

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

Session #5a – Additional Tough Case Studies

Participant's copy

Webinar winter 2021

Presentation by: Thomas R. Copland, CPA, CA

Case study #1 –Adult Son or Daughter or their Spouse Squanders Money.

Question #1 Let's assume your adult son or daughter is married, but unfortunately your son or daughter or their spouse spends excessively and have accumulated significant debts and as a result it is creating incredible tension in his/her marriage and negatively impacting your grandkids.

**Question-should you bail them out financially?
Write your answer below and on the next slide.**

Should you bail them out financially?

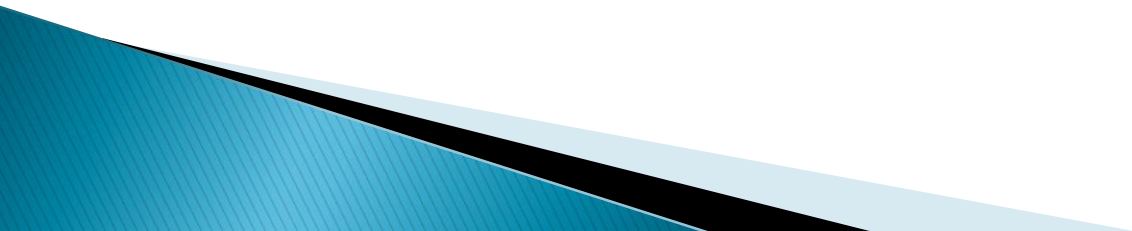
Often parents will “bailout” their adult kids financially with the right motive of love [Proverbs 16:2], but sometimes that’s not the best decision.

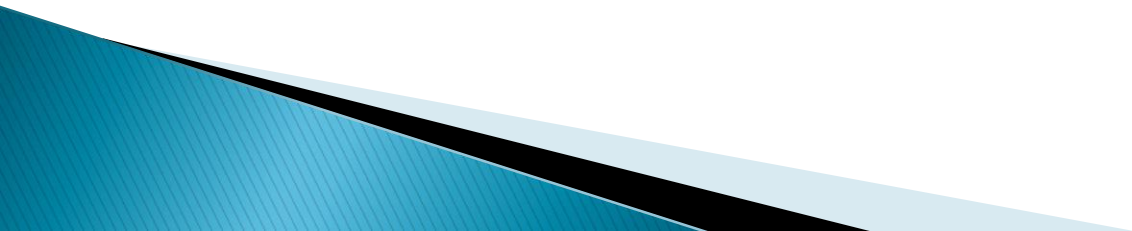
Discern God's specific will as some situations are very complicated.

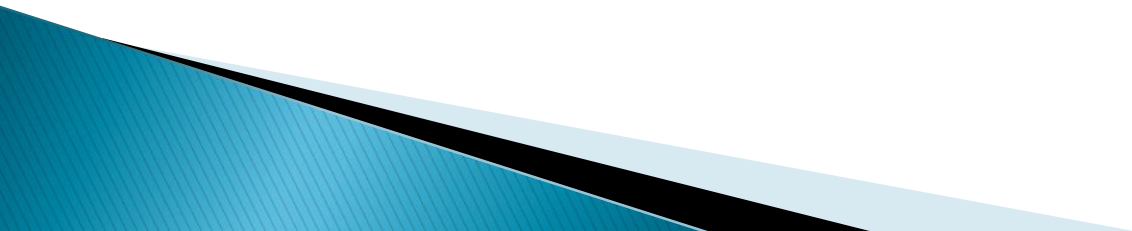
Question #2. Whether you decide to bail them out or not, let's suppose that their debts accumulate and . they eventually lose their home and the couple separate and your son or daughter [and possibly grandkids] need a place to live or need some money.

Provide an outline below and on the next several slide as to how you would discern what God wants you to do Provide some references to Scripture so that you know your decision is biblically-based.









Case study #2 -Main income earner wants to start a new business.

- ▶ **Geoff and Sue are married with two children. Geoff is the main income earner. Sue works part-time. Geoff wants to quit his current longtime employment position, and start his own business. Geoff and Sue do not have any savings and significant debts.**
- ▶ **Geoff is excited about starting a new business and tries to convince Sue that it's a good idea. Sue disagrees, because they have been living “paycheck to paycheck” and she is worried that any interruption of his regular income will cause financial problems. Sue feels that Geoff should retain his current employment positions so that they have a stable income.**

Question #1-what would you advise Geoff to do to discern God's will?

Write your answer below and on the next two slides and provide a reference to Scripture for each point.

Question #1-what would you advise Geoff do?

