

Discerning God's Will in Managing Money Through Your Relationship with Christ

Session #3a Learn to listen to God **PARTICIPANT'S copy**

Webinar Winter 2021

Presentation by: Thomas R. Copland, CPA, CA

I. Key Biblical Principle

- ▶ As Christians, we need to learn to listen to God very carefully.
- ▶ Often God speaks by way of “a gentle whisper” as he did to Elijah [**1 Kings 19**].
- ▶ Hopefully, through these workshops you will learn to recognize “God’s voice” [**John 10:3-4**] and understand that God can speak to us in many ways-there’s at least 10 different ways that I found in the Bible that God spoke to his people.

Learn to listen to God!

- ▶ So often when we pray, we ask God to meet our specific needs and desires, and we often forget or neglect to be “still before the Lord” [**Psalms 46:10**] and listen to, or sense what God is saying to us.
- ▶ Jesus said: “My sheep “hear my voice”, I know them and they follow me” [**John 10:27**].
- ▶ God may not speak to you audibly, but He can certainly speak to your heart and mind through His Holy Spirit and through His Word. [**Hebrews 4:12, 13, Psalms 119:105**].

Learn to listen to God

- ▶ In **John 14:26** Jesus said: “But the Counselor, the Holy Spirit, whom the Father will send in my name, will teach you all things and will remind you of everything I have said to you.”
- ▶ God has promised his Holy Spirit who can teach us and direct us in any decision, if we are listening.
- ▶ And when God of the universe speaks to you in any form, be sure to write it down! [**Habakkuk 2:2**].
- ▶ Habitually using a spiritual journal to document your prayer requests and what you sense from the Lord, can be extremely helpful in discerning God’s will.

Things that come from the Spirit of God... are spiritually discerned.

- ▶ In 1 Corinthians 2:14, 15, it's important to note that *"the things that come from the Spirit of God"... "are spiritually discerned"*. If you want to discern God's will in respect of any important decision, such discernment must come from "the Spirit of God".
- ▶ So if you do not develop "spiritual discernment", then you will not likely be able to discern God's specific will for you.
- ▶ Spiritual discernment is available to all Christians who are willing to take the time to develop their relationship with the Lord, study and mediate on God's Word [Joshua 1:8], "sit still before the Lord" [**Psalms 46:10**] and wait for God's instruction [**Psalms 25:12**].

Learn to recognize "God's voice".

- ▶ Here's a good analogy-if someone very close to you calls you on the telephone and starts speaking, you would immediately recognize their voice. Why? -because you have a close and consistent relationship with them.
- ▶ Similarly, in order for us to "recognize God's voice" and to discern God's will, we need to develop and maintain a close personal relationship with the Lord. Jesus said:

"The watchman opens the gate for him, and the sheep [i.e. you and I] listen to his voice. He [i.e. Christ] calls his own sheep by name [i.e. a personal relationship] and he leads them out. When he has brought out all his own, he goes on ahead of them, and his sheep follow him because they know his voice. [John 10:3, 4].

Wait patiently for God to speak to you.

- ▶ **Psalms 37:7** says: **“Rest in the Lord, and wait patiently for him”**. [NASB].
- ▶ **And the NIV version says: “be still before the Lord, and wait patiently for him”**.
- ▶ **In other words, spend quality time with the Lord in prayer taking the necessary time to sense God's direction and His specific Will.**
- ▶ **And in Psalms 85:8, David said: “I will listen to what God the LORD will say; ...”**

Question-what are some common ways that God can speak to us?

List them below and on the next 7 slides and provide a reference to Scripture for each point. [I found 10 ways in Scripture that God communicated to his people].

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- ▶ Don't forget- God is in control [**1 Chronicles 29:11-13**] and God may have a plan that is better than yours [**Jeremiah 29:11-14**].

God speaks to his children in many different ways. As the Lord of the universe, God is not limited by human constraints. However, whatever direction we are considering must be consistent with God's Word!

- ▶ **The most important thing-are you listening when God is “speaking” to you?**
- ▶ **In addition, before you make any major decision, it is best to discern God's will in more than one way.**
- ▶ **For example, God may highlight some Scriptures to direct you and he may confirm His will by way of biblical counsel or speaking to your heart and mind through His Spirit and giving you his peace regarding the proposed decision.**

Case Study - Listen to God

- ▶ Bill was working for a good company and enjoying his job, but his boss was very difficult and very stressful to work for. The stress was negatively affecting his health, so Bill started “looking around” for another job.
- ▶ When Bill mentioned it to his friend Brian, Brian encouraged Bill, along with his wife Mary, to spend lots of time with the Lord in prayer, reading God’s word, and asking God to speak to their hearts and minds and give them specific direction as to what Bill should do. Brian said: “pray, read God’s word & listen to God”.

