

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

Session #2a God Wants Us to Discern His Will

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Webinar-Winter-2021

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I. Key Biblical Principle

- ▶ God wants us to understand His Will in managing the money that he has entrusted to us [**1 Corinthians 4:2**]
- ▶ In Ephesians 5:15-17, the apostle 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.*"

Does God have a specific plan or will for his children?

Yes! Scripture is clear that God wants to direct us according to His Will. God said:

- ▶ ***"I will instruct you and teach you in the way you should go; I will counsel you and watch over you" (Psalms 32:8).***
- ▶ ***"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).***

- ▶ And in **Isaiah 48:17**, God gives us this awesome promise of His guidance!
- ▶ *"I am the LORD your God, who teaches you what is best for you, who directs you in the way you should go."*
- ▶ Clearly God's specific will is the best option!

Biblical principles and God's specific will

Generally, the Bible provides Biblical financial principles-that is “financial guidelines” - however there can be several options within those guidelines. Example:

Case study #1 -Consider a Christian couple who have managed money according to biblical principles. For example, they have developed and implemented a budget [[Luke 14:28-30](#)], have godly motives [[Proverbs 16:2](#)], spent wisely, and have been content with God's provision [[1 Timothy 6:6-8](#)].

During their quiet times, they sense God's leading [[John 14:27](#)] to purchase a house and they are now seeking God's wisdom [[James 1:5](#)] and specific direction [[Psalm 32:8](#)] as to what they should do.

- ▶ **Many questions arise:**
- ▶ **Should they buy a house with a two-car garage or is a one-car garage enough?**
- ▶ **Do they need a four-bedroom home or will a three-bedroom be sufficient?**
- ▶ **How much should they spend?**
- ▶ **What is the maximum they should borrow?**
- ▶ **Where should they live?**

- ▶ **As they reflect on these questions and inspect some of the houses for sale, they can see that there are several options that are all within God's financial principles.**
- ▶ **Question #1- What do you think should they do in order to discern God's specific will-i.e. God's best for them?**

Here are some initial suggestions:

7. Above all, be willing to follow God's will, not your will [Luke 22:42].

- ▶ **If they see a house that they think is “the one”, do you think they should rush to buy it? Write your answer below and the next slide.**

▶ Suggested solution-

- ▶ Remember God is in control [**Psalms 103:19**] and only God knows the future [**Isaiah 46:10**].

Overview- Biblical Steps to Discern God's Will.

To discern God's specific will for your life regarding any important decision, God's Word provides the following instructions.

- ▶ 1. Acknowledge that you are a Steward of God's Resources

"Everything in the heavens and earth is yours, O Lord, and this is your kingdom" (1 Chronicles 29:11 TLB)

- ▶ *"The silver is mine and the gold is mine," declares the LORD Almighty. (Haggai 2:8)*

- ▶ So as stewards of God's money and material things, we need to look to the owner [i.e. God] as to what we should do with His resources.

2. Understand that you are accountable to God!

- ▶ Parable of the talents, [Matthew 25:14-30], -"after a long time" [perhaps a lifetime?] God returned and made the servants accountable to Him for 100%.
- ▶ 1 Corinthians 4:2 : "Now it is required that those who have been given a trust must prove faithful."
- ▶ Faithfulness to God is the key, so we need to manage money according to God's principles and God's specific will.

3. Pray and ask God for His Wisdom and His specific direction.

- ▶ “If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. But when he asks, he must believe and not doubt...” [**James 1:5, 6**].
- ▶ ***Who, then, is the man who fears the LORD? He [i.e. God] will instruct him in the way chosen for him.*** (Psalms 25:12).
- ▶ **Discern God's Will**
- ▶ ***“Teach me to do your will, for you are my God; may your good Spirit lead me on level ground.”*** (Psalms 143:10)

4. Regularly study God's Word on finances

Unfortunately, most Christians unknowingly violate God's financial principles, because of their limited knowledge of what God's Word says on finances.

- ▶ As you study God's Word, prayerfully ask God, through his Holy Spirit, to highlight specific verses related to your decision. God will often reveal His Will through His Word and His Spirit.
- ▶ ***Psalms 119:105** says: “Your word is a lamp to my feet and a light for my path”*

Here are some key biblical financial principles.

