

NO REGRETS WITH MONEY

APRIL 18, 2021

WORSHIP

Praise Him Forever,
Crown Him with
Many Crowns, More
Precious than Silver

WELCOME

Give a famous quote, saying, or verse that talks about money. Include those that you may have heard from older members of your family.

WORD

1 CHRONICLES 29:11-12

¹¹ Yours, Lord, is the greatness, the power, the glory, the victory, and the majesty, indeed everything that is in the heavens and on the earth; Yours is the dominion, Lord, and You exalt Yourself as head over all. ¹² Both riches and honor come from You, and You rule over all, and in Your hand is power and might; and it lies in Your hand to make great and to strengthen everyone.

1 CORINTHIANS 4:2

In this case, moreover, it is required of stewards that one be found trustworthy.

Have you made wrong financial decisions in the past that you regret? The world has a basic mindset when dealing with money; the Bible too has a lot to say about finances. Commit to practice these simple points, and your financial life will change forever, helping you live life with no regrets with money.

GOD'S ROLE WITH MONEY

God has a role in our finances that neither you nor I can perform. The reason today that you have regrets in handling money is that you fail to recognize the roles of God:

1. God is the OWNER of everything.

1 Chronicles 29:11 clearly states that everything is owned by God. We belong to God. Everything we possess belongs to God. Everything we have is God's. Some Christians declare they have surrendered their lives to the Lord, except in the area of money. It's easy to say that God owns our money but difficult to actually live it out. We need a radical change of mind and heart.

Take a look at the response of Job when he lost his children, livestock, home, health in **Job 1:20-22**. He worshipped God. Job knew the Lord and the His role as Master and Owner of all Job possessed. If we are genuine followers of Christ, we must let go of all claims and transfer ownership of money and possessions to the Lord. Don't allow money and possessions to compete with your Lord and Master. The Lord is the Creator of all things, and He has never transferred the ownership of His creation to man. Giving up ownership means acknowledging to God in our hearts and minds that we possess, but He owns.

2. God is the CONTROLLER of our lives

Continuing on in **1 Chronicles 29:11-12**, it says that **We adore You as being in control of everything and Your hand controls power and might, and it is at Your discretion that men are made great and given strength**. Do you believe that God is in control? Are there money matters that you're trusting in yourself rather than God? You may think that God is in control but in fear of failure you try to do things your way. Your faith during a financial crisis reveals where Christ is in your life. Don't listen to your fears. Your faith in God's promises during these most difficult and trying times must give you confidence that He is in control and that He will see you through. He is our Rock and steady foundation that will stand and withstand the crises we are all facing (**Psalm 46:1-2**). We will not only survive. We will thrive with God. God is deeply aware of your circumstances and He will not let you down. We are divinely created in the image of God and He loves us more than anything else in this world.

3. God is the PROVIDER of all our needs

1 Chronicles 29:12 says **Riches and honor come from You alone, and You are the Ruler of all mankind**; Do you believe that God is your provider?

Just as God provided for His people each day in the wilderness for 40 years and for 5,000 people from 5 loaves of bread and 2 fish, He can still do that today. God does not change; He is still our provider. God promises to supply all, not just some or few, of our needs (**Philippians 4:19**). Christ Jesus has an abundant immense infinity of riches!

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The Lord has given us His Word, the Bible—His love letter to us and our daily bread. It is His guarantee that He promises to provide for us. As you hold tight to His Word, you can be assured and confident that His promises of provision are yours. We can relax and be at peace because we have the Word of God. A glorious promise is found in **Matthew 6:33** that if we put God first, He will never neglect or forsake us.

OUR RESPONSIBILITY WITH MONEY

To make things simple, one principle to live by is **LIVE BELOW YOUR MEANS** and through this all other aspects with what we can do with money will be tackled. This involves **stewardship**—the management of God’s money (**1 Corinthians 4:2**). Living below our means also develops in us an attitude of **contentment** and this brings us satisfaction with whatever God has given us.

EARN

When we work to earn money, our motive is that it is the Lord Christ whom we serve (**Colossians 3:23-24**). We work with excellence, diligence, and perseverance because God is our boss. The word for “work” in Hebrew is “**Avodah**” which means “WORSHIP.” Our work is a form of worship.

SPEND

Every financial decision is a spiritual decision. When you spend less than you earn, you are free to give as God leads you in more opportunities to help others and invest in His kingdom.

GIVE

By giving a portion back to God, we are acknowledging that He is the true source of all that we possess. Giving should have no limits and 10% should be the minimum. It should come from your heart. We will receive in proportion to how we give (**2 Corinthians 9:6**). It’s just impossible to outgive God. God says to test Him (**Malachi 3:10**) and see how He will be faithful. God is no debtor to no one. When you put God first in your finances, you will see His promise of protection and provision in your life.

SAVE

Saving money is a wise practice. Treat savings as an expense—forced savings. The Bible uses the ant as an illustration of our need to save in **Proverbs 6:6-8**. Prepare for your future. Save for your future family. Save for retirement.

BORROW

It is not a sin to be in debt. For as long as you are able to meet payment terms, that is not a problem. What if you are in debt today? Debt is really a spiritual problem. Go to God in prayer. Ask God for wisdom. Work out a realistic plan of paying them off. Don’t go into more debt.

INVEST

When venturing into something, make sure you do not love money (**1 Timothy 6:10**). Seek wisdom from people who have experience (**Proverbs 15:22**). Look to God who is the ultimate source of wisdom.

All things, including money mistakes, work together for our good when surrendered to God (**Romans 8:28**). Use them as stepping stones that will build your life. God will turn your regrets into rejoicing! Commit to trust Him to fulfill His role while you fulfill your responsibilities.

DISCUSSION QUESTIONS

(Leaders: Please choose questions that are appropriate to the level of spiritual maturity of your members)

1. Self-Check.

In what ways have you experienced God’s role/s (owner, controller, provider) in your life that have been a blessing to you?

2. Setting It Right

What has been your biggest regret with how you handled your money in the past?

3. Living It Out

Which area of your responsibility in “living below your means” do you need to improve and what steps will you take?

WORKS

PRAY CARE SHARE
IN ACTION

Pray to help someone who is struggling financially and spiritually by giving wise Biblical counsel or pointing him or her to someone who can give such counsel. Share this message of hope that we can live life fully and with no regrets. Impart the truth about our Savior in whom we can put our entire trust for our financial, and more importantly, our eternal well-being.

WEEKLY

PRAYER POINTS

I. Thanksgiving

- Worship God for who He is, what He has done, and what He will do in our lives

II. Country and the World

- Upright and moral governance of Public Servants a God-centered Philippines
- Repentance and Salvation
- Wisdom and timely, effective response to the pandemic

III. Church

- That CCF Members would honor and love God and make disciples
- Elders, Pastors, Leaders, and Families
- Ministries and Churches worldwide

IV. CCF Facilities

- Worship and Training Center
- Prayer Mountain

V. Personal Concerns

- Deeper intimate relationship with God
- Righteous living
- Salvation of family and friends



¹⁰ For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.

1 Timothy 6:10