**Financially Free!**

2 Kings 4:1-7

1 The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves."

2 Elisha replied to her, "How can I help you? Tell me, what do you have in your house?"   
      "Your servant has nothing there at all," she said, "except a little oil."

3 Elisha said, "Go around and ask all your neighbours for empty jars. Don't ask for just a few. 4 Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side."

5 She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. 6 When all the jars were full, she said to her son, "Bring me another one."   
      But he replied, "There is not a jar left." Then the oil stopped flowing.

7 She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left."

1. **Crisis!**
   1. “Never let a good crisis go to waste. It is an opportunity to do things that you would otherwise avoid.”
   2. Crisis is a sign that the old ways of doing things do not work anymore and need change!   
      Use the crisis to accelerate change.
      1. To change internally
      2. To experience God at work
      3. To focus on biblical wisdom
   3. Crisis?
      * 1. Falling house prices
           1. mortgage scarcity
        2. Negative equity
        3. Declining stock values
           1. Pension decreasing
        4. Vanishing credit
           1. Business difficulties
        5. Failing banks
           1. Large bonusses
           2. Anger at greed
           3. Betrayal of trust
        6. Job insecurity
           1. Fear of Failure
        7. Will I have enough?
           1. Future provision
        8. Anxiety leading to stress
        9. Burden of debt
        10. Disappointment of inability to buy – I want it now!
   4. Even spiritual leaders!
      1. Prophet was Obadja … (name means ‘servant and husband’) court attendant to Achab & his wife jezebel- and he borrowed sums of money from Jehoram, son of Achab – archenemy of the prophets – to buy food for the 100 prophets
      2. Was it Gods will to borrow for their daily needs?
      3. No – He promised to provide our daily needs!
         1. “So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' 32For the pagans run after all these things, and your heavenly Father knows that you need them. 33But seek first his kingdom and his righteousness, and all these things will be given to you as well   
             Mat 6:31-33
      4. Not a case of debt by living beyond your means, but an attempt to do what only God can do …
2. **Debt robs you of freedom**
   1. Proverbs 22:7 “Just as the rich rule over the poor, so the debtor becomes servant to the lender.”
   2. Paul…
      1. “"Everything is permissible for me"—but not everything is beneficial. "Everything is permissible for me"—but I will not be mastered by anything..” 1 Cor 6:12
3. **The source of freedom**
   1. What source do you look to?
      1. Realise that God is owner and I am His steward (manager).
      2. Psalm 87:7 “As they make music they will sing,   
                "All my fountains are in you."!”
      3. Do you go to the bank first or to the Lord first?
      4. What do you trust?
         1. Investments?
         2. Savings?
         3. Your work or career?
   2. Go to the Source
      1. Jesus said : ‘"If you hold to my teaching, you are really my disciples. 32Then you will know the truth, and the truth will set you free.".’
      2. In Heb 13:5,6, we read “ Keep your lives free from the love of money and be content with what you have, because God has said,   
            "Never will I leave you;   
               never will I forsake you."So we say with confidence,   
            "The Lord is my helper; I will not be afraid.   
               What can man do to me?’
      3. Can you also sing from the depths of your heart, “all I have needed your hand hath provided, great is thy faithfulness …”
   3. Financially fee living starts by going to the right source…!
      1. Haggai 2:7,8 “"This is what the LORD Almighty says: 'In a little while I will once more shake the heavens and the earth, the sea and the dry land. 7 I will shake all nations, and the desired of all nations will come, and I will fill this house with glory,' says the LORD Almighty. 8 'The silver is mine and the gold is mine,' declares the LORD Almighty.”
      2. 1 Chron 29:11,12 “Yours, O LORD, is the greatness and the power   
                and the glory and the majesty and the splendour,   
                for everything in heaven and earth is yours.   
                Yours, O LORD, is the kingdom;   
                you are exalted as head over all. Wealth and honour come from you;   
                you are the ruler of all things.   
                In your hands are strength and power   
                to exalt and give strength to all.
      3. And then **this** God asks .. ‘what can I do for you?’

**Steps to Financial freedom**

1. **Go to the Lord First!**
   1. *Go First to the Lord in prayer*
   2. **Then to wise believers**
   3. **Get help from your family**
   4. **If debts are really serious – professional help**
2. **What do you have in your house?**
   1. Nothing?
      1. Start with what you have ... not with what you don’t have!
   2. A jar of oil,
   3. Network,
   4. Talents,
   5. Ability to work,
   6. A man of God
   7. God Himself!

1. **Borrow for productive usage – not to consume!** 
   1. *“*"Go around and ask all your neighbours for empty jars. Don't ask for just a few.*”*
   2. No consumptive loans
   3. Borrow to increase value
      1. Will the value increase over time?
      2. Can I use the money to earn more?
   4. Wise borrowing is when
      1. There is a sure way of paying it back
         1. You have made a promise …
         2. “The wicked borrow and do not repay,   
                   but the righteous give generously.” Psalm 37:21
      2. The value of the purchase is greater than the loan – or the value will appreciate in time
         1. Warning – don’t trust in the future!
      3. When you experience peace
         1. “Let the peace of Christ rule in your hearts, since as members of one body you were called to peace.” Col 3:15
2. **Close the door! To the world …** 
   1. And all its distractions
      1. No more reckless spending – no more debts
      2. Discipline –
      3. Ads
      4. Wishes
      5. Don’t do as the World does buts eek First Gods Kingdom –
   2. Make a list of debts
      1. Make a spending plan
   3. ‘How much is enough?’
      1. Close your circle!
         1. Needs – obligations – wishes (Ps 3:4,5)
         2. Spending plan – put all your money into Gods account!
         3. Budget –
         4. How much do I keep for myself?

1. **Trust in God**
   1. They brought the jars to her and she kept pouring*.*
   2. Trust God for the super- natural! …
      1. Has all the ‘natural’ been done?
      2. Obedience
      3. ?
   3. God multiplies as a response to faith
      1. “And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work..” 2 Cor 9:8 NBV
   4. Promise of Provision - He is Jehovah Jireh
2. **Live from Gods provision**

*‘*"Go, sell the oil and pay your debts. You and your sons can live on what is left."

* 1. Pay off your debts and live off the rest
  2. Paul, “I am not saying this because I am in need, for I have learned to be content whatever the circumstances. 12I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. 13I can do everything through him who gives me strength..” Filippenzen 4:11-13

1. Living in Financial freedom
   1. Go First to the Lord in prayer
   2. Use what you already have
   3. Borrow wisely
   4. Close the door
   5. Trust in God
   6. Live out of Gods provision

*“*I can do everything through him who gives me strength.*” Paul in Philppians 4:19*

1. Financial Freedom
   1. **Give the Lord His part first!  
      Honour the Lord with the firstfruits! Proverbs 3:9,10**
   2. **Pay all your bills on time!**The problem with borrowing is not borrowing but rather it is not paying back.  The bible says the wicked borrows and does not repay. Ps 37:21

The key to achieving our financial victory is repaying those who we borrowed from and have enough left to take care of our family.  Elisha instructed the widow to pay her debt and live on the rest with her sons.  2 Kings 4:7.  Who must you repay that invested in you during your time of need?

* 1. **Start saving for future needs & wants**For emergencies -€1000  
     For future wants -= so you don’t have to borrow …  
     Buffer of 3 months living expenses
  2. **Live on the rest** –  
     We need to ask ourselves “How much is enough?”  
     This is important to:

Learn contentment

Close the circle – and live within the “circle of Gods blessing”

* 1. **Invest the overflow into Gods Kingdom**

“Treasures in Heaven”