1. **Save for future needs-[Proverbs 21:20].**
2. **Pay down debt and use minimal debt because God warns of the dangers of debt. [Proverbs 22:7].**
3. **Put God first in managing money [Deut 6:5].**
4. **Do not covet what others have. [Exo 20:17].**
5. **Learn to be content. [Philippians 4: 11-13].**
6. **Develop and implement a budget [Luke 14:28-30].**
7. **Obtain biblical counsel [Proverbs 15:22].**
8. **Invest only in what you understand [Prov 19:2].**
9. **Give generously [2 Corinthians 9:6-7].**
10. **Develop a godly mindset on money [Matt 6:19-21].**

Case study #2

- ▶ An individual to whom you are providing some financial coaching, excitedly explains that they have found “a great deal” on a new car with 0% financing.
- ▶ You know that their cash flow is very tight already and they have significant debt, so what biblically-based financial advice would you provide? Write your answer below.

Case study #2- potential purchase of new-car with 0% financing. Suggested solution

5. “Be still before the Lord” pray and listen to God.

- ▶ **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.
- ▶ And as you prayerfully sit “still before the Lord”, ask God to speak to your heart and mind through his Holy Spirit and His Word.
- ▶ Jesus said, “My sheep listen to my voice; I know them, and they follow me” [**John 10:27**]. God often speaks by way of the “gentle whisper” [**1 Kings 19**].

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

6. Obtain counsel from a Godly financial advisor.

- ▶ **1 Corinthians 2:14,15** says: "*The man without the Spirit does not accept the things that come from the Spirit of God, for they are foolishness to him, and he cannot understand them, because they are spiritually discerned. The spiritual man makes judgments about all things, but he himself is not subject to any man's judgment:*"
- ▶ In my view, a godly financial adviser would be a spiritually mature Christian who understands and applies God's financial principles [**Psalms 111:10**], has a close personal relationship with the Lord [**John 15**], has the necessary practical financial knowledge [**Proverbs 24:3, 4**], and habitually puts the interests of clients first [**Philippians 2:3, 4**].

Case study #3 -"The Hot Investment"

- ▶ **Jack comes home one day with a "hot investment" based upon a tip that he received from a friend. The investment requires a quick decision, obtaining a line of credit secured against their home and the nature of the investment is outside of Jack's knowledge and experience.**
- ▶ **Nevertheless, Jack's friend has assured him that the investment will do very well and that there is a lineup of potential buyers. His wife, Jill reads the documents and admits she does not understand them either.**
- ▶ **However, Jill, unlike Jack, spends quality time with the Lord in prayer seeking God's wisdom [James 1:5] and God's direction [Psalms 25:12]. Jill senses strongly from the Lord that they should not proceed as she does not have God's peace [John 14:27] with respect to making his investment.**

**Should Jack and Jill make the investment?
Write down your answer below and the following
slides and provide a reference to Scripture if you
can.**

Should Jack and Jill proceed with his investment-suggested solution:

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

- ▶ **Christians would be much wiser to take the time to discern God's will before making any important financial decision.**

Case study #4- regarding retirement

Eric and Elaine are married. They will both turn 65 years of age next year and they both plan to retire.

They believe that they have “served their time” and that 65 is an appropriate age to retire. However, they still have two car loans, and a significant mortgage and they have not prepared a budget to see if they will have enough income during retirement.

They have not sought any financial counsel and have not determined if they can afford to retire, but they are “trusting the Lord” to provide for their needs during retirement. They quote Proverbs 3:5, 6.

Question-What biblically based financial advice would you give to Eric and Elaine. Please provide a reference to Scripture for each point. Write your answer below and on the next 2 slides.

Question-What biblically based financial advice would you give to Eric and Elaine.

Question-What biblically based financial advice would you give to Eric and Elaine.

Recommended memory verses

- ▶ In **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."*
- ▶ **Psalms 32:8**, God said: *"I will instruct you and teach you in the way you should go; I will counsel you and watch over you".*
- ▶ *"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 29:11-14**).

