

## Practical Theology Finances

What attitude does God desire His people to have toward material things?

What does it mean to be a steward?

What is the relationship between contentment and finances?

Is either wealth or poverty a sign of spiritual maturity? Explain

What is the relationship between finances and spiritual maturity?

How does God use finances to test your spiritual maturity?

What are some of your favorite Proverbs concerning finances and wealth?

What are some of the major reasons that people become impoverished? Which of these are within their control and which are not?

What is worse than poverty?

What is better than wealth?

What are the spiritual dangers of wealth?

What are some of the major reasons that people become wealthy? Which of these are within the realm of godliness? Which are morally neutral? Which are due to ungodliness?

What Biblical principles apply to debt in general?

What is the difference between secured and unsecured debt?

What are the dangers of unsecured debt? (Credit cards / consumer loans)

Should a Christian ever willingly file for bankruptcy? Why or why not?

If a Christian is forced in to bankruptcy, what should his attitude be? What commitment should he make to his debtors?

What is the benefit of investing? What is required of an individual in order to invest?

What Biblical principles (attitude & practice) should be followed when investing?

What dangers of investing (attitude and practice) should be avoided?

What Biblical principles should guide a Christian in the use of his wealth?

Should a Christian feel guilty for having wealth? Why or why not?

Should a Christian feel guilty for using his wealth for personal benefit? Why or why not?

What principles should guide a Christian in giving to others?

What should a Christian's attitude and practice be toward paying taxes?

What three areas of finances are required of a Christian?

What areas of finances are discretionary?

What can you do to guarantee financial success?

## Case Scenarios

A man comes to you for advice. For various reasons his business has failed. He wants to satisfy his creditors, but is not sure how to do that since he has had to close his business and is now working as an employee for someone else. He is contemplating filing for bankruptcy.

Same situation as above, except his creditors are harassing him and threatening legal action.

Financial difficulty is starting to cause marriage problems for a couple in your church. They have tracked their expenses as advised and are presenting their findings to you for some direction. You will be directing them to a financial counselor for specific advice on how to handle the specific issues they will have to solve, but you know that financial spending is a quick insight into priorities and spiritual maturity. What possible insights might you gain from their overspending in each of the following areas: Housing; transportation; phone; entertainment / recreation; food; children; gifts; consumer debt interest; insurance. What insight might you gain from their underspending in each of the following: offerings to the Lord; consumer debt retirement; savings

You have been asked to evaluate a man who has been nominated to be a Deacon in the church. In talking with him about his finances you find out that his financial goal is to simply get out of debt. He went through bankruptcy 5 years ago, and at present has about \$16,000 of debt excluding his mortgage and car. What other questions might you ask him? How would you advise him? Would he be qualified to become a Deacon, and if not, what would he need to do to become qualified?

A man comes to you very excited about an investment opportunity he would like you to know about so that you can invest too. How would you go about evaluating whether the man should be cautioned that what he is proposing to do is unwise? Whether he should just be cautioned about being able to afford the loss of the investment if it fails? Whether you should give consideration in joining in the investment? What should you tell him in regards to trying to get other people in the church involved in it?

The church Treasurer comes to the Elders asking for advice and permission to invest church savings. Should church monies be invested, and if so, what guidelines should be given for such investments?

The church is considering hiring additional pastoral staff. What principles should guide the church leaders in putting together a financial package for a prospective staff member?