experienced and how I dug myself out of it can be inspiration to others and maybe start a dialogue about no matter where you are in your financial stewardship journey, that there is hope and that God can pull you through.

So I grew up in a home where we didn't talk much about money. We didn't talk about a lot of things, but money definitely was at the top of the list of things that were never addressed. But yet it was everywhere and it was always a \_\_\_\_\_.

The public school I went to didn't talk about money either. I remember I sat through one basic accounting class in high school and I learned about general ledgers and assets and liabilities, but not about \_\_\_\_\_ or how that was going to impact my life in any meaningful way. So when I left home, I didn't have the skills or the mindset.

I was also \_\_\_\_\_ very lost, and that would really come into play throughout the rest of this story that I'm going to tell you. So I left home at the age of 19 to go away to college, and I had a plan to pay for college using a combination of jobs, student loans, and I had joined the Army Reserve for the GI Bill. So I thought to myself, "This is how I'm going to make it, and this is how I'm going to work through paying for school."

And I wasn't on campus maybe more than a few weeks when I was walking to my class one day and there was a credit card company. I won't mention who they are, but credit card companies are so clever. They were giving away free t-shirts in exchange for my name, social security number, household income.

I filled it out, got my free t-shirt, and a few weeks later I got a \_\_\_\_\_ in the mail. How cool was that? And I thought, this must mean that they trust me. This must mean that I can be trusted with money, and so I started charging my \_\_\_\_\_ in school.

And I kept charging because I thought, well, I'll just make them the payments. I'll \_\_\_\_\_ it \_\_\_\_\_ each month. It's no big deal.

So I kept doing that, and when I graduated from college, I had a student loan balance, I had my degree, and I had about a \$3,600 credit card debt that I did not pay off in full. I carried it. And then when I got my first job, I thought, well, I need new \_\_\_\_\_ and I need a fancy \_\_\_\_\_ because I'm going to be living in the Chicago suburbs.

And I didn't have all the monthly income to cover all those expenses, so I continued to use that credit card. And eventually I got to a point where I couldn't keep up with the \_\_\_\_\_. That first credit card ended up getting charged off, there was a judgment entered against me, and I eventually, years later, paid it all back.

So that was my first round of mistakes with money. But I wasn't done. In fact, it got a lot worse.

When I met and married my first husband, by then I was in my mid to late 20s, and I remember that I was always a very hard worker. But I also remember constantly feeling like I wanted to go for that next promotion. Why? Because it would allow me to make \_\_\_\_\_.

Because money is what I needed to keep pace with my ever-\_\_\_\_\_ lifestyle. My husband and I both had really good jobs. He was a police officer, he had the ability to earn a lot of extra money with overtime.

And so we, because we were young, we had very few \_\_\_\_\_, we promptly started a cycle of living way beyond our means. And I wrote it down because I had to remind myself how deep of a hole we dug ourselves. So we ended up \$83,000 in credit card debt, a home equity loan of \$80,000.

We bought not one house, but we bought two houses because at the height of the housing bubble, I don't know if any of you remember this, but the home values had increased so much and people were buying properties and then selling them for a profit. So we bought a second residence. I had a master's degree by then, I borrowed, took out more student loan debt for that.

We had a car note for a Mercedes, it was like an eight-year loan. The payments were outrageous, but that's the debt that we had. And eventually it got to a point where we couldn't maintain the \_\_\_\_\_ of the \_\_\_\_\_ on all that debt.

So we never talked about money, and yet it was always there. And then once I took a look at our situation, I panicked, and that was when the money \_\_\_\_\_ started, but now we were having money fights. And as Pastor Dave said, you know, money is not the problem.

Well, it wasn't the problem in our marriage either. It was about a \_\_\_\_\_ of \_\_\_\_\_ and about a difference of priorities. And unfortunately, our marriage did not survive. So why do I tell this story? About a year after my marriage ended, I got saved.

And I also happened to have a good group of co-workers who had started a \_\_\_\_\_. I won't mention the name, but it's a well-known program. But we went through that program together at work.