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Session #2b-Developing a Close Relationship with God

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Webinar-Winter-2021

Presentation by: Thomas R. Copland, CPA, CA

Key Biblical Principle

- ▶ In order to discern God's will in managing money or making any important 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 exactly what God wants you to do, and this is particularly important when there are several options within biblical guidelines.
- ▶ *“Whoever is wise, let him understand these things; Whoever is discerning, let him know them. For the ways of the LORD are right, And the righteous will walk in them...” [Hosea 14:9].*

- ▶ **In Genesis 41, only Joseph could interpret Pharaoh's dream. Joseph did not do this on his own, but rather Joseph was able to discern the meaning of the dream because of his close relationship with the Lord.**
- ▶ **[after interpreting the dream Joseph said] "Now let Pharaoh look for a man discerning and wise, and set him over the land of Egypt.....**
- ▶ **So Pharaoh said to Joseph, "Since God has informed you of all this, there is no one so discerning and wise as you are..... **[Genesis 41:, 33, 39].****
- ▶ **And as a result, Pharaoh put Joseph in authority over all of the land of Egypt, second only to Pharaoh.**

- ▶ **“On the lips of the discerning, wisdom is found,
But a rod is for the back of him who lacks
understanding.” [Proverbs 10:13].**
- ▶ **In 1 Kings 3:7-11. Solomon asked God for “a discerning heart” and God answered: “I will give you a wise and discerning heart, so that there will never have been anyone like you, nor will there ever be.” [1 Kings 3:12].**
- ▶ **In tough situations, everyone needs to discern God’s specific will for their particular situation, which can only be achieved through a close personal relationship with Jesus Christ.**

Develop & Maintain a Close Personal Relationship with the Lord.

- ▶ Jesus said: "*My Father is always at his work to this very day, and I, too, am working.*"....*'I tell you the truth, the Son can do nothing by himself; he can do only what he sees his Father doing, because whatever the Father does the Son also does.'*" ([John 5:17, 19](#)).
- ▶ Because of Jesus' close relationship with God the Father, Jesus could sense where the Father was working, and Jesus would follow the Father's lead.
- ▶ Similarly, God wants us to have a close personal relationship with him, so that we can discern God's specific will [i.e. God's best], rather than making a financial or other decision based on our own judgment.

- ▶ **Jesus said: *"I am the good shepherd; I know my sheep and my sheep know me..."* [John 10:14].**
- ▶ **Jesus' words "I know my sheep and my sheep know me" refer to a close intimate and personal relationship between Jesus Christ and those people who have accepted Christ as their Savior and Lord.**
- ▶ **Once you've developed a close personal relationship with the Lord, you will 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].**
- ▶ **Dr. Charles Stanley says: "Our intimacy with God- His highest priority for our lives –determines the impact of our lives" [Life principle #1- Life Principles Bible].**

It's more than just making financial decisions within biblical financial principles.

- ▶ **Some Christians take the approach, that as long as they manage money within God's financial principles, then even when there are several options within those biblical guidelines, they believe that they can make the final decision without discerning God's specific will, but just asking God to stop them.**
- ▶ **This "mindset" of making financial decisions [and asking God to stop you if it's not His Will] removes the necessity of developing a close personal relationship with the Lord, which is so vital in managing money God's way and in making every important decision in life.**

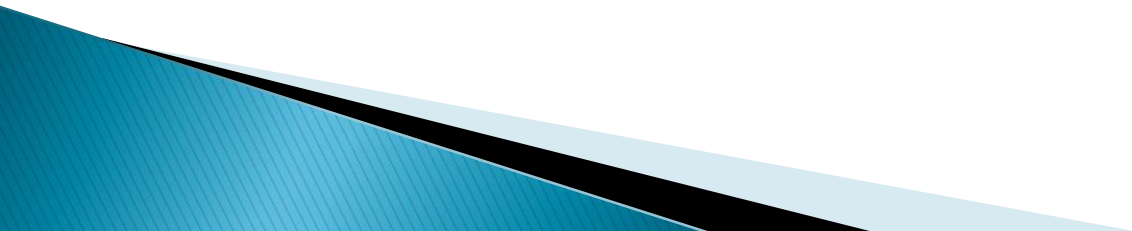
Staying within the biblical guidelines is okay, but it may not be God's best.

