

How to Be Wise with Your Wealth

Developing a Faith That Works - Part 14 - JAMES 5:1-6

God is not opposed to wealth. Many of the greatest believers in the Bible were wealthy. But God is opposed to the misuse and abuse of wealth. James deals with the four key aspects of wealth.

I. THE WRONG USES OF WEALTH -- AVOID THESE!

ISSUE #1 -- THE ACCUMULATION OF WEALTH:

***DON'T* HOARD IT**

"You have hoarded wealth in the last days..." (vs. 3)

Results:

"Your wealth has rotted ... moths have eaten your clothes, ... your gold and silver are corroded ..." (vs 2-3)

Whatever I accumulate will **DETERIORATE**

ISSUE #2 -- THE APPROPRIATION OF WEALTH:

***DON'T* STEAL IT**

"The wages you have failed to pay the workmen who mowed your fields are crying out against you." (vs. 4)

ISSUE #3 -- THE ALLOCATION OF WEALTH:

***DON'T* WASTE IT**

"You have lived on earth in luxury and self-indulgence." (vs. 5)

ISSUE #4 -- THE APPLICATION OF WEALTH:

***DON'T* ABUSE IT**

"You have condemned and ruined innocent men, and they are powerless to stop you." (vs.6 PH)

II. THE RIGHT USES OF WEALTH -- PRACTICE THESE!

1. RIGHT ACCUMULATION: Save MONEY faithfully

"The wise man saves for the future, but the foolish man spends whatever he gets." Prov. 21:20 (LB)

Keys to saving: * Need to learn to live on a **MARGIN**.

* Learn **CONTENTMENT** with whatever you have.

Valid reasons for saving: 1) Prevent **IMPULSE** buying.

2) Allows us to **HELP** others.

3) Gets your money **WORK** for you.

2. RIGHT APPROPRIATION: Bible teaches **VALUE of **HARD** work.**

"Wealth from gambling quickly disappears; wealth from hard work grows." Prov. 13:11 (LB)

"Hard work brings a profit; mere talk leads to poverty." Prov. 14:23

How much money can I make? **NO SET LIMIT**

3. RIGHT ALLOCATION: We are to **SPEND money **WISELY**.**

"The plans of the diligent lead to profit as surely as haste leads to poverty." Prov. 21:5

The key: **BUDGET**

4. RIGHT APPLICATION: How we use the **INFLUENCE that money has.**

"It is possible to give away and become richer! It is also possible to hold on too tightly and lose everything. Yes, the generous man shall be rich. By watering others, he waters himself." Prov. 11:24-25 (LB)

"Store up for yourselves treasure in heaven ..." Matt 6:20

"On every Sunday, put aside something from what you have earned during the week, and use it for the offering. The amount depends on how much the Lord has helped you to earn." I Cor. 16:2 (LB)