And through that process, I was able to pay off all the debt that had been kind of awarded to me in the divorce settlement. So I made a plan, and I was able to pay off almost \$ \_\_\_\_\_ of debt. And from that experience, I learned a lot.

I also learned to trust God. I learned that it was important for me to be \_\_\_\_\_ with other people and to share where I was at and to have \_\_\_\_\_ in my life. And it also taught me so much about contentment.

How does money impact your marriage? Well, I think there's a statistic about the number of marriages that end in divorce because couples can't see eye to eye about finances. And because it's not really about the finances, it's about what the finances represent, about your \_\_\_\_\_.

So if you're not on the same page with that, that can really \_\_\_\_\_ and create \_\_\_\_\_. How does money affect family? You know, I think if there are financial stressors in your family, it is going to impact how you \_\_\_\_\_ to your children. And your children can pick up on that \_\_\_\_\_.

And it will also affect them. And if you don't talk to them about money, they will not know how to handle money when they leave home. How does it affect your \_\_\_\_\_ if you have money difficulties or challenges managing your money? I will say that for me, I developed severe anxiety and stress about not having the money to pay bills or worrying about how we were going to pay all these bills.

And it kept me away from, you know, being as \_\_\_\_\_ to God as I could. And so I will say that it definitely had an impact on my testimony. But I will also say that through my trust in the Lord and through my walk with Him, you know, He gave me the courage that I needed and to help me realize that, you know, new clothes and new cars, those things are great, but they are not a \_\_\_\_\_ for true contentment.

So that is what I wanted to share with you all tonight. And also just to say that, once again, no matter where you are, you know, I would love to be able to start a \_\_\_\_\_ about this in our church. So thank you.

---

She is going to start next week talking about debt. And as I said, some of you may be sitting in that room, in this room, saying, "Oh, that's me."

Okay, maybe the numbers look a little different. It doesn't matter. It could be any of us, right? How do we manage our finances? As she talked about, it impacts our marriage, our family, our ministry opportunities, and it comes down to one word: \_\_\_\_\_.

But that's the hardest thing, when we live in a world telling us all the things that we need. Once we realize that what we have is \_\_\_\_\_ what God \_\_\_\_\_ us to have, He didn't make a mistake. It is then our responsibility to be wise stewards of what is ultimately His.

That's our singular job. Especially as Christians who know the Word of God, we've just opened the Word of God tonight and seen what the Bible says about money. Now we know how the attitude, the approach we're supposed to have, but we need to \_\_\_\_\_.

You see, how do you view how you live this life? I talked about Hebrews 13:5: Let your conversation be without covetousness, and God tells us that He'll never leave us nor forsake us.

We go through all the people that demonstrated faith. But when it talks about Abraham, it talks about him being a \_\_\_\_\_, simply walking from point A to point B, serving the Lord in between, because he looked for a city that was not of this earth. He was a \_\_\_\_\_ on this earth.

He was passing through. You and I are passing through. I am getting from here to there.

And you know what God from heaven does as I walk from here to there? He says, "I'm going to give you this. What are you going to do with that? You going to keep it for yourself? Or are you going to deliver it safely over

to this side? Are you going to be efficient with what I give you? Or are you just going to keep it to yourself? Are you going to manage it effectively?"

But the difference is: it was never mine. It was \_\_\_\_\_ to begin with. The money's not mine. Anything I have isn't mine. Now, with that perspective, my decisions might \_\_\_\_\_.

Do I do that perfectly? No way. I don't. None of us do. But that doesn't mean we should \_\_\_\_\_ . We become more like Christ the more we get to know Him.

Do I share the gospel as much as I should? \_\_\_\_\_.

I need to be better about that, too. You see, we're never going to be \_\_\_\_\_ until we get to heaven. But we're called to be a \_\_\_\_\_.

We're called to live \_\_\_\_\_ to the word of God. Let's never give up to that desire

***Christian Womanhood* is the property of the Dayspring Bible College & Seminary. The Dayspring Bible College & Seminary is a ministry of the Quentin Baptist Church, 24126 Quentin Road, Lake Zurich, IL 60047.**

**Copyright © 2024  
Dayspring College & Seminary  
All Rights Reserved**