Question #1-what would you advise Geoff do?

Question #2 –assuming that Geoff is clearly leaning towards quitting his job and starting a new business, then what should Sue do? Write your answer below and provide a reference to scripture for each point.

Question #2 –assuming that Geoff is clearly leaning towards quitting his job and starting a new business, then what should Sue do?

Question #2 –assuming that Geoff is clearly leaning towards quitting his job and starting a new business, then what should Sue do?

- ▶ ***“By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures.”***

Recommended memory verses for session #5a.

“By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures.” [Proverbs 24:3, 4].

“Train a child in the way he should go, and when he is old he will not turn from it”. [Proverbs 22:6.].

“Blessed is the man who does not walk in the counsel of the ungodly ...But his delight is in the law of the LORD, and on his law he meditates day and night. He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers.” [Psalms 1:1-3].

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

Session #5b – SUMMARY

Leader's copy

Webinar winter 2021

Presentation by: Thomas R. Copland, CPA, CA

Summary of the workshops on “Discerning God’s will in managing money through your relationship with Christ.

- ▶ **The first step as outlined in session 1 of this series is that God’s people need to learn God’s financial principles as provided in the Bible.**
- ▶ **Most Christians have limited understanding of what the Bible says on finances so as a result, most people, including Christians, unknowingly violate biblical financial principles and later suffer the consequences.**

Generally speaking God's word the Bible provides us with "financial guidelines" in managing money. However, there can often be several options within those financial guidelines.

Most Christians make financial decisions based upon their own limited wisdom and knowledge. However, if they really want "God's best", they need to discern exactly what God wants them to do with respect to any important financial decision.

Summary-Session #2a -God wants us to discern his Will!

- ▶ **Ephesians 5:15-17**, Paul said *"Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity, ...Therefore do not be foolish, but understand what the Lord's will is."*
- ▶ God does have a plan and we need to discern what his plan is, and follow it.
- ▶ *"For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future. Then you will ... pray to me, and I will listen to you. You will seek me and find me when you seek me with all your heart."* (**Jeremiah 29:11-13**).

God created each of us uniquely and God has a plan for our lives.

In Psalms 139:13-16 David said:

“For you created my inmost being; you knit me together in my mother's womb. I praise you because I am fearfully and wonderfully made; ...My frame was not hidden from you when I was made in the secret place.... All the days ordained for me were written in your book before one of them came to be.”

God has a plan for our lives & since he loves us unconditionally, taking the time to pray and discern and follow his plan is always our best choice.

- ▶ In order to discern God's specific will in making any important financial decision, there is no substitute for developing and maintaining a close personal relationship with Jesus Christ.
- ▶ A close relationship with God, enables you to discern [1 Kings 3:7-11] exactly what God wants you to do and this is particularly important when there are several options within the biblical guidelines.
- ▶ Throughout Scripture God provided specific direction to his children- can you think of some examples-write them on the next two slides with the Scripture reference.

Examples where God specifically directed people.

1. In **Genesis 41**, God enabled Joseph to interpret Pharaoh's dream-7 years of plenty & 7 years of famine.
2. Elijah to appoint Elisah as prophet to succeed him (**1 Kings 19**).
3. God directing Samuel to anoint David as King [**1 Samuel 16:1-13**], not one of his brothers.
4. God spoke to Moses through a burning Bush [**Exodus 3:2-4**] and directed Moses many times.
5. God directed Ananias to place his hands on Saul, restore his eyesight, so that Paul could preach to the Gentiles. [**Acts 9:10-18**].

God wants to provide you with specific direction today!

Isaiah 48:17 states: “I am the Lord your God, who teaches you what is best for you, who directs you in the way you should go.”

Encourage participants to think of the times when God has specifically directed them. Perhaps share some testimonies.

Summary-session #2b - Relationship with God

- ▶ Jesus said: *“I am the good shepherd, I know my sheep and my sheep know me...”* [John 10:14] refers to a close personal relationship with the Lord.
- ▶ Once you have developed a close personal relationship with the Lord, you’ll be able to “hear God’s voice”. Jesus said: “My sheep listen to my voice, I know them and they follow me” [John 10:27].
- ▶ God can speak to us audibly or he can speak to our heart or mind through his Holy Spirit.
- ▶ Jesus said: “he who has ears to hear, let him hear” [Mark 4:9].

Further, God can speak to us through:

- 1. His word [Psalms 119:105, 119:24],**
- 2. Christian counsel [Psalms 1:1-3 & Proverbs 15:22].**
- 3. Circumstances [Judges 6] or**
- 4. God can give you a lack of peace or peace about a particular decision. Jesus said:**

“Peace I leave with you, my peace I give you, I do not give the world gives do not let your heart be troubled and do not be afraid.” [John 14:27].

