

## Mastering Your Money

Luke 16:1-13

1 And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.

2 And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward.

3 Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed.

4 I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses.

5 So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord?

6 And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty.

7 Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore.

8 And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

9 And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

13 No servant 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.

The rule is not to talk about money with people who have much more or much less than you.

*“When it comes to money and life, I’m glad that God can talk on all levels of life.” – Dennis Deese*

Many people in this world have enough wisdom to understand how to get temporal wealth while at the same time, many, if not most of God’s children, who have spiritual light, are not wise enough to have spiritual wealth. Why? Because they don’t manage the secondary wealth correctly so God can’t entrust them with true wealth.

The thrust of Jesus’s message in this passage is; get your stewardship in order, because if you’re not trustworthy in handling worldly wealth, how can I entrust in you true riches (spiritual wealth)?

*“Can anybody remember when the times were not hard and money not scarce?” – Ralph Waldo Emerson*

#### **Jesus knows what it is to be poor:**

2 Corinthians 8:9 For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.

Matthew 8:20 And Jesus saith unto him, The foxes have holes, and the birds of the air have nests; but the Son of man hath not where to lay his head.

#### **Jesus knows what it is to abound:**

Ephesians 3:8 Unto me, who am less than the least of all saints, is this grace given, that I should preach among the Gentiles the unsearchable riches of Christ;

## **Contentment:**

Proverbs 30:8-9

8 Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me:

9 Lest I be full, and deny thee, and say, Who is the Lord? or lest I be poor, and steal, and take the name of my God in vain.

## **How Does God Equate Money and Evil?**

1. When someone has a driving and mastering love for it.

Luke 16:13 No servant 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.

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.

Luke 4:6-7

6 And the devil said unto him, All this power will I give thee, and the glory of them: for that is delivered unto me; and to whomsoever I will I give it.

7 If thou therefore wilt worship me, all shall be thine.

Mark 4:19 And the cares of this world, and the deceitfulness of riches, and the lusts of other things entering in, choke the word, and it becometh unfruitful.

1 John 2:15-16

15 Love not the world, neither the things that are in the world. If any man love the world, the love of the Father is not in him.

16 For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world.

Revelation 3:17 Because thou sayest, I am rich, and increased with goods, and have need of nothing; and knowest not that thou art wretched, and miserable, and poor, and blind, and naked:

Luke 12:16-21

16 And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully:

17 And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits?

18 And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.

19 And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry.

20 But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?

21 So is he that layeth up treasure for himself, and is not rich toward God.

## **2. When someone acquires it in an evil and wicked way.**

Matthew 4:8-10

8 Again, the devil taketh him up into an exceeding high mountain, and sheweth him all the kingdoms of the world, and the glory of them;

9 And saith unto him, All these things will I give thee, if thou wilt fall down and worship me.

10 Then saith Jesus unto him, Get thee hence, Satan: for it is written, Thou shalt worship the Lord thy God, and him only shalt thou serve.

Matthew 26:15 And said unto them, What will ye give me, and I will deliver him unto you? And they covenanted with him for thirty pieces of silver.

Proverbs 15:27 He that is greedy of gain troubleth his own house; but he that hateth gifts shall live.

Psalms 73:3 For I was envious at the foolish, when I saw the prosperity of the wicked.

### **3. The wrong use of it.**

Matthew 25:43 I was a stranger, and ye took me not in: naked, and ye clothed me not: sick, and in prison, and ye visited me not.

1 John 3:17 But whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?

1 Timothy 6:17 Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy;

2 Timothy 3:2 For men shall be lovers of their own selves, covetous, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy,

Proverbs 3:27 Withhold not good from them to whom it is due, when it is in the power of thine hand to do it.

*"If you don't master your money, it will master you and Jesus said you can't serve two masters" – Dennis Deese*

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.

Proverbs 22:7 The rich ruleth over the poor, and the borrower is servant to the lender.

## How Does God Equate Money and Righteousness?

1 Kings 10:7 Howbeit I believed not the words, until I came, and mine eyes had seen it: and, behold, the half was not told me: thy wisdom and prosperity exceedeth the fame which I heard.

Genesis 13:5-7

5 And Lot also, which went with Abram, had flocks, and herds, and tents.

6 And the land was not able to bear them, that they might dwell together: for their substance was great, so that they could not dwell together.

7 And there was a strife between the herdmen of Abram's cattle and the herdmen of Lot's cattle: and the Canaanite and the Perizzite dwelled then in the land.

### 1. It is a gift from God.

Ecclesiastes 5:19 Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God.

