

Foundation of Freed Up Financial Living: cultivate a steward's mindset

**God Created Everything**

*In the beginning, God created the heavens and the earth. (Genesis 1:1)*

**God Owns Everything**

*The silver is mine, and the gold is mine, declares the LORD of hosts (Haggai 2:8). For every beast of the forest is mine, the cattle on a thousand hills (Psalm 50:10). The earth is the LORD's and the fullness thereof, the world and those who dwell therein (Psalm 24:1).*

Flowing out of the fact that God created and owns everything is the logical conclusion that whatever we possess is not really ours, but belongs to God; we are simply entrusted with our possessions. Therefore, we are trustees, not owners.

**We Are Trustees**

*The LORD God took the man and put him in the garden of Eden to work it and keep it. (Genesis 2:15) This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover, it is required of stewards that they be found trustworthy (1 Corinthians 4:1-2).*

**We Can't Serve Two Masters**

*No one can serve two masters, for 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 God and money (Matthew 6:24).*

**Use Resources Wisely**

*His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here I have made two talents more.' His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.' But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sowed and gather where I scattered no seed? Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. So take the talent from him and give it to him who has the ten talents (Matthew 25:21-28).*

**Pursue Biblical Financial Knowledge**

*Buy truth, and do not sell it; buy wisdom, instruction, and understanding (Proverbs 23:23). Without counsel plans fail, but with many advisers they succeed (Proverbs 15:22).*

**Measurable Goals and Realistic Plans**

*Commit your work to the LORD, and your plans will be established (Proverbs 16:3).*

**Trustworthiness Matters**

*One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's,*

*who will give you that which is your own? (Luke 16:10-12).*

**Earning**

The Diligent Earner—One who produces with diligence and purpose and is content and grateful for what he or she has. All work has dignity. *The desire of the sluggard kills him, for his hands refuse to labor. All day long he craves and craves, but the righteous gives and does not hold back (Proverbs 21:25-26).*

God established work while Adam and Eve were yet in the Garden of Eden. God invited them to join him in the ongoing act of caring for creation. Work before the fall of Adam and Eve is a blessing, not a curse. All work has dignity. Our work should be characterized by the following principles:

**Be Diligent; Serve God**

*Whatever you do, work heartily, as for the Lord and not for men (Colossians 3:23).*

**Provide for Ourselves and Those Dependent On Us**

*But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever (1 Timothy 5:8).*

**Be Grateful; Remember From Whom Income Really Comes**

*Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day (Deuteronomy 8: 17-18).*

**Enjoy Your Work; Be Content In It**

*Behold, what I have seen to be good and fitting is to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given him, for this is his lot. Everyone also to whom God has given wealth and possessions and power to enjoy them, and to accept his lot and rejoice in his toil—this is the gift of God (Ecclesiastes 5:18-19).*

**Be Transformed Workers**

*Slaves, obey your earthly masters with fear and trembling, with a sincere heart, as you would Christ, not by the way of eye-service, as people-pleasers, but as servants of Christ, doing the will of God from the heart (Ephesians 6:5-6).*

**Earn Potential, Share Excess**

*Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need (Ephesians 4:28).*

**Giving Generously**

*You will be enriched in every way for all your generosity, which through us will produce thanksgiving to God. (2 Corinthians 9:11).*

**We Are Made To Give**

We are made in the image of God (Genesis 1:26-27). God is gracious and generous. We will lead a more satisfied and fulfilled life when we give to others.

**Give As A Response To God's Goodness**

*Every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation or shadow due to change (James 1:17).*

**Give To Focus On God As Our Source And Security**

*Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you." (Hebrews 13:5). But seek first the kingdom of God and his righteousness, and all these things will be added to you (Matthew 6:33).*

**Give To Help Achieve Economic Justice**

*I do not mean that others should be eased and you burdened, but that as a matter of fairness your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness (2 Corinthians 8:13-14). Throughout Scripture, God expresses his concern for the poor and calls us to share with those less fortunate.*

**Give To Bless Others**

*And I will make of you a great nation, and I will bless you and make your name great, so that you will be a blessing. I will bless those who bless you, and him who dishonors you I will curse, and in you all the families of the earth shall be blessed (Genesis 12:2-3). If we are blessed with resources beyond our needs, it is not for the purpose of living more lavishly but to bless others. We are blessed to be a blessing.*

**Be Willing To Share**

*They are to do good, to be rich in good works, to be generous and ready to share (1 Timothy 6:18).*

**Give To Break The Hold Of Money**

Another reason to give is that doing so breaks the hold that money might otherwise have on us. *For the ministry of this service is not only supplying the needs of the saints, but is also overflowing in many thanksgivings to God. (2 Corinthians 9:12). But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs (1 Timothy 6:9-10).*

**Give Joyfully And Generously In A Timely Manner**

*We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own free will, begging us earnestly for the favor of taking part in the relief of the saints—and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us (2 Corinthians 8:1-5).*

**Give Expectantly and Cheerfully**

*The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver (2 Corinthians 9:6-7; see also verses 10-14).*