

“Who Owns Your Finances?”

Proverbs 27:23-27

Introduction

In the parable of the Talents, a man goes on a journey and entrusts his possessions to his servants (Matthew 25:14–30). Two servants manage their master’s belongings well and even increase the money they were given. The third servant hides his master’s money and refuses to be a trustworthy manager. The first two servants are rewarded and experience their master’s joy. This perfectly illustrates how we are meant to serve the Lord by caring for His possessions. God’s people are responsible for faithfully managing the financial resources He has entrusted to them under His direction.

God claims ownership of everything because the world and all it contains are His (Psalm 50:12). Therefore, we know God is the source of our financial resources, blessings, and opportunities. We are simply God’s stewards who protect and manage His assets on His behalf. Whatever resources God has entrusted to us, He then commands us to develop according to His divine plan. God’s plan calls for us to provide for ourselves and other believers. We take care of our families first. Then we look for ways to benefit fellow believers and to help make a difference in the world through the Gospel. If we do not lose sight that God is our source, then we can allow Him to direct the purpose of our finances.

God’s plan also has three priorities—give, save, and spend. Without these priorities, we are not using our resources properly. We give to God first. This establishes God’s ownership over our resources and demonstrates our trust in Him. We give to ourselves second, which is called savings. This includes both long-term and short-term savings. The spending comes third. When we handle things in that order, God can bless them. When we handle things out of order, we are operating by the culture and thereby denying God’s ownership. If we desire to live in financial joy rather than financial sorrow, the answer is simple. We must acknowledge God as the owner and learn to follow His plan for faithful stewardship.

Getting Started

1. What are some examples of things that must be done in a certain order? What happens if they are not done in the right order?
2. How do people usually treat something they have been asked to care for that does not belong to them versus something they own?

Let’s Get Personal

1. How should your perspective of finances change in light of God owning your resources?
2. How have you made a Kingdom impact with your finances? How have you fought against God’s plan of provision for your family, other believers, and the world?

3. What aspect of the three financial priorities is most difficult for you—giving to God, saving, or ensuring spending comes third?

Take the Next Step

1. What is one thing you will do differently this week regarding giving to God, saving, or spending?
2. What are some ways you can benefit other believers and unbelievers in your community? Pray for God to give you wisdom in finding opportunities to bless others with your financial resources.
3. Want to go deeper? Take time to look at the following passages: Proverbs 27:23-27; Psalm 24:1; Psalm 50:11-12; Revelation 4:11; Psalm 104:24; Psalm 62:10; Proverbs 3:9-10; Luke 6:38; Philippians 4:19; Deuteronomy 24:19; 2 Corinthians 9:6-11; 1 Chronicles 29:20-30; Deuteronomy 14:23; Psalm 105:43-45; Isaiah 48:17-18; Proverbs 11:24-25; 1 Timothy 6:6-19; Hebrews 13:5-6; Ecclesiastes 5:10; 1 Corinthians 4:7; Deuteronomy 8:11-20; Proverbs 11:24-25; Proverbs 21:20; Proverbs 10:22; Psalm 50:14-15; Philippians 4:15-20

Renew Your Mind

*"For riches are not forever,
Nor does a crown endure to all generations."*

Proverbs 27:24
