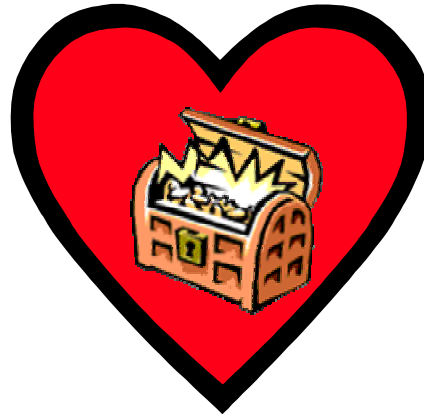


**G.O.I.A.**  
**God owns it all!**

Money: Master or Servant?  
Part Two: Debt and Contentment



(F)or where your **treasure** is, there your **heart** will be also. -Matthew 6:21

## **G.O.I.A.**

Money: Master or Servant?  
Part Two: Debt and Contentment

### **3 out of 7 Goia Principles**

1. God owns it all!
2. This means I manage money for God.
3. This means that every spending decision is a spiritual act.

#### **Act your own wage!**

- ◆ Borrowing is not a sin! (e.g., Deut 23:20)
- ◆ Borrowing is discouraged. Proverbs 22:7
- ◆ Debt is usually a symptom of other issues. Luke 12:15ff

#### **Dangers of Borrowing**

- Borrowing may deny God an opportunity to work. (James 4:3)
- Borrowing ALWAYS presumes on the future. (James 4:13ff)
- Borrowing makes one a servant to the lender (Prov. 22:7)

#### **Borrowing Wisdom**

- If married, husband and wife are in unity about the decision.
- The item purchased is an asset with the potential to appreciate or produce income.
- The amount owed is less than the object is worth.
- The debt repayment is so high that it puts undue strain of the budget.
- There must be a commitment to repay no matter what happens.  
*Psalm 37:21 "The wicked borrow and do not repay, but the righteous give generously"*

#### **Basic Plan to get out of Debt**

- Never give up - God is with you!
- Establish a written budget.
  - Stop Spending more than you make.
  - Make a list of Assets and debts.
  - Establish a debt reduction plan.
- Accumulate no new debts.
- Apply additional income.
- Be content with what you have.

## God's way: Contentment

Philippians 4:10-20

Def.: Satisfied with one's present condition

- so that a peace exists in his/her life
- & this will not change with the adding or subtracting money or stuff.

### Why is contentment so tough?

The "Conforming" pressures of this world (Rom. 12:2):

- "It's mine to do with as I please."
- "Money and Stuff bring lasting happiness."
- "I deserve this."
- "If I have enough Money & Stuff then I will be a success" (or "will be accepted"; or "will prove I'm not a failure").
- "I can provide my own security and have no worries or problems."

### Three Truths about Contentment

#### 1. The Secret of Contentment (11-13)

- Contentment can be learned (11)
- Income levels and Circumstances do not affect Contentment.
- Secret: God gives us the strength to be content.

#### 2. The Blessing of Contentment (14-18)

- To others.
- To Us.

#### 3. The Promise of Contentment (19-20)

- God knows our NEEDS.
- Christ is incredibly rich in glory.
- He promises to meet our needs in such a way that we are satisfied and God gets glory!

### Where is our treasure?

- Is there discontent in your life?
- Are you in "ungodly" debt?
- Could you identify a conforming pressure that molds you?
- Is there anything in regards to your spending and debt that you need to repent?
- Ask God to give you the strength to be content, then commit to seek it.

### Sources:

Books:

Your Money Counts by: Howard Dayton

The New Master Your Money, by: Ron Blue

How to Manage Your Money Workbook by Larry Burkett

Website: [www.crown.org](http://www.crown.org)