$.M.A.R.T.

STEWARDS OF MONEY
AND RELIABLE TRUTH

4/3 $..M.A.R.T. Wealth
4/10 $..M.A.R.T. Debt
4/17 $.M.A.R.T. Poverty
4/24 $.M.A.R.T. Giving

The Bible exposes conflicting views God & Satan have about money. God wants us to celebrate being His managers, living with self control and purpose. In contrast Satan wants us to be consumers living with passion from one costly celebration to the next. Sometimes we get distracted and end up being controlled by our stuff rather than us controlling it. This April we are reading Acts and seeing how the church had real issues, real people and struggled with the selfish nature of mankind then as we do today. Much like in Acts we need to see where God is working in our lives. $MART Goals come from knowing what God says about money and then watching Him work in our lives.

1. Your reaction to money is a test of your spiritual condition. Satan suggests that what you do with money is none of God's business. Lk. 16:11; 12:34; Rev. 3:17-18

2. Everything we have, even our ability to produce income is a gift from God. Satan wants us to believe that anything we have is ours and because of abilities. Deut. 8:17,18; Ps. 62:10; Ps. 24:1; Col. 1:17; (See also—1 Chr. 29:11; Ps. 50:12; 1 Cor. 10:26)

3. God intends for me to work to manage the money I have. Satan intends for us to always feel like we need more. Eccl. 5:11; Lk. 16:10; Ps. 37:16

4. God wants us to live self-controlled lives. Satan wants us to live for pleasure. Pr. 21:17; 23:19; Lk. 15:13-14; Tit. 2:11-12

5. We are to love God and use money to glorify Him. Satan suggests we love money and use God to get it. Lk. 16:13; Eccl. 5:10; 1 Tim. 6:10

6. God wants us to save for the future. Satan wants us to spend it all as soon as we get it. Pr. 21:20; 22:3; Eccl. 5:11

7. Hard times teach us to trust in God to provide for our needs. Satan wants us to fear losing things and worry about hard times. Ps. 37:18-19; 33:18-19; Rom. 8:35 See also: Gen. 12:10; 26:1; 41:29,30,50; 42:5; Ruth 1:1-4; 2 Sam. 21:1; 1 1 Kgs. 18:2; 2 Kgs. 4:38; Neh. 5:3; Jer. 52:6; Ac. 11:28)

8. God wants us to be content with what we have. Satan wants us to envy what others have. Ps. 73:2-28; Heb. 13:5-6; 1 Tim. 6:6 (See also: Phil. 4:11,12; Pr. 23:17; 1 Pe. 2:1-2)

9. God wants us to experience His creative care for us. Satan wants us to worry about keeping up with our neighbors. Ex. 20:17; Ecc. 2:26; Pr. 13:22; Ps. 105:44; Job 27:16-17

10. God uses money to help us agree with others on how to use it while praying. Satan wants us to argue about money and use it as a source for conflict. Pr. 15:16-17; 1 Pe. 3:7; Ps. 34:17; Is. 59:2; Rom. 10:13

11. God blesses our hard work and consistent efforts to create. Satan wants us to focus on get-rich-quick schemes and gambling. Pr. 22:36; 13:11; 28:19,20; 20:21; 28:22; 1 Tim. 6:9

12. Simplify your lives and avoid thinking stuff will make you happy. Satan wants us always wanting more! Lk. 12:15; Mt. 6:19-21

13. God wants us to focus on having a good "home" (family) . Satan wants us to focus on having a better house. Ex. 20:17; Ecc. 2:26; Pr. 13:22; Ps. 105:44; Job 27:16-17

14. God wants us to avoid or eliminate debt. Satan wants us to increase ourselves through debt. Pr. 17:18; 22:7; Rom. 13:8; De. 28:12; Ps. 37:21; Pr. 22:26

15. God wants you to put your hope in Him. Satan wants us to put our hope in money. 1 Tim. 6:17; Rev. 3:17-18

16. Make giving to God a priority. Satan offers you reasons you can't give. 1 Kgs. 17:13-16; Gen. 28:20-22; Deut. 14:23

17. God wants us to make giving to Him consistent. Satan wants us to give only ever so often. Hag. 1:5-12; Mal. 3:10

18. God can make giving fun and joyful! Satan suggests we give reluctantly and with guilt. 2 Cor. 9:7; 2 Cor. 8:12

19. God wants us to give based on how much He has given us. Satan suggests we give what is left over. 2 Cor. 8:7; De. 16:16,17; 1 Cor. 16:2

20. God wants us to see eternity from today. Satan suggests we focus on today and ignore eternity. Lk 12:16-21

21. God wants us to understand our financial situation. Satan wants us to be ignorant of our financial situation. Pr. 27:23; Hag. 1:5-7

22. God sees my giving and knows my motives. Satan tries to convince us that God doesn't know about our giving, nor cares. Lk. 21:1-4; Ez. 2:68-69; 2 Cor. 9:3

23. God wants us to have generous hands and a grateful heart. Satan suggests we get all we can and have a grudging heart. 2 Cor. 8:7; Pr. 11:24; 31:20; 28:27; 19:17; Ex. 35:4-5

24. God wants us to "get our house in order". Satan wants us to be ignore the reality of mortality. 2 Kgs. 20:1; 1 Tim. 5:8

25. God wants us to avoid co-signing for someone. Satan wants us to co-sign a loan for others so we will both be slaves. Pr. 17:18; 11:15; 22:26; 6:1-5

26. God wants us to be honest, have integrity and keep our promises. Satan suggests we lie, cheat, and break promises. 2 Cor. 8:7; Pr. 11:24; 31:20; 28:27; 19:17; Ex. 35:4-5

27. God wants us to respect and honor Him. Satan suggests we bribe each other and support corruption. Ex. 18:21; 1 Pe. 2:17; Deut. 10:17-18; 1 Sam. 8:1-3; Pr. 15:27; 29:4; Is. 1:23-24; Ex. 23:8; De. 16:19; Pr. 17:23; Ez. 22:12-13; Dan. 6:3-4

28. God wants us to be diligent workers. Satan wants us to be lazy sluggards. Pr. 10:4; 10:5; 26:13-16; 13:4; 2 Thess. 3:10-13; 2 Thess. 3:10-13; Pr. 12:27; Eccl. 10:16-19; Pr. 12:24; 13:4; 21:5; 6:6-11

29. God wants us to pay restitution if we hurt someone, or cost them something. That's being fair. Satan wants us to steal from others and not think about the hurt we cause others. Ex. 20:15; Lev. 19:11; De. 5:19; Pr. 30:8-9; Rom. 2:21,22,24; Num. 5:6-11; Ex. 22:1; Pr. 6:30-31; Ex. 22:9; Eph. 4:28

30. God wants us to have times of rest and renewal. Satan wants us to be workaholics. Ps. 127:2; Ex. 20:11; Lev. 23:3; Ex. 16:23; Ex. 16:23-30; De. 5:12-15; Heb. 4:9-11; Ex. 23:10-11; Lev. 25:3-7; 25:18-22; Neh. 10:31

Notes