- ▶ Further, if you make major decisions without consulting God, then you will not likely receive God's best, which is God's desire for us.
- ▶ Further, if you make an important financial decision without consulting the Lord [**1 Kings 22:5**], it could be a bad decision that could cause problems later or it could be a decision that represents second, third or fourth best. There is no substitute for discerning God's specific will so that you enjoy "God's best".

List some suggestions to develop your personal relationship with God. Provide a reference to Scripture if you can.

List some suggestions to develop your personal relationship with God.

Suggestions to develop your personal relationship with God.



13. 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.”*
So we need to discern from God what we should pray.

Romans 8:26, 27 says: *“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.”*

14. 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].

Case Study #1 -Relationship with God

- ▶ **Jack and Jill were considering the purchase of a home. They had learned and implemented God's financial principles in managing money and they acknowledged God's ownership. They have paid off all their debts and have saved a good down payment. They have developed and implemented a budget and were consistently spending less than they were earning. They had godly attitudes with respect to money and material things and after considerable prayer, studying God's word on finances and seeking godly counsel, they concluded that it was God's will for them to purchase a house in a particular area.**

- ▶ Jack and Jill had both developed a close personal relationship with Jesus Christ so they could often sense for God was saying to them.
- ▶ As they continued to pray and seek God's specific will, they sensed that the Lord wanted them to wait. God spoke to their heart and mind by highlighting some key Scriptures [e.g. **Psalm 37:7 & Isaiah 64:4**].
- ▶ It wasn't for 3 years before God gave them His peace with respect to purchasing a home. During those three years of waiting upon the Lord, prices of homes in their area decreased substantially and they saved a significant larger down payment.

- ▶ They praise God because the purchase price was much less than expected and with the additional savings as they waited for God's directive, their mortgage was much less than expected and they would be able to pay the house off within 10 years!
- ▶ They thanked God for His Wisdom [**James 1:5**] and His Direction [**Psalms 32:8**]. They acknowledged that only God knows the future [**Isaiah 46:10**] and only God is in control [**Psalms 103:19**].

Case study #2 - Questions

- ▶ **Has God ever provided you with specific direction on a major decision [which you would not have made on your own], but sometime later you could see God's blessings of obeying him?**
- ▶ **Please write your answer below and on the next slide and if you're comfortable share that with our group.**

- ▶ Your testimony-specific direction from God.

- ▶ Your testimony-specific direction from God.

Case study #3 –Single Mom

Grace is a single mom with two children. She works and earns a very modest income. She tracks her expenses carefully, has developed and implemented a budget for many years, and does everything she can in order to minimize her expenses.

Unfortunately, her income is insufficient in order to cover all of the needs for her and her two children, so often Grace and her children are praying and asking God to provide for their needs.

Over the past several years, God has provided, predominantly through fellow believers, food, clothing, money and other necessities for her and her children.

Even though credit is readily available, Grace does not take on any debt because she knows she doesn't have the monthly cash flow to service the debt, and she understands that God warns of the dangers of debt [Proverbs 22:7] and that throughout Scripture God met needs with no debt [Exodus 16].

Notwithstanding her tight cash flow, in faith, Grace regularly gives about 10% to the Lords work.

Grace has developed a very close relationship with the Lord by spending quality time in prayer and reading God's word every day. She is able to discern what God's specific will is [Psalms 32:8].

For example, several years ago, her car was wearing out and the mechanic recommended that she get another one. She reviewed her budget and concluded she could not afford to purchase even an older used automobile and that she could not afford a loan payment.

Although financing was readily available, God directed Grace to pray, review His Word on finances, “Rest in the Lord” [Psalms 37:7] and she claimed Isaiah 64:4 which states: “God acts on behalf of those who wait for him”.

Praise God, not long after, a brother in the Lord gave her a really good used automobile-i.e. no cost.

▪

Both children have been amazed how God has answered prayer for them so often and in such a unusual ways.

Grace and her children really do try to put God first in all aspects of their lives including managing money, and have witnessed God's mighty provisions.