- ▶ **Although Bill and Mary had both been Christians for over 30 years, they could not recall a specific time when God spoke to them directly & clearly.**
- ▶ **Brian explained that God can speak audibly, but generally he speaks to his children through his Holy Spirit-i.e. the communication is in the spiritual realm.**
- ▶ **Brian assured them that if they spent sufficient time with the Lord developing a close relationship with God, praying and reading his word, then God would give them very specific direction. He quoted scriptures like Psalms 32:8 & Ephesians 5:15-17 & Psalms 25:12.**

- ▶ Bill and Mary purposely spent a lot more time with the Lord in prayer, reading his word, and documenting in their spiritual journals what they sensed the Lord was saying. Over several months, they sensed that God was telling Bill not to quit his job, but to wait upon the Lord [Isaiah 64:4], because God was going to do something out of the ordinary at the company. And to their pleasant surprise, God provided “His peace” with respect to waiting upon the Lord [Philippians 4:4-6].
- ▶ Several months later, Bill’s boss was let go, and the company promoted Bill into his boss’ position. Had Bill gone to another firm, he would’ve never received this promotion.

- ▶ **Bill and Mary praise God for providing them with specific direction, but they realize that if they didn't take the time to pray, read God's word and listen/sense God's direction then they would have missed these blessings.**

- ▶ **Questions:**
- ▶ **Please summarize the “biblical guidelines”, [with a reference to Scripture] that Bill and Mary followed. Write your answer below and on the next slide.**

Biblical guidelines that Bill and Mary followed:

- ▶ **Decisions without consulting the Lord**
- ▶ **Unfortunately, generally most Christians make major financial and other decisions without consulting the Lord and just relying upon their own knowledge and judgment.**
- ▶ **Have you ever done that?**
- ▶ **What were the consequences?**
- ▶ **Write your answer below and on the next 2 slides.**

Your testimony of times when you did not seek the Lord's wisdom and specific direction.

Your testimony of times when you did not seek the Lord's wisdom in specific direction.

- ▶ **Decisions based upon the Lord's specific direction.**
- ▶ **However there are times when Christians have spend quality time with the Lord in prayer and have “heard” God's voice in one form or another.**
- ▶ **Please describe below and on the next 2 slides the ways that God has spoke to you during your life. If you can, provide a reference to Scripture.**

Ways in which God has spoke to you.

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Case study #2-common situations.

- ▶ With easy credit today, so often people buy things on credit cards that they don't need, purchase automobiles with 0% financing and take on large mortgages and personal lines of credit, all without consulting the Lord.
- ▶ In 1 Kings 22:5 *"Jehoshaphat said to the king of Israel, 'First seek the counsel of the LORD.'"*
- ▶ In order to get God's counsel, we need to pray, read God's word, and listen to what God has to say. In other words discern God's specific will before you make any important financial decision.
- ▶ Most Christians pray later and ask God to bless their decisions and often ask God to bail them out of the financial problems that they created.

Suggested memory verses:

- ▶ Jesus said: “my sheep hear my voice, I know them and they follow me” [John 10:27].
- ▶ Psalms 119:105 says: “your word is a lamp to my feet and a light for my path”.

The watchman opens the gate for him, and the sheep listen to his voice. He calls his own sheep by name [i.e. a personal relationship] and he leads them out. When he has brought out all his own, he goes on ahead of them, and his sheep follow him because they know his voice. [John 10:3, 4].

Discerning God's Will in Managing Money Through Your Relationship with Christ

Session #3b – Biblical Guidelines to Discerning God's Will **PARTICIPANT'S copy**

Webinar–Winter 2021

Presentation by: Thomas R. Copland, CPA, CA

I. Key Biblical Principle

- ▶ **As Christians, we need to discern God's specific will in managing the money that he's entrusted to us.**
- ▶ **God's specific will is unequivocally the best option! Isaiah 48:17 says:**
- ▶ ***"I am the Lord your God who teaches you what is best for you, and who directs you in the way you should go".***

Summary-biblical guidelines that should be used in discerning God's will in making financial decisions

- 1. Acknowledge that you are a steward of God's resources [Haggia 2:8].**
- 2. Understand that you are accountable to God [Romans 14:12].**
- 3. Pray and ask God for his wisdom [James 1:5] and his specific direction [Psalms 32:8].**
- 4. Regularly study God's word on finances [2Timothy 3:16, 17].**
- 5. Confess and repent from any known sin [1 John 1:9, Isaiah 59:1, 2, Psalms 66:18].**

Summary-biblical guidelines that should be used in discerning God's will in making financial decisions

6. “Be still before the Lord”, pray and listen to God [Psalms 46:10, John 10:27].

