

NO REGRETS WITH MONEY

LAST WEEK'S MESSAGE

To have no regrets, we must acknowledge God's role regarding finances and commit to be responsible managers of the money and resources He has entrusted to our care.

GOD IS THE OWNER OF EVERYTHING (1 Chronicles 29:11)

It's easy to say that God owns our money, but it is difficult to live it out. We need a radical change of mind and heart just like Job when he lost his children, livestock, home, and health (Job 1:20-22). He worshipped God. Job knew the Lord and His role as Master and Owner of all that Job had. If we are genuine followers of Christ, we must let go of all claims and transfer ownership of money and possessions to the Lord. Giving up ownership means acknowledging to God in our hearts and minds that all we have is His.

GOD IS THE CONTROLLER OF OUR LIVES

(1 Chronicles 29:11-12)

Our faith in God's promises during financial crises and trying times gives us confidence that He is in control and that He will see us through. He is our Rock and steady foundation that will stand and withstand the trials we are all facing (Psalm 46:1–2). God is deeply aware of our circumstances and He will not let us down. We are divinely created in the image of God and He loves us more than anything else in this world.

GOD IS THE PROVIDER OF ALL OUR NEEDS

(1 Chronicle 29:12)

God promises to supply all — not just some or few — of our needs (Philippians 4:19). 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 we hold tight to His Word, we can be assured and confident that His promises of provision are ours. A glorious promise is found in Matthew 6:33 that if we put God first, He will never neglect or forsake us.

this week's memory verse

Let your light shine before men in such a way that they may see your good works, and glorify your Father who is in heaven.

MATTHEW 5:16



MANAGE PRIORITIES (Matthew 6:33)

We must have an attitude of contentment and satisfaction with whatever God has given us. It involves stewardship which is the proper management of God's possessions.

- **Earn:** When we work to earn money, our motive is that it is the Lord Christ whom we serve (Colossians 3:23-24). The word for "work" in Hebrew means "WORSHIP." Our work is a form of worship.
- Spend: Every financial decision is a spiritual decision. When we spend less than we earn, we are free to give as God leads us in more opportunities to help others and invest in His kingdom.
- **Give:** Giving should have no limits and it should come from our heart. By giving a portion back to God, we are acknowledging that He is the true source of all that we possess. God says to test Him (Malachi 3:10) and see how He will be faithful. When we put God first in our finances, we will see His promise of protection and provision in our life.
- Save: The Bible uses the ant as an illustration of our need to save in Proverbs 6:6-8. Treat savings as an expense — forced savings. Prepare and save for the future.
- Borrow: It is not a sin to be in debt for as long as we are able to meet payment terms. If you are in debt today, go to God in prayer, ask for wisdom and work out a realistic plan of paying them off.
- Invest: When making an investment, seek advice from experienced people (Proverbs 15:22) and look to God who is the ultimate source of wisdom. Do not love money (1 Timothy 6:10).

All things, including money mistakes, work together for our good when surrendered to God (Romans 8:28). Let us trust Him to fulfill His role while we fulfill our responsibilities. He will turn our regrets into rejoicing!

discussion questions

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

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

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

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