



**Financially Fit for The Future
January 14 & 15, 2023**

Matthew 25:14 (NLT)

“Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone.”

7 Foundations of Financial Fitness:

1

Law of Possession – Everything I have belongs to God.

God is the owner of all I have.

2

Law of Allocation – God has loaned me His money.

Matthew 25:19 (NLT)

“After a long time their master returned from his trip and called them to give an account of how they had used his money.”

Matthew 25:16-18 (NLT)

“The servant who received the five bags of silver began to invest the money and earned five more. The servant with two bags of silver also went to work and earned two more. But the servant who received the one bag of silver dug a hole in the ground and hid the master’s money.”

- **Money is a tool to be used, not a treasure to be buried.**
- **Use money and love people or you will love money and use people.**
- **People are in debt because they work for their money, instead of their money working for them.**
- **We don’t get to choose how much money God gives us, but we do get to choose what we do with it.**

3

Law of Accountability – One day God will audit me.

Matthew 25:19 (NLT)

“After a long time their master returned from his trip and called them to give an account of how they had used his money.”

Romans 14:12 (NLT)

Yes, each of us will give a personal account to God.

Matthew 25:20-21 (NLT)

“The servant to whom he had entrusted the five bags of silver came forward with five more and said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’ “The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’”

Matthew 25:22-23 (NLT)

“The servant who had received the two bags of silver came forward and said, ‘Master, you gave me two bags of silver to invest, and I have earned two more.’ “The master said, ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’”

Matthew 25:24-26a (NLT)

“Then the servant with the one bag of silver came and said, ‘Master, I knew you were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate. I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.’ “But the master replied, ‘You wicked and lazy servant!’”

Proverbs 19:3 (GNT)

Some people ruin themselves by their own stupid actions and then blame the LORD.

4

Law of Utilization – I must use God’s money wisely.

Matthew 25:26b-27 (NLT)

“If you knew I harvested crops I didn’t plant and gathered crops I didn’t cultivate, why didn’t you deposit my money in the bank? At least I could have gotten some interest on it.”

Money is like fertilizer, if you spread it around, you help things grow but if you pile it up, it starts stinking.

Matthew 25:30 (NIV)

“And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.”

Wicked – Those who waste God’s resources are useless for the Lord.

“God would rather I try to do something for His Kingdom that fails, than to do nothing and succeed.”

“The reason there is no spark to my financial life is because I’m playing it safe and burying His treasure.”

5 Law of Motivation – I must move against my fears and do the very thing I fear the most.

What keeps me from God’s plan for financial freedom?

FEAR – Forget Every Application Required for God’s blessing.

Matthew 25:25 (NLT)

“I was afraid I would lose your money so I hid it in the earth.”

- **Fear of self-consciousness – I failed and people made fun of me.**
- **Fear of self-pity – I failed once and I can’t try again.**

2 Biblical Examples of Failing Jesus:

- **Judas failed and killed himself.**
- **Peter failed, he repented and started the New Testament church.**

6 Law of Application – If I don’t use it, I lose it.

Matthew 25:28-29 (NLT)

“Then he ordered, ‘Take the money from this servant, and give it to the one with the ten bags of silver. To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away.’”

“The law of application is a universal law that applies to everything in life.”

Galatians 6:7-10 (MSG)

Don’t be misled: No one makes a fool of God. What a person plants, he will harvest. The person who plants selfishness, ignoring the needs of others - ignoring God! -harvests a crop of weeds. All he’ll have to show for his life is weeds! But the one who plants in response to God, letting God’s Spirit do the growth work in him, harvests a crop of real life, eternal life. So let’s not allow ourselves to get fatigued doing good. At the right time we will harvest a good crop if we don’t give up, or quit. Right now, therefore, every time we get the chance, let us work for the benefit of all, starting with the people closest to us in the community of faith.

Money is the litmus test of how much I trust God.

Matthew 25:21 (NLT)

“The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’”

Reward #1: Affirmation

“Well done good and faithful servant.”

Reward #2: Promotion

“I will put you in charge of (more)”

Reward #3: Celebration

“Come and share God’s happiness.”

Luke 16:11-13 (NLT)

And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people’s things, why should you be trusted with things of your own? “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.”

I cannot love both God and money.

Money is a terrible master, but it’s a great servant.



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