How To Find Financial Stability In Unstable Times:
Live a Life of T.H.A.N.K.S.G.I.V.I.N.G.

Rev. Brian Kluth (www.kluth.org) – November Sermon Series

“God’s wisdom and knowledge shall be the stability of your times.” Isaiah 33:6

NOTE: Pages 2-3-4 have all the verses written out!

Transfer ownership back to God
☐ Col 1:16-17  ☐ 1 Chron 29:11-12

Humbly adjust your lifestyle to live below your means

Avoid growing indebtedness & surety

Navigate away from financial temptations

Know your financial status and goals
☐ Proverbs 27:23-24  ☐ Proverbs 21:5  ☐ Isaiah 38:1

Share with people in need
☐ Isaiah 58:6-8  ☐ Proverbs 22:9  ☐ 2 Cor. 9:9

Give to God first as your highest financial priority
☐ Psalm 67:7  ☐ Deut. 14:22-23  ☐ 2 Cor. 8:7  ☐ Malachi 3:8-10

Invest for eternity
☐ Hebrews 11:8,10  ☐ 1 Tim. 6:17-19  ☐ Isaiah 33:6

View every need and desire as a chance to trust God
☐ Pr 8:18, 13:22, 24:3-4  ☐ Ecc 2:26  ☐ Mt 6:11  ☐ Pr 30:7-9  ☐ Ps 34:10

Insert time in your schedule to manage your $’s
☐ Isaiah 32:8  ☐ Prov 13:6, 24:3  ☐ Prov 14:22-23

Never be financially dishonest

Gain Biblical understanding
☐ Ps 119:11  ☐ Josh 1:8  ☐ Ps 1:1-3, 19:7-11  ☐ 2 Chr 26:5  ☐ 2 Tim 3:16
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Transfer Ownership back to God

Col 1:16-17  By him all things were created: things in heaven and on earth...all things were created by him and for him. He is before all things, and in him all things hold together.
1 Chron 29:11-12 Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours...you are exalted as head over all. Wealth and honor come from you; you are the ruler of all this.

Humbly adjust your lifestyle to live below your means

Prov 21:20TLB The wise man saves for the future, but the foolish man spends whatever he gets.
Deut 25:13-15TLB "In all your transactions you must use accurate scales and honest measurements, so that you will have a long, good life in the land the Lord your God is giving you."
James 4:4-8 If your aim is to enjoy this world, you can't be a friend of God...He gives us more and more strength to stand against such evil desires. As the Scriptures say, "God sets himself against the proud, but he shows favor to the humble." So humble yourselves before God. Resist the Devil, and he will flee from you. Draw close to God, and God will draw close to you.

Avoid growing indebtedness & surety

Prov 22:7NASB The rich rules over the poor, and the borrower becomes the lender's slave.
Deut 28:15,43,44NLT If you refuse to listen to the LORD your God...The foreigners living among you will become stronger and stronger, while you become weaker and weaker. They will lend money to you, not you to them.
Ezek 28:17-18TLB Your heart was filled with pride...you corrupted your wisdom for the sake of your splendor...You defiled your holiness with lust for (dishonest) gain; therefore, I brought forth fire from your own actions and let it burn you.
Prov 22:26-27NLT Do not co-sign another person's note or put up a guarantee for someone else's loan. If you can't pay it, even your bed will be snatched from under you.
(Note: If you have become a co-signer or surety for someone, see Prov 6:1-3)

Navigate away from financial temptations

Ps 119:36-37 Turn my heart toward your statutes and not toward selfish gain. Turn my eyes away from worthless things.
Gen 3:6-7 When the woman saw that the fruit of the tree was good for food and pleasing to the eye...she took some and ate it. She also gave some to her husband, who was with her, and he ate it.
Josh 7:20-21 Achan replied, "It is true! I have sinned against the Lord, the God of Israel. This is what I have done: When I saw in the plunder a beautiful robe...two hundred shekels of silver and a wedge of gold weighing fifty shekels, I coveted them and took them.
Titus 2:12 We are instructed to turn from godless living and sinful pleasures. We should live in this evil world with self-control, right conduct, and devotion to God.
Rom 13:14NLT Let the Lord Jesus Christ take control of you, and don't think of ways to indulge your evil desires.
Know your financial status and goals

**Proverbs 27:23-24**TLB  Riches can disappear fast. And the king's crown doesn't stay in his family forever—so watch your business interests closely. Know the state of your flocks and your herds.

