

Life Notes *Family Matters with Pastor Cory*

10. **Financial Freedom**

INTRODUCTION

Did you realize that the Bible give us about 500 verses discussing prayer, fewer than 500 verses on faith, but more than 2,350 verses dealing with money and possessions?! That's a lot! Did you realize Jesus taught more on this topic than He did on Heaven and Hell? That's pretty amazing!

Why? Because God knew finances would play a major role in our relationships. How we deal with money affects our relationship with God, other people, but especially our spouse. Even Dr. Phil says that disputes over money are the leading cause of divorce.

Money is a big deal! But what I find often is many couples are reluctant to discuss financial matters, because an argument typically ensues. My heart desires that you take some of this information, humble yourself, and have mature conversations that will better your marriage and family.

So let's jump in to a few things I'd like you to consider:

STEWARDSHIP

Ultimately, our finances are borrowed from the Lord! This is the single most important thing we can understand about our income. He has given money to us to steward for a season. We will be rewarded based on how we deal with our money.

"Well done, My good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!" Matthew 25:21

TITHE

A tithe literally means a tenth. God instructs us to give Him the first 10% of our income as a type of "first fruits." This is part of our stewardship. Obviously, this isn't because God needs our money. As a matter of fact, it has nothing to do with money! It has everything to do with our trust and obedience.

As we trust God with the first 10% of our income, He sends an extra measure of supernatural favor to rest on our lives. This may manifest through means of promotions at work, longevity with vehicles, health, others giving to you unexpectedly, and so on. I'm a firm believer in the blessing that flows from obedience to God's tithe! I have seen it in my own life as a result.

Now, does this mean God will curse your finances if you don't tithe? I don't believe that. But He may withhold His hand of blessing. I believe many families habitually struggle because they don't honor the Lord with His tithe. I don't want that for you! God's heart is to bless His children!

Bring the full tithe into the storehouse, that there may be food in My house. And thereby put Me to the test, says the Lord of hosts, if I will not open the windows of Heaven for you and pour down for you a blessing until there is no more need. Malachi 3:10

OFFERING

An offering is anything beyond the tithe. This may be feeding the poor, giving to missions, etc. There is so much joy in this area!

As a side note, I think tithe and offerings should be built into your budget. It doesn't sound very spiritual, but Paul reminds us, "Do not give reluctantly or out of compulsion."

OTHER MONEY MATTERS

Beyond that, every couple should have open discussions about finances. Below are some conversation starters for you. Please don't let these cause arguments! The enemy would love nothing more. Allow these questions to create an on-going dialog.

Budgeting/Spending

Do you have a budget in place?

What is our decision making process for large purchases?

Is anyone an impulse shopper?

Debt

What is our true current debt?

Do we have a plan to pay it off?

Are we willing to make hard decisions to pay down bills?

Should we dispose of certain credit cards?

Savings

Is there a plan for our retirement (401K)?

Do we have an emergency only, savings account?

Is our savings account too easy to access?

RESOURCES

Below are helps for your financial journey. You can find budget templates, debt calculators, and so on. As a reminder, our church is currently offering *Financial Peace University* classes. Contact the church office for details – 803.798.4488.

crown.org, youngmoney.com, mint.com, daveramsey.com