

## As for Me, I Will Manage Money God's Way

Luke 16:10–14  
Bro. Steve Gaines

1. Little things are embryonic big things. *Luke 16:10*

*Prov. 3:9*

2. Faithfulness with money is a Heavenly test. *Luke 16:11*

*1 Cor. 4:2*

3. All your money belongs to God. *Luke 16:12*

*1 Chron. 29:14*

“God owns everything; you own nothing.”

4. God is your Master, money is your servant. *Luke 16:13*

“Love people and use money; don't love money and use people.”

5. Love of money causes you to mock God. *Luke 16:14*

*1 Tim. 6:9–11*

“Finances are a tool to be used, not an idol to be worshiped.”



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How to Manage Money God's Way:

- A. [Work](#) diligently and [earn](#) money. *Prov. 6:9–11; 2 Thess. 3:10*
- B. [Tithe](#) to your church. *Lev. 27:30; Neh. 13:12; Mal. 3:8–12; Matt. 23:23*
- C. Develop a reasonable [budget](#). *Luke 16:10–12*
- “Aim your money; tell it where to go.”
  - Take *Financial Peace University*.
- D. Live within your [means](#). *Prov. 13:7; 27:20*
- “If your [out](#)-go exceeds your [in](#)-come, your [up](#)-keep becomes your [down](#)-fall.” (Morris Carter)
- E. Pay your [bills](#). *Ex. 22:14; Psalm 37:21; Rom. 13:6–8*
- F. Get out of [debt](#). *Deut. 15:6; 28:12–13; Prov. 22:6–7*
- Make it a [priority](#).
  - Develop a debt [reduction](#) plan (Dave Ramsey's “Debt Snowball”).
  - Ask God to help you [eliminate](#) debt.
- G. [Save](#) for future [needs](#). *Gen. 41:34–36; Prov. 6:6–8*
- H. [Give](#) to people in [need](#). *Deut. 24:19–22; Prov. 19:17; Matt. 6:1–4*
- I. Learn to be [content](#), not [covetous](#). *Ex. 20:17; Phil. 4:11–13*
- J. Leave an [inheritance](#). *Prov. 13:22*
- Develop a Christ-honoring [will](#).