Key suggestions to develop your personal relationship with the Lord.

1. **Habitually spend quality time with the Lord** in prayer, reading his word [**2 Timothy 3:16, 17**], and allowing God through His Word and His Spirit to speak to your heart and mind [**Hebrews 4:12, 13, John 16:13**].
2. **Be still before the Lord** [**Psalms 46:10**] and **listen** to what God has to say to you through his Holy Spirit. **Psalms 85:8** says: “I will listen to what God the LORD will say”.
3. **Use a spiritual journal** and document what the Lord is saying to you [**Habakkuk 2:2**]. Look for consistent direction from the Lord **before** you make a final decision. [Comment- spiritual journaling can really help develop a closer relationship with the Lord. Ask participants to provide their experience.]

Key suggestions to develop your personal relationship with the Lord.

5. Meet with God somewhere where there are no distractions. “*But Jesus often withdrew to lonely places and prayed*”. [Luke 5:16].
6. When you sense direction from the Lord, ask God to confirm it for you through Scripture and biblical counsel [Proverbs 15:22, Psalms 1:1-3].
7. Be patient and wait for God to direct you. Remember God is in control [Psalms 103:19], and God’s timing may be different than yours. [Isaiah 64:4].

8. Ask God what you should pray. 1 John 5:14, 15 says:

“This is the confidence we have in approaching God: that if we ask anything according to his will, he hears us. And if we know that he hears us—whatever we ask—we know that we have, what we asked of him.”

In other words, if we pray in accordance with God’s will, God will answer our prayers. So we need to discern from God what we should pray and when in doubt allow the Holy Spirit to pray on your behalf. Romans 8:26 states:

- ▶ **“In the same way, the Spirit helps us in our weakness. We do not know what we ought to pray for, but the Spirit himself intercedes for us ...in accordance with God’s will.”**

9. And as you pray, pray as Jesus did when he said : “Father if you’re willing, take this cup from me; yet not my will, but yours be done.” [Luke 22:42].

10. Persevere. Developing a close relationship with the Lord takes time, but the long term benefits both here on earth and eternity are worth it! [Matt 16:27].

Remember, how we manage money impacts our relationship with God and our relationship with God impacts how we manage money.

In **Matthew 6:24** Jesus said:

“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money” .

Jesus is warning us, that if are not careful, it's very easy for people, including Christians, to unintentionally serve money and material things rather than God.

Question:

What are some examples of people serving money rather than God?

Write them below and on the next 2 slides and provide a reference to Scripture for each point.

Examples of people serving money:

Session #3a- Learn to listen to God!

- ▶ So often when we pray, we ask God to meet our specific needs and desires, and we 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 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.
- ▶ **Psalms 37:7** 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.

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

1. As we study God's word, God through his Spirit can highlight specific Scriptures. **Psalms 119:105** says: "your word is a lamp to my feet and a light for my path".
2. As you pray, God can speak to your heart and your mind through his Holy Spirit [**John 10:27**].
3. God can speak through a godly Christian who understands God's word on finances [**1 Cor 2:14, 15**].
4. God can speak to you during a worship service at church through the message, the music etc. [**Hebrews 10:25**].

Common ways that God can speak to us.

5. God can speak to us audibly as he did with Moses [[Exodus 3:4-22](#)] and Abraham [[Genesis 17:15-22](#)].

6. God can speak to our minds but be careful Satan can also plant thoughts in our minds. For example, in [Matthew 16:21-23](#), Jesus explained to his disciples that he must go to Jerusalem, die the cross, and on the third day be raised to life. When hearing this Peter took Jesus aside and began to rebuke him saying “Never Lord!, He said never with this happen to you!”

Jesus turned and said to Peter, “get behind me Satan! You are a stumbling block to me; you do not have in mind the things of God, but the things of men.”.

To deal the risk of Satan planning a thought in our mind or having a thought because of our flesh, we need to take “every thought captive and make it obedient to Christ” [2 Corinthians 10:5].

7. God can direct us through circumstances by opening and closing certain doors [Acts 16:6]. “A closed door” maybe the Lord telling you not to go in that direction.

8. Don’t feel under pressure and do not make hasty financial decisions [Proverbs 19:2], but remember God has promised to meet your needs as you put him first [Matthew 6:31-33].

