

FINANCIAL PEACE DURING TURBULENT TIMES

“Because Every Decision Has Consequences”



10.07.09, Scott Luikart

Introduction: Have you ever said “I wish I would have known then what I know now”? Can you look back over the years of your life and see financial decisions that you made in haste or based on emotion? Decisions made in a short period of time can have long term consequences. Tonight let’s see God’s process for making wise financial decisions.

I. Factors that influence our decision making

- A. Where we spend time and who we spend it with
- B. Personal desires: “I want what I want”
- C. Our emotions and impulses
- D. Worldly wisdom and cultural traditions

II. Consequences of making decisions without seeking counsel

- A. No counsel people fall (Prov. 11:14)
- B. No counsel fool (Prov. 12:15)
- C. No counsel purposes are disappointed (Prov. 15:22)
- D. No counsel life of wandering in the wilderness (Ps. 106:13-15)
- E. No counsel leads to bad business deals that can have long-term financial and spiritual consequences (Joshua 9:14-20)

III. Benefits of making decisions with Godly counsel

- A. Godly counsel safety (Prov. 11:14)
- B. Godly counsel wisdom (Prov. 12:15)
- C. Godly counsel purposes are established (Prov. 15:22)
- D. Godly counsel wisdom that stands the test of time (Prov. 19:20-21)
- E. Godly counsel lifelong guidance counselor (Ps. 73:24)

IV. Whom do we seek counsel from and in what order?

A. Word of God: (Ps. 119:24, Joshua 1:8, Ps. 119:98-100, Col. 3:16)

Note: The Word of God is my greatest counselor and every decision must be based on Biblical principles.

*Use scripture as your first source – if the Bible gives you the answer, then no need to go any further.

B. Lord (Is. 9:6, Ps. 32:8, 16:7)

Note: God counsels me when I communicate with Him through prayer.

C. Godly people (Ps. 37:30-31, I Cor. 12:14-27)

Which Godly people?

1. Spouse: another level of accountability, they will share in the consequences

2. Parents: know me, have years of experience (Prov. 6:20-22)

Note: Parental advice is subordinate to your spouse (Gen. 2:24)

3. Experienced people (Prov. 15:22, 11:14)

*Filter advice through the Word of God before heeding it.

BOTTOM LINE: *Short-term decisions have long-term consequences; better to seek counsel first.*

Action Plan:

Memory verse: Psalm 32:8

What do you need to do today based upon what you have learned in this class?