

A FINANCIALLY PRUDENT DISCIPLE PRT 2

Last week, we began talking about one of the most important aspects in the life of a believer, and that is your finances. Today, I am doing **A FINANCIALLY PRUDENT DISCIPLE PRT 2**.

- A lot of people find that the month is usually longer than what their finances can handle and that is a major cause of stress and anxiety.
- There are varied reasons why this could be the case, but chief among many is failing to apply God's financial laws.
- I hold dearly to the conviction that says at the center of financial stress is the utter disregard of the laws of God that pertain to financial management.
- We are going to be exploring these principles and see how we can apply them in our lives.
- **God's principles for financial prudence**
- If you ignore God's financial laws, you will always live a life of begging and being in need. Sometimes, living in line with the laws isn't the easiest thing to do, but it's all worth it.
- When you start looking at God's way of financial management, some of the principles can sound counterintuitive in the sense that they appear to take you further away from the desired financial freedom.
- God wants you to do well, and He enjoys seeing you do well. In fact, the psalmist tells us that the Lord takes pleasure in the prosperity of His servant:
- Are you ready to go on a journey to explore some of the principles?

a) Acknowledge God as your source.

- It is a critical cornerstone of all your financial well-being. Your salary is not your source, and your savings are not your security. You can lose these in a moment.
- When God is your source, your source is secure – God will always ensure that your needs are met.
- If one door closes, He will open another door for you. If your job is your source, what happens if you lose it tomorrow?

Psalm 50:10-12 For every beast of the forest is Mine, and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are Mine. "If I were hungry, I would not tell you; for the world is Mine, and all its fullness."

- The mindset of your job being your source is a source of stress for many people.
- You end up worshipping the source of your well being – you bow down to its demands; you compromise to appease it.

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*Deuteronomy 8:18 (NIV) 18 But remember the Lord your God, for it is he who gives you the ability to **produce wealth**, and so confirms his covenant, which he swore to your ancestors, as it is today.*

- God gives you the ability to produce wealth – God wants you to produce wealth. There is nothing wrong with being prosperous – it's simply a matter of how you do it and why you do it.
- In every economy, there are wealth producers and wealth consumers, and you will realize that there are always more wealth consumers than there are producers.
- That is why there is always a shortage – you know the demand and supply issue in economics.
- It is only God who can make you a wealth producer and not your qualifications and background.
- What you own came from God and the center holds when God is acknowledged.
- Since everything that we have comes from the Lord, the next principle we need to understand is that we have a responsibility to look after that which belongs to another.

b) Financial Stewardship

- Here is a major element that will determine your financial well-being – your relationship with money will determine how much you will have over time.
- The dictionary defines a steward as “a person entrusted with the management of estates and affairs not his own; an administrator.”
- The New Testament word translated “steward” means “the manager of a household or household affairs; a manager”

1 Corinthians 4:1 Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful.

1 Peter 4:10 As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God.

- Speaking of finances, you are given delegated authority by God, the owner, to oversee possessions, property, and household affairs.
- A believer is a receiver of finances from God and, therefore, accountable and responsible to the owner.

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- Your level of stewardship determines how much more you can be entrusted with.

Luke 16:1 And He also said to His disciples, There was a certain rich man who had a steward. And he was accused to him, that he had wasted his goods. 2 And he called him and said to him, What is this I hear about you? Give an account of your stewardship, for you may no longer be steward.

- We see the master coming back and asking for accountability from his servants. The same is true with the Lord regarding the wealth He has allowed to pass through your hands.
- Many people will never grow financially because they always fail the stewardship test.
- Your level of accountability is in line with what God has given you.

Luke 12: 47 That servant who knows his master's will but does not get ready or follow his instructions will be beaten with many blows. 48 But the one who unknowingly does things worthy of punishment will be beaten with few blows. From everyone who has been given much, much will be required; and from him who has been entrusted with much, even more will be demanded.

- What this means is that the one who is a R10 earner will account for that amount, and the R12000 earner will account for that amount.
- That is why a higher earner is expected to give more than a lower earner.

The anatomy of financial stewardship

a) Honestly earn your income

- Whenever God wants to bless you financially, He will only do it according to His ways.
- Any money we earn via unscrupulous means is not a blessing from God. The problem with dishonest money is that it dwindles away, it runs away quickly.

Proverbs 13:11 Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

- The problem with dishonest money is that there is no wisdom and support from heaven to manage and grow it.
- When you sow money that has been dishonestly gained will not yield a harvest for you.

b) Pay your debts

- When God blesses you with finances, He expects you to faithfully settle what you owe. It is ungodly to go on a holiday trip when you owe people money.