**Proverbs 21:5**TEV  Plan carefully and you will have plenty; if you act too quickly, you will never have enough.

**Isaiah 38:1** In those days Hezekiah became ill and was at the point of death. The prophet Isaiah went to him and said, "This is what the Lord says: Put your house in order, because you are going to die; you will not recover."

Share with people in need

**Isa 58:6-8**  "Is not this the kind of fasting I have chosen…to share your food with the hungry and to provide the poor wanderer with shelter—when you see the naked, to clothe him, and not to turn away from your own flesh and blood? Then your light will break forth like the dawn, and your healing will quickly appear."

**Proverbs 22:9**TEV  Be generous and share your food with the poor. You will be blessed for it.

**2 Cor. 9:9**NLT  "Godly people give generously to the poor. Their good deeds will never be forgotten."

Give to God first as your highest financial priority

**Psalm 67:7**NCV  God blesses us so people all over the earth will fear him.

**Deut. 14:22-23**TEV  Set aside a tithe—a tenth of all that your fields produce each year…Do this so that you may learn to *honor the Lord your God always. *= “To put God first in your life.”

**2 Cor. 8:7** …see that you also excel in this grace of giving.

**Malachi 3:8-10**NCV  "Should a person rob God? But you are robbing me. "You ask, 'How have we robbed you?' "You have robbed me in your offerings and the tenth of your crops. So a curse is on you, because the whole nation has robbed me. Bring to the storehouse a full tenth of what you earn so there will be food in my house. Test me in this," says the Lord All-Powerful. "I will open the windows of heaven for you and pour out all the blessings you need."

Invest for eternity

**1 Tim. 6:17-19**TLB  Tell those who are rich not to be proud and not to trust in their money, which will soon be gone, but their pride and trust should be in the living God…Tell them to use their money to do good. They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in heaven—it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well.

**Isaiah 33:6**CEV  You are the foundation on which we stand today. You always save us and give true wisdom and knowledge. Nothing means more to us than obeying you.

View every need & desire as a chance to trust God

**Matthew 6:11** Give us today our daily bread.

**Ps 34:10** Those who seek the LORD lack no good thing.

**Prov 30:7-9**TLB  O God, I beg two favors from you before I die: First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs! For if I grow rich, I may become content without God. And if I am too poor, I may steal and thus insult God's holy name.

**Eccl 2:26** To the man who pleases him, God gives wisdom, knowledge and happiness, but to the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God.

Also see: Prov 13:22, Job 27:16-17
Insert time in your schedule to manage your finances

**Prov 13:16** 
A wise man thinks ahead; a fool doesn't and even brags about it!

**Prov 24:3** 
Any enterprise is built by wise planning, becomes strong through common sense, and profits wonderfully by keeping abreast of the facts.

**Isa 32:8** 
The noble man makes noble plans, and by noble deeds he stands.

**Prov 14:22-23**
Those who plan good shall be granted mercy and quietness. Work brings profit; talk brings poverty!

Never be financially dishonest

**Prov 13:11** 
Dishonest money dwindles away, but he who gathers money little by little makes it grow.

**Proverbs 20:17**
What you get by dishonesty you may enjoy like the finest food, but sooner or later it will be like a mouthful of sand.

**Proverbs 10:2**
Ill-gotten (dishonest) gain brings no lasting happiness; right living does.

**Jeremiah 17:11**
The person who gets money dishonestly is like a bird that hatches eggs it didn't lay. In the prime of life he will lose his riches, and in the end he is nothing but a fool.

**Eph 4:28**
If you are a thief, stop stealing. Begin using your hands for honest work, and then give generously to others in need.

Gain Biblical understanding

**Ps 119:11**
I have hidden your word in my heart that I might not sin against you.

**Josh 1:8**
Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful.

**2 Chron 26:5**
He sought God during the days of Zechariah, who instructed him in the fear of God. As long as he sought the LORD, God gave him success.

**2 Tim 3:16-17**
All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work.