Deuteronomy 8:18 But thou shalt remember the Lord thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

1 Chronicles 29:12 Both riches and honour come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great, and to give strength unto all.

## **2. God wants to bless you with enough.**

Matthew 6:25-26

25 Therefore I say unto you, Take no thought for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than meat, and the body than raiment?

26 Behold the fowls of the air: for they sow not, neither do they reap, nor gather into barns; yet your heavenly Father feedeth them. Are ye not much better than they?

Matthew 6:30-34

30 Wherefore, if God so clothe the grass of the field, which to day is, and to morrow is cast into the oven, shall he not much more clothe you, O ye of little faith?

31 Therefore take no thought, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed?

32 (For after all these things do the Gentiles seek:) for your heavenly Father knoweth that ye have need of all these things.

33 But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

34 Take therefore no thought for the morrow: for the morrow shall take thought for the things of itself. Sufficient unto the day is the evil thereof.

Luke 11:13 If ye then, being evil, know how to give good gifts unto your children: how much more shall your heavenly Father give the Holy Spirit to them that ask him?

1 Timothy 5:8 But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.

## **3. He wants you to have enough to live on less than 90% of your income by honoring the Lord with at least the first 10% of your income plus your personal offerings.**

2 Corinthians 9:7 Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

Genesis 14:20 And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all.

Malachi 3:10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

*“Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort.” – Franklin D. Roosevelt*

Proverbs 3:27-28

27 Withhold not good from them to whom it is due, when it is in the power of thine hand to do it.

28 Say not unto thy neighbour, Go, and come again, and to morrow I will give; when thou hast it by thee.

### **Realize Your Responsibility**

Luke 16:1 And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.

Psalms 24:1 The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein.

1 Chronicles 29:11 Thine, O Lord is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O Lord, and thou art exalted as head above all

1 Corinthians 10:26 For the earth is the Lord's, and the fulness thereof.

### **Evaluate Your Circumstances**

Luke 16:2 And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward.

(You can call this a budget or an inventory of both assets and liabilities; debt)

Proverbs 27:23-24

23 Be thou diligent to know the state of thy flocks, and look well to thy herds.

24 For riches are not for ever: and doth the crown endure to every generation?

### **Develop Your Strategy**

Luke 16:3 Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed.

1 Corinthians 4:2 Moreover it is required in stewards, that a man be found faithful.

### **Implement Your Plan**

Luke 16:5 So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord?

Proverbs 11:24 There is that scattereth, and yet increaseth; and there is that withholdeth more than is meet, but it tendeth to poverty.

**For example, your plan may include:**

1. Start tithing.
2. Stop unneeded and wasteful spending.
3. Pay off your current debt.

Pay off your smallest debt first by applying any additional money you receive on that bill. Once you have paid your smallest bill off, then take the amount you were paying on that bill and apply it with the payment on your next lowest debt; you will be putting the two former payments together and now any additional money you receive apply it with the two payments to your current lowest payment.

(This method is slow at first, but it has a snowball effect; the opposite of debt and interest)

**An Example:**

You are paying Visa \$150 per month, Mastercard \$150 per month, and Discover \$200 per month. Once you have paid off Visa you would then be paying Mastercard \$300.00 per month (the first two payment combined). Once Master card was paid off you would then be paying Discover \$500.00 per month (all three payments combined).

4. Getting rid of your credit cards (except for one).
5. Paying off the one credit card you have each month.

**A Managing Plan: "The Ten, Ten, Eighty plan"**

1. The first 10% to God.
2. The next 10% to yourself (savings).
3. The next 80% to expenses.

(keep in mind that a percentage of the 80% will be used as gifts to others and different needs as the Holy Spirit prompts you). If you want God to give to you to get you out of debt, then you must learn to become a cheerful giver yourself. You reap what you sow!

You need at least 6 month's salary in reserve for emergencies; however, you must commit to getting out of debt first. You can do this in less than five years with God's help. Learn from your mistakes, and mentor others who may need your help.

### **Trust Your Lord**

Luke 16:8 And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

Romans 13:8 Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

1 Samuel 2:7-8

7 The Lord maketh poor, and maketh rich: he bringeth low, and lifteth up.

8 He raiseth up the poor out of the dust, and lifteth up the beggar from the dunghill, to set them among princes, and to make them inherit the throne of glory: for the pillars of the earth are the Lord's, and he hath set the world upon them.

Philippians 4:6 Be careful for nothing; but in every thing by prayer and supplication with thanksgiving let your requests be made known unto God.