Although they have a very modest lifestyle, and even know others have so much more, Grace and her two children are content and happy and praising God regularly for his provision. Her two children have both accepted Christ as Savior and Lord and their personal relationship with God is growing quickly.

Question #1-how would you describe Grace's attitudes or mindset with respect to money and material things?

Can you think of a similar example from the Bible?

Question #1-how would you describe Grace's attitudes or mindset with respect to money and material things?

**Question #2-do you think that Grace's thinking and management of money and material things has impacted her relationship with God?
Eg. helped to draw her closer to God?**

Question #2-do you think that Grace's thinking and management of money and material things has affected her relationship with God?

Question #3-do believe that Grace's close relationship with the Lord has impacted how she manages money?

Question #3-do believe that Grace's close relationship with the Lord has impacted how she manages money?

Question #4

What do you think Grace's children will learn from their mother's example regarding finances, prayer, and Grace's trust in God.

Question #4

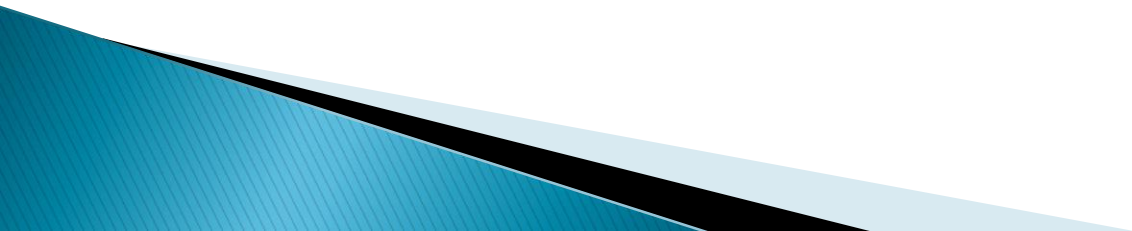
What do you think Grace's children will learn from their mother's example regarding finances, prayer, and Grace's trust in God.

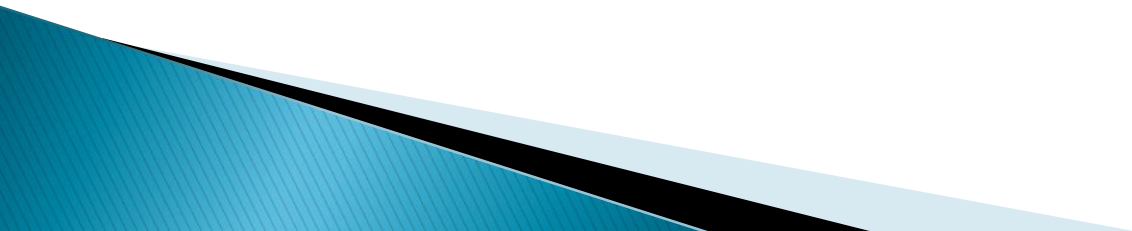
Managing money and relationship with God

Suggest some steps that Christians should take to ensure that their relationship with God is not hindered by, but rather enhanced by their management of money and material things?

Provide a reference to Scripture for each point.

Suggest some steps that Christians should take to ensure that their relationship with God is not hindered by, but rather enhanced by their management of money and material things?





Summary of this session

- ▶ **I would encourage you to take the time to develop a close personal relationship with Jesus Christ so that you can discern God's specific will [that is God's best] before making any important financial decision.**
- ▶ **A close personal relationship with Jesus Christ will enable you to discern God's specific will in non-financial decisions as well.**

Recommended memory verses

- ▶ ***Jesus said: 'I tell you the truth, the Son can do nothing by himself; he can do only what he sees his Father doing, because whatever the Father does the Son also does.'* [John 5:19].**
- ▶ ***Jesus said: "I am the good shepherd; I know my sheep and my sheep know me..." [John 10:14].***
- ▶ ***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".***

Next week is session #3 of the five sessions series in the topics next week are:

1. Challenges to discerning God's will

2. Some tough case studies.

Darlene should send you the suggested solutions for the questions for the case studies in this session and of course Darlene will send you a link before the next webinar.

Tom to close in prayer.