

The **FINANCIAL** AREA of LIFE

Introduction to the 7 Areas of Life

- A. Scripture speaks to how we should live in all areas of life.
- B. We have identified seven general areas of life.
- C. These seven areas are listed in diagram 150-A of the [Victorious Christian Living Manual](#).
- D. The 7 Areas of Life are:
 - 1. Spiritual-our relationship with God.
 - 2. Psychological-our relationship with mind, will and emotions.
 - 3. Physical-our relationship with our bodies.
 - 4. Financial-our relationship with money and work.
 - 5. Social-our relationship with other people.
 - 6. Marital-our relationship with our spouse.
 - 7. Parental-our relationship with our children.
- E. As part of our 7 Areas of Life Training, we will look at the godly model for each one of these specific areas.

I. Definition

The financial area of life deals with a person's relationship with money. This includes a job or vocation.

II. Importance

- A. Since everything in the world belongs to God, it is important to know how He wants us to deal with our money, job, and possessions. The abundance (or lack) of money can turn a person away from God. Proverbs 30:8-9
- B. God's Word reveals His principles on how to manage what He gives us.

III. Godly Model

- A. Attitudes about money
 - 1. A disciple knows who the Source is. 1 Chronicles 29:12
 - a. A disciple does not trust in the supply but in the Supplier. Deuteronomy 8:18
 - b. A disciple is content with little or much. Philippians 4:11-13
 - c. What happens when a person worries about the supply? Matthew 6:31-34

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2. A disciple knows who the Owner is. Psalm 24:1
 - a. A disciple knows that what he has God gave him to steward. Matthew 25:14-15
 - b. A disciple believes the ultimate goal of the supply given to him is to bring glory to God. 2 Corinthians 9:10, 13a
 - c. What happens when I have the attitude that my money is my money? Luke 12:20-21

B. Actions regarding money

These are suggested priorities.

A disciple considers what God says about spending money.

1. A disciple spends money for necessities. 1 Timothy 5:8; 6:8
 - a. **This is considered first because God wants us to take care of our families.**
 - b. Most money is not spent on necessities, we have much more than we need.
 - c. Suggested priority order: (Matthew 6:30-34)
 - Food
 - Clothes
 - Housing (Utilities and maybe a phone)
 - Transportation (a car or a bike, it can be a tool of one's trade)
2. A disciple spends money for taxes, but only what is due. Matthew 22:17-21
We should have no fear of the IRS but obey the law. Romans 13:1
3. A disciple spends money for tithes and giving. Malachi 3:8-9
 - a. A disciple gives to people who minister for God. Galatians 6:6
 - b. A disciple gives to those in need. Ephesians 4:28
4. A disciple sets money aside for emergencies.
 - a. This could include health insurance.
 - b. This could include savings. Proverbs 21:20; Proverbs 30:24-25
 - c. Extra money could be spent to necessities such as fixing the car, buying extra food for an emergency, and fixing the house--doing preventative maintenance.
5. A disciple invests excess money to bring an increase. Generating increase brings glory to God. Matthew 25:16-17
 - a. Just putting money in the bank is not praised in the Bible.
 - b. Risk is praised. Matthew 25:21
 - c. Our dependence should be on God, not money. When we need to liquidate an investment we need to trust God to do it.
6. A disciple leaves an inheritance. Proverbs 13:22
 - a. Leaving an inheritance to grandchildren can bless multiple generations.
 - b. Children expect to get money when a parent dies and they can become greedy.
 - c. Grandchildren do not expect to receive money and are thankful.
 - d. Leaving an inheritance to grandchildren promotes financial stability.

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7. A disciple is not in debt. If a person is in debt, getting out of debt becomes a priority.
Romans 13:8
 - a. If a person is disobedient in spending money in the previous six ways then getting out of debt in an additional way to spend money.
 - b. Getting out of debt actually now becomes part of number one and is a necessity.

MONEY IS A BLESSING GOD GIVES ME AND IS TO BE USED AS GOD DIRECTS.
Ecclesiastes 5:10