

A FINANCIALLY PRUDENT DISCIPLE PRT 1

We are continuing with our series titled **HIS COMMISSION, OUR MISSION PRT 27** and this is very close to the heart of God. The great commission, the idea of redeeming man to Himself, is the reason why you exist. Unless you understand that for a believer, everything comes down to the person's soul, you will be reckless in the way you live life. You will be reckless in your relationships, at your workplace, and at school, and you will find it difficult to make progress in life. One of the areas where many people, including believers, tend to be reckless is with their money.

In the coming 3 weeks or so, I want to talk to you about financial prudence from a Biblical perspective, and therefore I have titled this portion of the series as **A FINANCIALLY PRUDENT DISCIPLE PART 1.**

I want you to know that money is more spiritual than most things. Money is a mysterious issue that requires a spiritually mature person to handle.

- Very few things can cause you stress like finances. Both the absence and the presence of money can cause great sorrows in one's life. Someone said money is the greatest revealer of character.
- Families burn because of money, best friends become enemies in a split second, great dreams are achieved with money, nations go to war because of money and villages are transformed because of money.
- It is, therefore, an area of your life you need to manage well in this chaotic world. Like they say, "money makes the world go round."
- **One of the most significant challenges you will face in life is your relationship with money (wealth).**
- At the center of every relationship is the question of who is master and who is servant. In other words, when it comes to money, it will test your allegiance and worship.
- The problems you have with money are a reflection of who is master and who is lord between the two.

Matthew 6:24 No one can serve two masters: Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.

- Money can get you almost everything you need. The Bible even says money answers all.

Ecclesiastes 10:19 A party gives laughter, wine gives happiness, and money gives everything!

- Money can give you access to hospitals but it cannot give you good health, money can give you access to a great education but money cannot give you wisdom, money can get you a beautiful house in an estate but it cannot give you a home, money can ensure that you have all the food you need but money cannot buy you satisfaction.

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- The quality of life that God can give you, money cannot. No amount of money can save your soul.
- The Lord Jesus speaks to His disciples and warns them that if they are not careful, they will end up worshipping money because of its godlike attributes.
- Mammon and money are used interchangeably in scripture, and mammon is a Syriac word given to an idol worshipped as the god of riches.
- Management of money starts by rightly positioning money and wealth in your life.
- A financially prudent disciple does not serve wealth; instead, they see wealth as their servant.
- You cannot serve God and money at the same time. You will either love God or you will love money.
- Money is a great servant, but a terrible master. You want money to be your servant and not your master.
- The orders and instructions of God are opposed to the orders and instructions of mammon.
- The sole mandate of a true disciple is to worship God and Him alone. But a true disciple is in danger of worshiping wealth and worldly possessions.

Psalm 81:9 "Let there be no strange god among you; Nor shall you worship any foreign god."

Deuteronomy 6:5 And you shall love the LORD your God with all your heart and with all your soul and with all your strength.

- Mammon is enticing to the inclination of believers and can cause them to lay your life before it.
- Worshipping and serving God requires that:
 - He remains supreme in the face of money and wealth.
 - He is served with wholeness of heart.
 - We should always choose Him first before the pursuit of money and wealth
- A disciple of Jesus can only worship effectively when his faculties are not divided. It is impossible to give equal attention to the world and to the God of heaven.
- **How do you know if you are serving mammon?**

1 Timothy 6: 9 Those who want to be rich, however, fall into temptation and become ensnared by many foolish and harmful desires that plunge them into ruin and destruction. 10 For the love of money is the root of all kinds of evil. By craving it, some have wandered away from the faith and pierced themselves with many sorrows.

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- Here Paul is warning his son Timothy to run away from the love of money, which he called is the root, the genesis of all evil.

1. An unhealthy obsession with becoming rich

- Something starts happening to a person who is obsessed with riches – you start indulging in what Paul calls foolish and harmful behaviors and desires (corruption, gambling).
- When you want to be rich at all costs, you will start pursuing money relentlessly, and Paul says that when you start doing that, your love for money will lead you to do anything to get money, and that is a form of worship.
- This love for wealth will cause you to become a workaholic who lacks judgment.