9. As we seek the Lord, God has promised that we would "find Him".

Jeremiah 29:11-13 says: "for I know the plans I have for you, declares the Lord, plans to prosper you and not to harm you, plans to give you a hope and a future. Then you will ... come and pray to me, and I will listen to you. You will seek me and find me when you seek me with all your heart."

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.

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].

Summary-session #3b- 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].**

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].

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].

Summary-session #4a- Challenges to discerning God's will

1. Busyness & distractions of the most common hindrances for Christians in developing a close relationship with the Lord and in discerning God's will in making financial decisions -eg Martha not taking the time to listen to the Lord [Luke 10:40-42].

2. Sin- in Psalms 66:18, David said: "If I had cherished sin in my heart, the Lord would not have listened".

Sin acts as "roadblock" to discerning God's will.
Common sins related to finances include selfishness, greed, covetousness pride, lack of contentment dishonesty etc.

3. We have not learned how to listen to God.

When most Christians pray, they go through their prayer requests asking God to fulfill their needs, however the most important aspect of prayer is listening to God in order to discern God's specific will in making any important financial decisions.

4. Obedience to God. James 1:22 says “do not merely listen to the word,... Do what it says.”

5. Trust God for the results- Proverbs 3:5, 6 says:

“Trust in the Lord with all your heart and lean not on your own understanding in all your ways acknowledge him and he will direct your path”.

Summary-Session #4b

In difficult situations, where one spouse is spending irresponsibly and accumulating debt, it's important for the other spouse to carefully discern God's will in taking each step towards trying to get the irresponsible spouse to manage money God's way. A list of suggested steps is provided in the "tough cases" provided in session #4 and #5.

Sometimes forms of "tough love" must be exercised to avoid loss of the home or bankruptcy, both which could destroy the marriage and negatively impact the children.

Suggestions for follow-up. [[James 1:22](#)]

- 1. Review the notes from this workshop series, and be sure to follow the “biblical guidelines” before you make any future major financial decision.**
- 2. Continue to develop your relationship with Jesus Christ to the point where you can consistently discern what God is saying to you on a regular basis.**
- 3. Darlene will send out an email requesting your input and comments regarding this series called “Discerning God’s Will in Managing Your Money through your Relationship with Christ**

Follow-up

Check out website www.coplandfinancialministries.org which has a lot of resources, including the following.

- a) CDs/DVDs series “Debt Reduction Gods Way”.
- b) Tom’s book-”Financial Management God’s Way”.
- c) Review the interactive video on our website for “Financial Management Gods Way” –no charge
- d) Financial coaching is available on a ministry basis at no charge.
- e) Sign up for the financial moment email list-this can be done on our website or send an email to info@Biblefinance.org.
- f) CD set-“Tom’s top financial moments”. Send an email to us to get one free.

g) Prayerfully consider getting involved in Copland Financial Ministries-i.e. perhaps lead a small group on zoom, provide some biblical-based financial coaching to someone, assistance and ideas and expanding our ministry through social media.

h) We need a book editor who can do “Chicago style” for my book of 365 daily devotions.

You are interested in getting involved in this ministry then please send me an email to:

tcopland@zing-net.ca.

Update-God is expanding the ministry! Tom's Financial moments are aired on 158 radio facilities as well as 7 TV stations across Canada and some northern United States.

In addition, Tom's one half hour shows are aired on five TV stations and 20 radio stations .

God has enabled us to minister to people across Canada and in the United States and other parts of the world.

And when we have our webinars or small groups on zoom, typically there are people participating from coast-to-coast. Praise God!

Praise God we are reaching about 1.8 million people week which is incredible but it costs a lot of money. So we encourage you to give to this ministry. For one time donations - go to our website

www.coplandfinancialministries.org. or mail your check to:

Copland Financial Ministries, Suite 301, 325 Renfrew drive, Markham, Ontario L3R9S8.

FYI we are registered with Canada revenue agency and can issue tax receipts.

If you would like to do an automatic monthly donation then please send an email to me:

tcopland@zing-net.ca. Thank you!

FYI-I do not get a salary, and almost everyone involved in this ministry is a volunteer with no pay.

In the next few days Darlene will send out a questionnaire asking for your input. I would appreciate your feedback.

In addition, we would appreciate some testimonies of how God has impacted the way you think about and manage money through this webinar series, which could go on our website to encourage others to learn how to discern God's will. Testimonies in writing in conjunction with the questionnaire asking for your feedback is fine or what is even better is if you could provide your testimony on video. FYI-if you like we can keep your name anonymous.

Does anyone have any questions?

Does anyone feel led to share how God has enabled them to discern his specific will in a complex situation.

Tom to close in prayer.