

50 Days of Transformation Week 7 Financial Life

Financial Health: How to Think About Money God's Way

Introduction

"Don't copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will learn to know God's will for you, which is good and pleasing and perfect."

Romans 12:2 (NLT)

"(1-2) So here's what I want you to do, God helping you: Take your everyday, ordinary life—your sleeping, eating, going-to-work, and walking-around life—and place it before God as an offering. Embracing what God does for you is the best thing you can do for him. Don't become so well-adjusted to your culture that you fit into it without even thinking. Instead, fix your attention on God. You'll be changed from the inside out. Readily recognize what he wants from you, and quickly respond to it. Unlike the culture around you, always dragging you down to its level of immaturity, God brings the best out of you, develops well-formed maturity in you."

Romans 12:1-2 (MSG)

Key Learning: Jesus talked about money constantly because how we handle it reveals whether we're being shaped by the world's system or God's — money either quietly runs our lives, or becomes a tool we use well.

The Parable: The Shrewd Manager (Luke 16:1–13)

"Jesus told this story to his disciples: 'There was a certain rich man who had a manager handling his affairs. One day a report came that the manager was wasting his employer's money. So the employer called him in and said, 'What's this I hear about you? Get your report in order, because you are going to be fired.' The manager thought to himself, 'Now what? My boss has fired me. I don't have the strength to dig ditches, and I'm too proud to beg. Ah, I know how to ensure that I'll have plenty of friends who will give me a home when I am fired.' So he invited each person who owed money to his employer to come and discuss the situation. He asked the first one, 'How much do you owe him?' The man replied, 'I owe him 800 gallons of olive oil.' So the manager told him, 'Take the bill and quickly change it to 400 gallons.' And how much do you owe my employer?' he asked the next man. 'I owe him 1,000 bushels of wheat,' was the reply. 'Here,' the manager said, 'take the bill and change it to 800 bushels.' The rich man had to admire the dishonest rascal for being so shrewd. And it is true that the children of this world are more shrewd in dealing with the world around them than are the children of the light. Here's the lesson: Use your worldly resources to benefit others and make friends. Then, when your possessions are gone, they will welcome you to an eternal home. If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's things, why should you be trusted with things of your own? No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money."

Luke 16:1-13 (NLT)

Key Learning: Jesus isn't praising the manager's dishonesty — he's praising his foresight, his planning and his decisive action, and calling us to bring that same intentionality to how we manage what God has entrusted to us.

Four Things Not to Do with Your Money

1. Don't Waste It

Key Learning: Once we see our money as God's, not ours, wasting it stops being an option — we manage it as something entrusted to us to look after well.

2. Don't Love It

Key Learning: We can't serve two masters — loving God fully means letting God have a say over our money, not just handing him the leftovers.

3. Don't Trust Money for Security

"⁵In the blink of an eye wealth disappears, for it will sprout wings and fly away like an eagle."

Proverbs 23:5 (NLT)

Key Learning: Anything that can be taken from us is a shaky foundation for security; only God's unconditional love can never be taken away.

4. Don't Expect It to Satisfy Us

"¹⁰Those who love money will never have enough. How meaningless to think that wealth brings true happiness!"

Ecclesiastes 5:10 (NLT)

"¹⁵Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own."

Luke 12:15 (NLT)

Key Learning: More money never delivers lasting satisfaction — our worth comes from being made, loved and indwelt by God, not from our net worth.

Five Things to Remember Every Day About Money

Truth 1: It All Belongs to God

"¹The earth is the Lord's, and everything in it. The world and all its people belong to him."

Psalms 24:1 (NLT)

Key Learning: Everything we have is on loan from God; when we truly grasp that he owns it, our anxiety about it loosens because he carries the ultimate responsibility.

Truth 2: God Uses Money to Test Us

¹¹And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?

¹²And if you are not faithful with other people's things, why should you be trusted with things of your own?"

Luke 16:11-12 (NLT)

Key Learning: How we handle money reveals what we love most, what we trust most, and whether God can trust us with more.

Truth 3: Money Is a Tool to Be Used for God's Purposes

Key Learning: Money is a neutral tool to be used, not loved or worshipped — the call is to love people and use money, never the reverse.

Truth 4: The Best Use of Money Is to Invest in Eternity

²⁰Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal"

Matthew 6:20-21 (NLT)

Key Learning: The best use of our money is helping other people hear the gospel and come to faith — that's treasure stored up in heaven.

Truth 5: One Day We Will Give an Account to God

¹²Yes, each of us will give a personal account to God."

Romans 14:12 (NLT)

⁸The wisdom of the prudent is to give thought to their ways, but the folly of fools is deception."

Proverbs 14:8 (NIV)

Key Learning: One day we'll each give an account of what we did with everything God entrusted to us — faithfulness in small things opens the door to greater trust.

Closing: A New Way of Thinking About Money

Key Learning: God's system of managing money produces peace, generosity and freedom — the question isn't how much we've stacked up, but what we've done with what we were given.