

We continue our look at the importance of Christians practicing good stewardship. As you recall, the key to understanding God's will in financial matters is the proper understanding of stewardship. The Bible is very clear that everything belongs to God – we merely serve him as stewards or managers. **And God cares about how we manage all He has entrusted us, not just our tithes and offerings.**

Just as God can use money to enhance and direct our lives, Satan can use it to shackle us and get us off course. In olden days, financial bondage meant physical bondage – being sent to debtor's prison. **Debtor's prisons no longer exist, but they have been replaced by something equally bad – worry and mental bondage!**

Each year millions of marriages and/or families are destroyed by financial worries caused by the financial pressures of debt and poor money management. Why? Because couples or singles have violated one or more Biblical principle in the way they handle their finances. Quite simply, they are not practicing good stewardship.

In order to find God's financial solutions, it is first necessary to recognize the problems. Christians can assess whether a problem attitude exists if any of the following symptoms apply:

Overdue bills (Proverbs 3:27-28)

Worry about investments (Matthew 6:24)

A get-rich-quick attitude (Proverbs 28:20)

Laziness (Proverbs 21:25-26)

Deceitfulness (Proverbs 19:1)

Greediness (Psalm 10:3)

Covetousness – desiring what someone else has (Ephesians 5:5)

The misuse of money causes frustration and worry, but God's plan provides peace and freedom. There's no guarantee that a Christian's life will be financially trouble-free, but once God is in charge of our finances, His divine correction will bring this area of our lives back under control. **The following steps are essential in obtaining release from financial bondage and to**

experience financial freedom.....

1. **Transfer Ownership to God** There is no substitute for this step. If we believe that we are the owners of possessions, then the ups and downs affecting those possessions will be reflected in our attitudes.

2. **Get Out of Debt** Stop overspending – Start repaying what you owe – Don't borrow more.

3. **Accept God's Provision** We must believe that God's wisdom is superior to ours and that He does care about all our needs. (Matthew 6:31)

4. **Refuse Quick Decisions** One of the identifying characteristics of a get-rich-quick scheme is pressure to make quick decisions based on incomplete information. As God's stewards, we must take time to learn and understand.

5. **Excel in Work** *“Whatever you do, work at it with all your heart, as working for the Lord, not for men...”* Colossians 3:23

6. **Restitution** God tells us to put the things of the past in the past. Often that requires first making restitution to those who have been wronged.

7. **Balance Commitments** Many Christians sacrifice both their families and their personal relationships with Christ to spend more time at work or recreation. Balance is the key, as God's Word teaches.

8. **Sacrifice Desires** We must establish a value system that doesn't include the “I deserve it!” mentality.

9. **Contentment** The secret of a contented life is learning how to deal with both the good times and the bad, and like the apostle Paul, knowing how to be content with either. **Contentment will come as a product of a relationship with God.**

Ed Edwards

This article is adapted in part from “How To Manage Your Money” by Larry Burkett