Proverbs 23:4: "Do not wear yourself out to get rich; be wise enough to restrain yourself"

Psalms 127:2: "It is in vain that you rise early and go late to rest, eating the bread of anxious toil; for he gives to his beloved sleep".

Ecclesiastes 4:6: "Better one handful with tranquility than two handfuls with toil and chasing after the wind".

- An obsession with getting rich is the seedbed for stinginess. People who don't know how money is made are deceived into thinking that money is made by accumulation.
- The rich of this world have understood the power of giving, and some of them are the biggest givers you can think of.

Proverbs 28:22 (BSB) A stingy man hastens after wealth and does not know that poverty will come upon him.

2. A constant feeling of lack

- This is a feeling of never having enough, which causes you to be restless and always looking for an opportunity to make more money.
- This person will never have time for the Lord because to him, anytime spent not hustling is a wasteful opportunity.
- Learn to be content with what you have and not always look for more. This is not a license for a lack of ambition, but rather, you gladly submit to God's plan for your life by accepting what God has provided in the moment.

Philippians 4:11 I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.

- In order to avoid a sense of constant lack, you start developing a habit of hoarding. The danger there is that your security will be tied to what you have accumulated.

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Luke 12:15 Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."

3. Living beyond your means

- This is prevalent in today's culture, and to find out, you don't have to look too far – open your bank app and you will see if you have this problem. If you have this problem, it is a sign that you worship mammon to a degree.

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

- Your desire to acquire what you can't afford and to go out of your way to live like that means that you are a slave to money.
- Living beyond your means is an indication that you are not satisfied with what God has given you, and you will go to other gods to supply for the lack.

Romans 12:3 For by the grace given me I say to every one of you: Do not think of yourself more highly than you ought, but think of yourself with sober judgment, according to the measure of faith God has given you.

- How do you know if you're living beyond your means?
 - You Exceed Your Budget
 - You Regularly Put Purchases on Credit
 - You Only Make Minimum Payments on Debt
 - You Live Paycheck to Paycheck
 - You Don't Save Money – no emergency fund.
 - You've Accumulated More Debt Than You Can Afford to Pay Off

4. You want to keep up with others

- You have a desire to keep up with the trends. Everyone is wearing Nike sneakers; you also want your Jordans. Your neighbor has bought a new car, so you want to change yours.
 - Usually, we want to keep up with people to keep up appearances, as well as to seek acceptance.
 - Our acceptance is from God; our approval is from the Lord. What you seek approval from will eventually become your god.
 - You start looking to mammon to give you an identity only God can give you – that is worship!
- 1John 2:15 Do not love the world, nor the things in the world. If anyone loves the world, the love of the Father is not in him, 16 because 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. 17 And the world passes away, and the lust of it, but he who does the will of God abides forever.*
- You must be careful of being under the control of the Jozi spirit – the city of gold was built during the gold rush and everyone was seeking a piece of it. The competition was stiff – it was survival of the fittest.

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- That is why the dominant spirit in Jozi is materialistic – people are after acquiring things for the sake of hoarding wealth.

5. You are more loyal to your livelihood (source of income) than to God.

- Many people are possessed by their jobs and businesses, and they have become servants of what brings money into their lives.
- We have rationalized the importance of our jobs and business so much that it makes sense to worship them.
- John Calvin once said, “Where riches hold the dominion of the heart, God has lost His authority.”
- Here I am talking about the amount of time we spend at work, compared to the amount of time we spend with God and what matters to God.

Matthew 6:21, 24 “For where your treasure is, there your heart will be also... No one can serve two masters... You cannot serve God and money”

- The script needs to change – a disciple of Jesus must be obsessed with Kingdom matters. When we seek God and worship Him wholeheartedly, all other things will come looking for us.

Matthew 6:33 But seek first the kingdom of God and His righteousness; and all these things shall be added to you.