A close up of a logo

Description automatically generated

Finding Financial Freedom – God’s Way

Barbara Mammano // Gregg Caruso

As Christ followers, we are called to be different than the world, to lean on God and not our own understanding. The Bible is full of wisdom about how to live, including how we should handle our money. There are so many references to money and possessions in the Bible because God knows that we will either *worship wealth* or *worship with our wealth*.

Our culture, social media and marketing experts provide a constant barrage of messages about our money: that it brings us happiness to spend our money on ourselves, that we are entitled to buy whatever might make us happy and that being in debt is normal. But the Bible tells a different story: that we can glorify God with our money by giving to God first, saving and providing for our family and giving generously to others.

God is concerned with how we manage the resources He has given us, not because He needs our money, but because He wants our hearts. God knows how strong the temptation of money can be, which is why he talks about it so often.

Luke 12.34 For where your treasure is, there you heart will be also.

Matthew 6.24 No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

The world says one thing about how we are to manage our resources, but the Bible points to a better way—a way that glorifies God and actually helps us live fuller, more joyful lives. We can all become good stewards, give generously and find financial freedom when we follow some basic principles laid out in the Bible.

1. GIVE TO GOD FIRST

The world tells you to spend all your money on yourself, you deserve it. God tells us to give Him 10% off the top and then work toward being able to give even more.

Proverbs 3.9-10 Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

Malachi 3.10 ’Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it’.

Everything we have comes from God, He entrusts us to manage it well. It is amazing that out of everything God gives us, He allows us to keep 90% of it!

Here’s the truth about giving: No one gives accidentally. You have to be intentional about it. That means when you budget your money each month, the first thing you should do is set aside 10% of your income for giving—even before you put anything in savings.

Lots of people say they don’t have enough money to give. But the problem might be that they don’t make it a priority. If giving doesn’t happen first, the money will never be there.

1. SAVE AND BE CONTENT

The world tells us to buy it now, spend more than you can afford and enjoy it now. God tells us to pay yourself by saving and then enjoy the fruits of your labor.

Proverbs 21.20 The wise store up choice food and olive oil, but fools gulp theirs down.

Proverbs 13.22 A good person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous.

Philippians 4.11-13  Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.

According to the Federal Reserve, 39% of Americans don’t have the cash on hand to cover a $400 emergency.[1](https://www.federalreserve.gov/publications/files/2018-report-economic-well-being-us-households-201905.pdf) And more than half of households couldn’t live without their income for just one month.[2](https://www.federalreserve.gov/econresdata/2014-report-economic-well-being-us-households-201505.pdf) Yikes! Lots of Americans definitely prioritize the present over the future.

It’s okay to have some fun with your money—as long as you budget for it, and as long as you [pay yourself first by tucking some of your money into savings](https://www.daveramsey.com/dave-ramsey-7-baby-steps#baby_step_3)

1. SPEND LESS THAN YOU MAKE

The world tells us debt is a good way to get what you want, that we acutally need debt. God says debt is a bad idea.

Proverbs 22.7 The rich rule over the poor, and the borrower is slave to the lender.

Romans 13.8 Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law.

Over the past several decades, debt has been marketed so heavily that many people feel like they can’t survive without it. In fact, [eight in 10 Americans have debt](https://www.pewtrusts.org/~/media/assets/2015/07/reach-of-debt-report_artfinal.pdf?la=en), and seven in 10 believe it’s necessary. But debt has also forced people to delay or avoid expensive life events like marriage or kids, and it’s caused bankruptcy, divorce and a lot of other messes.

The Bible doesn’t say debt is a sin, but it has nothing good to say about it and definitely discourages it. The risk you accept when taking on debt is too great to make any possible benefits worth it. Take God’s word on this one and save up to pay cash for the things other people might borrow for.

Now all of these things make sense, but of course they are easier said than done. As a church, we want to become good stewards of the resources God has given us and to help us all do that, I am excited to announce we are partnering with Ramsey Solutions to provide you with a FREE membership to Ramsey+.

What does that mean? It means you will have full access to some amazing money tools and content that will help you pay off debt, save, learn how to invest and become outrageously generous.

Why is CCC making this investment? It’s because we know money affects every aspect of your life. Your relationships, your mental health and your ability to give. We want to empower you to take control of your money.

Dozens of us have taken Financial Peace University here at CCC over the last few years, we have seen lives changed in many ways. Ramsey+ is Financial Peace plus so much more! Your Ramsey+ membership gives you full access to classes like Smart Money/Smart Kids and Legacy Journey, and helpful budgeting apps such as EveryDollar and more.

To enhance the online money management tools, CCC will also be offering in-person classes and discussion groups to support you on your path to financial freedom.

We are excited about what Ramsey+ means for our church and pray you will take advantage of these great tools! To activate your Ramsey+ account, simply go to communitycovenant.info and click on the Ramsey+ button. Once you sign up, you will receive an email with a link to the activation code for our church. You can immediately start using the tools or taking the classes for free!

We pray that you will join us on this journey to learn how to live and give like God intended!