



## What It Really Means to Be Financially Free

1. **Financial freedom is realizing that true prosperity comes only from God.**

If we think that we can get rich by our own efforts, we will become the victims of our own schemes. "...For it is He (God) that giveth thee power to get wealth..." (Deuteronomy 8:18).

2. **Financial freedom is committing ourselves to God's purposes for money.**

The purpose of money is not to free us from daily dependence on God, but to demonstrate God's love and power in our lives. "...if God so clothe the grass of the field, which today is, and tomorrow is cast into the oven, shall he not much more clothe you, O ye of little faith". (Matthew 6:30)

3. **Financial freedom is recognizing and rejecting false financial concepts.**

An ad that reads "Be Your Own Boss" implies that financial freedom comes by working for yourself. True freedom begins by accepting Scriptural restraints, whether we work for someone else or for ourselves. "For he that is called in the Lord, being a servant, is the Lord's freeman: likewise also he that is called, being free, is Christ's servant" (I Corinthians 7:22).

4. **Financial freedom is responding to God's reproofs for wrong financial concepts.**

If we fail to fully apply God's principles of finances, God allows riches with sorrow or the devouring of our assets. "Ye looked for much. And, lo, it came to little; and when ye brought it home, I did blow upon it. Why?, saith the Lord of hosts. Because of my house that is waste, and ye run every man unto his own house: (Haggai 1:9).

5. **Financial freedom is choosing to serve God rather than money.**

The needs of daily provision cause most men to build their lives and affections on temporal things rather than on eternal riches. The only escape from the slavery of money is to decide to serve God, for "no man can serve two masters...". (Matthew 6:24).

6. **Financial freedom is giving God tithes and offerings.**

Poverty is the result of following our natural inclinations. On the other hand, God's generosity is according to God's direction. "Honor the Lord with thy substance, and with the first fruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine". (Proverbs 3:9,10).



7. **Financial freedom is keeping out of debt.**

Most debt is the result of disregarding God's limitations or rejecting God's opportunities to show Himself strong on our behalf. The basis of debt is presumption; assuming that we can pay back tomorrow what we borrow today. But God warns that all such presumption is evil. We are instructed, "Boast not thyself of tomorrow; for thou knowest not what a day may bring forth" (Proverbs 27:1).

8. **Financial freedom is learning how to abound and how to suffer need.**

God did not intend that wealth or poverty should be permanent positions in life, but rather stages in the development of the true riches of inward character. Toward this end Paul said, "I know both how to be abased, and I know how to abound...to be full and to be hungry..." (Philippians 4:12).

9. **Financial freedom is having sales resistance.**

Impulse buying is the sure way to financial bondage. The marketplace and the road to it are carefully designed to trap the undisciplined shopper; but God wants us to have the discernment which Eve failed to have in the Garden of Eden. We must reject that which appeals to the lust of the flesh the lust of the eyes, and the pride of life. (See I John 2:16).

10. **Financial freedom is recognizing and rejecting swindlers.**

The shrewdest businessmen in history have fallen prey to swindlers. The swindler gives very few evidences of his deception. He is usually very personable and enthusiastic about how you can make a large amount of money. He keeps your focus on the business deal, but God wants to teach you to focus on warning signals. Only then will He be able "to deliver thee from the way of the evil man..." and "...from the strange woman..." (Proverbs 2:12,16).

11. **Financial freedom is getting the best buy.**

Getting a good buy requires taking the time and effort to do research; and it means walking away from purchases which do not measure up to predetermined standards. It means knowing exactly what you want and what questions to ask in order to get it. Developing a good relationship with the seller helps to secure the best in quality and service. Good buys are the result of disciplined living and inner contentment. "But godliness with contentment is great gain" (I Timothy 6:6).



12. **Financial freedom is keeping accurate and useful records.**

If a venture is to prosper, it must be preceded by wise planning, diligent working, and accurate record keeping. One's record keeping system, however, must be functional and clear in reinforcing God's purposes for funds: "...It is required in steward, that a man be found faithful" (I Corinthians 4:2).

13. **Financial freedom is refusing to lend or co-sign.**

If borrowing money makes us a servant to the lender, lending money to a friend forces that one to become our servant. If a person is truly needy, God expects us to give to that one's needs. Co-signing means bondage to the one for whom you signed and also potential bondage of you when circumstances do not turn out the way you had planned. "...If thou has stricken thy hand with a stranger...deliver thyself..." (Proverbs 6:1-3).

14. **Financial freedom is developing the full potential of your home.**

Many costly services which are performed by others were designed by God to be done by the family in the home. These include early education, medical recovery, care of elderly family members, and partial production of food and clothing. The key to such a home program is a wise, Godly, and virtuous woman. "...Her price is far above rubies" (Proverbs 31:10).

15. **Financial freedom is choosing a good name rather than great riches.**

Broken vows, secret sin, cheating of widows, dishonoring parents, and returning evil for good are a few of the violations which cause God to withhold funds. When Israel experienced famine, King David discovered and removed the cause. (See II Samuel 21). In the same way, God wants us to search our ways so that He is free to "...open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (Malachi 3:10).

16. **Financial freedom is knowing how to receive funds through prayer.**

God delights in having His children trust Him for their daily needs. When riches increase, however, it is easy to cease depending upon the Lord; and when we feel that we do not need the Lord, we lose our love for Him. To remedy the situation, God brings unexpected needs which force us to His Word and prayer. (See II Chronicles 7:13,14). He then delights in giving us our daily bread and also doing "...exceeding abundantly above all that we ask or think..." (Ephesians 3:20).



17. **Financial freedom is having the courage to avoid partnerships.**

A man must purpose ahead of time to reject any financial gain that comes as a result of violating Scriptural principles. Once he makes this decision, he must reject pressures, which would cause him to do wrong. The basis of secular humanism is the thinking that the end justifies the means. In contrast to this, Daniel purposed in his heart that he would do what was right, regardless of the cost. (See Daniel 1:8).

18. **Financial freedom is detecting and conquering slothfulness.**

Trying to live without working is rebellion against God's order. He has determined that provision must come by the sweat of the brow.

(See Genesis 3:17-19). His one remedy for laziness is hunger. "...If any would not work, neither should he eat" (II Thessalonians 3:10). Any financial concept that appeals to slothfulness must be identified as not being from God and then must be rejected. One example is the false notion that we should work for a life of ease. Those who do this are usually met with unexpected pressures of disillusionment's, such as the rich man who said to his soul, "...Thou hast much goods laid up for many years; take thine ease..." (Luke 12:19).

19. **Financial freedom is listening to the cautions of your wife.**

Many financial disasters can be avoided by listening to your wife's cautions about a financial decision before it is made. God designed the wife to be "a help meet." As such, she has special abilities to sense dangers that are often overlooked by her husband. "A wise man will hear, and will increase learning..." (Proverbs 1:5).

20. **Financial freedom is knowing how to pass on an inheritance which insures a Godly and responsible heritage.**

An inheritance is God's way of passing on a heritage to children and grandchildren. God's primary purpose throughout His inheritance is to strengthen the larger family unit. Vital functions, such as the education of the children, health care, home provision, care of the elderly, and resources for business are some of the responsibilities which God intended for the family to meet. There are also dangers in an inheritance; thus God gives both a challenge and a warning. "A good man leaveth an inheritance to his children's children..." (Proverbs 13:22). "An inheritance may be gotten hastily at the beginning; but the end thereof shall not be blessed" (Proverbs 20:21).