7. Obtain counsel from a Christian who understands God's word on finances [Psalms 1:1-3, 1 Corinthians 2:14, 15].

8. Develop & consistently maintain a close personal relationship with the Lord [John 10:3, 4].

9. Ask God to provide his direction through circumstances [Judges 6, Acts 16:6].

10. Be careful of external pressure, be sure to please God rather than men [1 Thessalonians 2:4].

Summary-biblical guidelines that should be used in discerning God's will in making financial decisions

- 11. God can speak to our hearts and our minds [Psalms 37:4, Matthew 16:15-17].**
- 12. Focus your heart & mind on God [Colossians 3:1, 2].**
- 13. Allow God through his Holy Spirit to direct you [John 16:13, John 14:26].**
- 14. God can direct via visions, dreams or audibly [Matthew 1:20, 1 Kings 19 & God spoke to Moses-Exodus 3:2-22].**
- 15. Be willing to do God's will not your own will [Luke 22:42].**

Summary-biblical guidelines that should be used in discerning God's will in making financial decisions

16. Develop a spending plan/budget before proceeding [Luke 14:28-30].

17. Look for consistent direction from more than one source-Scriptures, counsel, prayer etc. [Psalms 25:12].

18. Be patient & wait for God's timing [Psalms 37:7].

19. Sometimes wait until God provides the cash [Deuteronomy 28:1-12, Lamentations 3:24].

20. Do you sense "God's peace" or lack thereof, with respect to the proposed financial decision [John 14:27].

Case Study #1 -regarding available financing.

- ▶ **A Christian couple, Steve and Samantha, are married and are considering the purchase of a house. They pray and ask God to provide them with a really nice house. They have seen one that they like, but it cost \$700,000.**
- ▶ **Since they are both working full time, have good jobs, and interest rates are really low, the bank approves them for \$600,000 mortgage.**
- ▶ **They have no savings, but rather significant accumulated debt from university, so they ask her respective parents to lend them \$100,000 in total.**

- ▶ **They have not prepared a budget and they have never lived on a budget, but typically live paycheck to paycheck, give very little to God's work, and have very limited knowledge of what the Bible says on finances.**
- ▶ **However, they are now praising the Lord, because they believe that God has opened the door for them to buy their nice home, because the bank approved them for a \$600,000 mortgage and their parents are willing to lend them \$100,000 and so they feel that they should “step out in faith” and purchase this house.**

Question: what do you think-is God opening the door for Steve and Samantha to borrow \$700,000 and purchase this home? Write your answer below and on the next 4 slides and provide a reference to Scripture for each point-there are several.

Regarding Steve and Samantha

Question-what could be happening from a spiritual perspective with respect to Steve and Samantha's decision to borrow a lot of money to buy their dream home? Write your answer below and on the next slide.

What could be happening from a spiritual perspective?

Be Careful of External Pressure.

- ▶ Sometimes when we face a major financial decision, other people may pressure us to make the decision that they believe is best. It's critical to ensure that you are doing God's will, and not someone else's will.
- ▶ In Deuteronomy 28:2 God promised: "All these blessings will come upon you and accompany you if you obey the LORD your God:
- ▶ We are individually accountable to God, not someone else. [Romans 14:12].
- ▶ 1 Thessalonians 2:4 says "We are not trying to please men but God..."

- ▶ **Question- have you ever experienced external pressure from someone to make a particular financial decision that you are not comfortable with?**
- ▶ **How did you handle it then and how would you handle it now?**
- ▶ **Write your answers below and on the next slide..**

- ▶ **Question**- have you ever experienced external pressure from someone to make a particular financial decision that you are not comfortable with?

Biblical Steps to Discern God's Will [continued].

Confess and repent from any sin.

- ▶ Isaiah 59:1, 2, warns: "Surely the arm of the LORD is not too short to save, nor his ear too dull to hear. But your iniquities have separated you from your God; your sins have hidden his face from you, so that he will not hear."
- ▶ Sin acts like a "roadblock" to discerning God's will. **Psalms 66:18 states:** "If I had cherished sin in my heart, the Lord would not have listened;"
- ▶ So be sure to ask God to reveal any sin in your life that is negatively impacting your relationship with Him.
- ▶ *"Search me, O God, and know my heart; test me and know my anxious thoughts. See if there is any offensive way in me, and lead me in the way everlasting."* [**Psalms 139:23, 24**].