James 5: 4 Look! The wages you failed to pay the workers who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty.

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Romans 13: 8 Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.

c) Increase your earning capacity

- With every year that goes by, develop a system that grows your earning capacity.
- There are different ways of increasing your earning capacity. One of them is definitely to increase your skill levels. The more skilled you are, the more valuable your times becomes and people will pay you more.

Ecclesiastes 10:10 Using a dull ax requires great strength, so sharpen the blade. That's the value of wisdom; it helps you succeed.

- Skill is improved by studying and acquiring education. Please go back to school to make your valuable in the market place.
- You can't spend what you don't have – your problem is that for a long time there has been a big mismatch between your spending habits and your earning capacity.

Ecclesiastes 11:6 Sow your seed in the morning, and at evening let your hands not be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well.

- The teacher is telling us to diversify our livelihood because you don't know what will happen to one.
- Gone are the days of waiting for your paycheck to pay bills. Let me put it this way: every prudent disciple must look beyond a salary if you have one and if not you must engage in incoming generating projects. If you have a salary, aim to grow your earning capacity by getting a side hustle.
- You must grow your side hustle to help you reach your financial goals.
- A side hustle is any work, gig, or business undertaken in addition to a person's primary job to generate extra income, build skills, or pursue passions.
- In fact, based on trends, by 2027, more than half of all working South Africans will be a part of the freelance economy.
- The Bible had people who had side hustles – in the Old Testament, prophet Amos maintained a full-time job as a herdsman while tending sycamore trees on the side. In the New Testament, Paul hustled with tent making when ministry demands allowed it.
- Just think about the people you know. How many of your friends drive for Uber? Rent out their place on Airbnb when going on vacation or selling something on Takealot?
- What are some examples of side hustles?

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- Freelance Work: Offer services like writing, graphic design, or social media management.
- Gig Economy: Jobs like rideshare driving or delivery services.
- Selling Products: Create and sell art, crafts, or digital products, or engage in dropshipping.
- Passive Income: Activities like investing in the stock market or renting out a spare room.
- Teaching/Coaching: Share expertise by offering online courses or tutoring.
- House Cleaning
- Home Décor Styling
- Babysitting, Pet & House Sitting
- Personal Stylist (Makeup Artist, Nail Technician, Hair Stylist (Home-Based))
- A side hustler has unlimited potential and can create immense earning capacity: you want to pay off your credit card debt? Side hustle. Want to save money? Side hustle. Want the latest gadget? Side hustle. You want to give to church? Side hustle.
- If you want something, you have to be prepared to grind for it.

Proverbs 10:4 4 Lazy hands make for poverty, but diligent hands bring wealth.

Proverbs 12:11 Those who work their land will have abundant food, but those who chase fantasies have no sense.

Proverbs 13:4 A sluggard's appetite is never filled, but the desires of the diligent are fully satisfied.

- You have no reason not to have a side hustle because technology has taken out all possible barriers that ever existed.
- When my parents were still working, running a business was about creating a business plan (Remember the SWOT analysis?), renting premises and equipment, hiring a receptionist, and so on. It required a substantial amount of capital and was a significant commitment.
- Today, that is no longer the case - You can create profiles on social media, and get going. From websites to ecommerce stores to dropshipping, monetising content, affiliate fees, self-publishing, or creating online courses.
- I am not saying it is going to be easy but the point is that it is possible to hustle these days.
- Conventional employment is no longer as safe as it was back in the days – COVID19 taught us some valuable lessons. You are your own fault if you did not learn anything from COVID19.

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- Some Christians are very conservative and yet we have the gift of faith that is meant to propel us into greater dimensions of hustling.
- The Baby boomers and Gen Z, grew up in an environment where the unwritten contract was that we would look after 'the work', and the company would look after 'us'.
- Things have changed, and more, the bottom line matters – companies have no interest in your well-being. Your job cannot cater for our medical costs, our retirement, or even repay loyalty. You are dispensable to the point that no matter the years, the work, the education, the smarts, the loyalty, when it is time to get rid of you they do it without breaking a sweat over it.
- Before considering a side hustle, ask the following questions
 - Is there a financial need or goal in your life?
 - Do you have a passion or skill that can be monetized?
 - Can you devote "X" amount of time to it?
 - Will what you have to sacrifice be worth it all on the other end?