

How to Overcome Financial Challenges

A. Overcome by Being a Godly Steward/Manager of Your Life.

1. Gen 1:1 God created everything and owns everything.
2. Gen 1:26–28 God created man to be His godly steward to manage the Kingdom of God (KOG) to be fruitful, multiply, fill the earth, subdue it, have dominion and authority over it.
 - a. Strong's Concordance Hebrew definition of "fruitful" is "parah" H6509 means "cause to grow and increase."
 - b. Strong's Concordance Hebrew definition of "subdue" is "kabash" H3533, means "positively to conquer, keep under, bring into subjection."
 - c. Luke 10:19 Behold, I give you the authority to trample on serpents and scorpions, and over all the power of the enemy, and nothing shall by any means hurt you.
3. Gen 2:15 (HCSB) The Lord God took the man and placed him in the garden of Eden to work (dress, tend) it and watch over (keep or take care of it as a caretaker).
 - a. Strong's Concordance Hebrew definition of "work:" is H5647 "âbad" which means a servant (or employee) and worshipper.
 - b. Strong's Concordance Hebrew definition of "watch over, keep or take care of it as a caretaker" is H8104 "shamar" which means a watchman.
 - c. Merriam-Webster Dictionary definition of watchman: is steward or synonym is manager.
 - d. Strong's Concordance Greek definition of "steward" is G3623 "oikonomos," means "the manager or steward of a household."
 - e. 1 Peter 4:2 As each one has received a gift, minister it to one another, as good stewards (or managers) of the manifold grace of God.
 - f. Col 1:9-16 Be a fruitful steward of the KOG and take dominion over it.
4. Be a Godly Steward of Your Talents.
 - a. Gen 39:1-6a Joseph, was an excellent godly steward of his talents.
5. Be a Godly Steward of Your Tongue and Words.
 - a. Prov 18:21 Death and life are in the power of the tongue, and those who love it will eat its fruit.
 - b. Ps 19:14 (AMPC) Let the words of my mouth and the meditation of my heart be acceptable (perfectly pleasing) in Your sight.
6. Be a Godly Steward of Your Behavior.
 - a. 1 Cor 4:1 Be a servant of Christ and a steward.
 - b. Heb 13:5 Let your conduct be without covetousness; be content.
7. Be a Godly Steward of Your Family, Marriage, School, Job, Career, Ministry, and Retirement.

8. A Quiz to examine if you are a godly steward/manager. (1 Cor 13:5)
 - a. Do you spend time praying and conversing with God daily?
 - b. Do you read your Bible daily with the goal of reading it from cover to cover?
 - c. Do you attend church live or online at least 2 times a week?
 - d. Do you faithfully give Tithes and extra Offerings to your church?
 - e. Do you consider God as your Boss/Lord and yourself as His steward?
 - f. Do you ask the Holy Spirit for permission for everything you do so as to be a godly steward?

B. Overcome by Managing Your Time and Sabbath Day of Rest.

1. Eph 5:15-16 (AMPC) ¹⁵ Look carefully then how you walk! Live purposefully and worthily and accurately, not as the unwise and witless, but as wise (sensible, intelligent people), ¹⁶ Making the very most of the time [buying up each opportunity], because the days are evil.
2. Ex 20:8 (AMPC) [Earnestly] remember the Sabbath day, to keep it holy (withdrawn from common employment and dedicated to God).

C. Overcome Financial Challenges by Stewarding/Managing Your Money and Giving According to the Bible.

1. 1 Tim 6:10 For the **love of** money is a root of all kinds of evil.
2. Prov 11:14 Seeking godly advice is wise.
3. 1 Thes 4:11-12 Work with your hands that you may lack nothing.
4. Mal 3:10; Gen 28:22 Pay the Tithe/10% of your income first to God before paying other bills.
5. Matt 13:8 Be in glad expectation to receive 30, 60 or 100-fold from God when you give extra Financial Offerings to your church above your Tithes.
6. 1 Tim 5:17-18 The laborer is worthy of his wages.
7. Rom 13:7 Pay your bills and taxes on time.
8. Prov 13:11 Have a savings plan.
9. Prov 21:20 Don't overspend.
10. Prov 27:23 Balance your account regularly and live by a budget.
11. Rom 13:8 If needed, implement a Debt Reduction Plan.
12. 1 Tim 5:8; Gal 6:6; Matt 25:35-40 Provide for yourself, dependents and those in need like missionaries and the poor.
13. Eccl 4:9 Give of your time as an active participant in your home and church.
14. 2 Cor 9:6-7 Be a generous, cheerful giver.