God can speak to our hearts and minds.

Psalms 37:4 says: *“Delight yourself in the LORD and he will give you the desires of your heart.”*

Note- the prerequisite is “delight yourself in the Lord”. In other words, develop an intimate relationship with the Lord such that it is God through his Spirit [not your flesh] that puts the desires in your heart.

In Matthew 16:15-17, Simon Peter testified that Jesus was the Christ, the son of the living God. Jesus explained to Peter that *“flesh and blood did not reveal this to you, but my father who is in heaven”*.

Peter probably believed that this revelation was his own thought, but Christ revealed that it came from God.

God through his Spirit can speak to our mind and heart, which impacts our thoughts and emotions. However, be careful, our thoughts and emotions can be influenced by our flesh, the world and Satan [Acts 5:3, Jer 17:9].

God will never direct us in a manner that is contrary to His financial principles. So if you get an thought or feeling, that God wants you to make an important financial decision, don't just act on that thought, but work through the other items in this checklist [especially God's word, and biblical counsel] to ensure that you are correctly discerning God's specific will.

- ▶ **Don't do like most Christians- e.g.-make financial decisions and then later pray and ask God to bless their decisions. Rather, discern God's specific will first**
 - **[Phil 1:9, 10].**

Focus Your Heart & Mind on God

- ▶ In Colossians 3:1, 2, Paul said: "Since, then, you have been raised with Christ, set your hearts on things above, where Christ is seated at the right hand of God. Set your minds on things above, not on earthly things."
- ▶ As you prayerfully seek God's specific direction, be sure to focus on God, His Word, and things of eternal value as opposed to the temporal [**Colossians 3:1, 2**].
- ▶ Money and material things are temporary [**1 Timothy 6:6-8**], however when money is used for a godly purpose, it results in eternal rewards. Jesus said: "*For the Son of Man is going to come in his Father's glory ... and then he will reward each person according to what he has done.*" [**Matthew 16:27**].

In my own words, make "the paradigm shift" from focusing on the temporal to the eternal.

- ▶ **Jesus said: *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal."* [Matt 6:19, 20].**
- ▶ **What are treasures in heaven versus treasures on earth?**

Treasures in heaven versus treasures on earth.

- ▶ A "treasure in heaven" is something that we will treasure when we are in heaven-i.e. the salvation of people and the eternal rewards that God promises to his children who have obeyed him [[Matthew 19:29](#), [2 Corinthians 5:10](#)].
- ▶ A "treasure on earth" is essentially money and material things which we will often "treasure" while we are here on earth, but they have no long-term eternal benefits [[Luke 12:20](#)].

Allow God through His Spirit to direct you.

- ▶ God has promised to guide us through his Holy Spirit. Jesus said: "But when he, the Spirit of truth, comes, He will guide you into all truth." [John 16:13].
- ▶ In addition, Jesus said: *"If you love me, you will obey what I command. And I will ask the Father, and he will give you another Counselor to be with you forever— the Spirit of truth. .. for he lives with you and will be in you."* (John 14:15-17)
- ▶ There are huge benefits to living in accordance with God's specific will for our lives. If you do so, you will be blessed by the Lord and receive "God's best" and you will experience "God's peace" "that surpasses all understanding" [Philippians 4:5, 6].

God Can Direct Via Visions, Dreams or Audibly

- ▶ **Although generally God directs us through prayer, His Spirit, His Word, circumstances, biblical counsel etc., but sometimes God will direct us by way of visions, dreams or audibly. Here's some examples:**
- ▶ **In Acts 16:6-10, through a vision God specifically instructed the apostle Paul to go and preach to the Macedonians.**
- ▶ **In Matthew 1:20 God instructed Joseph in a dream "to take Mary home as your wife, because what is conceived in her is from the Holy Spirit."**

- ▶ In 1 Kings 19:15-17, God spoke directly and audibly to Elijah to give him specific instructions as to what he should do, which included anointing Elisha to succeed him as prophet.
- ▶ God can speak to us through a godly friend or relative. Sometimes their advice may not be what we want to hear [Proverbs 27:6- “*wounds of a friend can be trusted*”].
- ▶ God speaks to his children in many different ways. As the Lord of the universe, God is not limited by human constraints. However, we must ensure that whatever direction we are considering, it must be consistent with God's Word, as God will never violate His Word-the Bible.

Be willing to do God's will, not your will.

- ▶ Throughout the process of making any major financial decision, be sure to prayerfully ask God to enable you to do His will as opposed to your will. Our natural human selfishness generally leans towards doing what we want as opposed to God's will (which is God's best for you).
- ▶ We need to follow Jesus' example in [Luke 22:42](#) where Jesus said:
- ▶ *"Father, if you are willing, take this cup from me; yet not my will, but yours be done."*

Develop a spending plan/budget before proceeding.

- ▶ Jesus Christ admonished us to plan ahead [[Luke 14:28-30](#)] and the most practical way to do that is prepare a budget/cash flow plan [[Proverbs 21:5](#)].
- ▶ So often, people take on too much debt and suffer the consequences. The preparation of a cash flow plan/budget before hand would enable you to wisely determine what you can afford to buy. [[Proverbs 27:23](#)].
- ▶ Be sure to include all additional costs of the purchase –e.g. with a home –property taxes, utilities, repairs and maintenance etc.

Look for consistent direction from the Lord.

- ▶ God has a great plan for our lives [**Jeremiah 29:11-13**] and God wants to direct us. In **Isaiah 48:17** God said:
- ▶ ***"I am the LORD your God, who teaches you what is best for you, who directs you in the way you should go."***
- ▶ **Recommendation-keep a spiritual Journal** and document what you sense the Lord is saying to you. If something is God's will, God will provide a consistent message to you over a period of time.
- ▶ **Question-are you using a spiritual journal?**

Be patient & wait for God's timing

- ▶ **Psalms 27:14** instructs us: "Wait for the LORD; be strong and take heart and wait for the LORD".
- ▶ **Isaiah 49:23** says: "Those who hopefully wait for Me will not be put to shame."
- ▶ When you prayerfully ask God for something, his answer could be "yes" or "no" or it could be "wait".
- ▶ To discern and benefit from God's specific will [which is God's best], be willing to submit to God's timing as God's timing is perfect. This is extremely important if you have to make a major and/or difficult decision.

God has a plan & a specific will for all aspects of our lives, including managing money and material things.

▶ **Common example:**

An individual or couple need to replace their automobile. What do most people do?

Today most people would purchase a brand-new automobile with 0% financing, believing that it is “a good deal”.

And from a biblical perspective, what does God want them to do?

Pray, search God’s word, obtain Godly counsel, and discern God’s specific will before you make a purchase- it could be a new or used car or God may provide the cash, or a gift from a fellow believer, if they wait upon him.

***Isaiah 64:4* says “God acts on behalf of those who wait for him”.**

Biblical Steps to Discern God's Will [continued].

Sometimes you need to wait until God provides the cash.

- ▶ Given that God warns of the dangers of debt [**Proverbs 22:7**] and that throughout Scripture God met needs with no debt [e.g. **Exodus 16:35, 2 Kings 4:1-7, Mark 6:35-44**], and since it is God's best that Christians have no debt [**Deuteronomy 28:1-12**], often if the purchase of something is God's will, God will provide the cash.
- ▶ This particularly applies to discretionary expenses.
- ▶ Most people will have to borrow to purchase a house and maybe a car initially, but from Scripture we know that “God’s best” is to have little or no debt.

Do you sense "God's peace" or "lack of peace" regarding a particular decision?

- ▶ God will often direct his children by providing His peace [John 14:27] or lack thereof regarding a proposed decision.
- ▶ God wants us to have "His peace" regarding any proposed financial decision. Jesus said : *"I have told you these things, so that in me you may have peace..."* [John 16:33].
- ▶ Generally speaking, if you are married, both spouse should have God's peace with respect to any proposed financial decision [Genesis 2:24].

▶ Memory verses

- ▶ “Father if you’re willing, take this cup from me; yet not my will but yours be done.” [Luke 22:42].
- ▶ Romans 14:12, Paul said: “so then each of us will give account of himself to God”.
- ▶ 1 Thessalonians 2:4 says “we are not trying to please men , but God...”.
- ▶ “But when he the Spirit of truth comes, he will guide you into all truth.” [John 16:33].

Next week is session #4 of the five sessions series in the topics next week are:

1. Learn to listen to God

2. Biblical guidelines to discerning God's will

This week Darlene should send you the suggested solutions for the questions for this weeks case studies and of course she will send you a link before the next webinar.

Tom to close in prayer.