



THE LORD'S FLOCK GROWTH DIGEST

PASTORAL GROWTH SERIES

FINANCIAL BONDAGE:

SYMPTOMS and ROOT PROBLEMS

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Bondage is a state of being enslaved. One common problem today is *financial bondage*. The Lord does not want us to be slaves to anything or to anyone (Rom 13, Prov 22:7). When we have a financial problem, we need to identify the root cause. We need God's guidance to identify the real source of the problem, because the solution to our financial freedom is not our own plan, but JESUS CHRIST.

How does Jesus differentiate the problems vs the symptoms?

Our common mistake is that we treat the symptom rather than the root source of the problem. In Mt. 5:21-23, Jesus distinguishes symptoms from the root problems. **The real problem is in the heart.** The symptoms are just the surface manifestations. We must analyze what triggers the actions:

SYMPTOMS	vs	ROOT PROBLEM
MURDER SLANDER, GOSSIP ADULTERY	⇒	ANGER LUST

What are the root causes of financial bondage?

Violation of God's words brings financial losses:

1. Bad stewardship. God gives us resources; we must invest them wisely (Mt. 25:14-29).
2. Too much time sleeping (Prov 6:10-11).
3. Lack of diligence. Lazy hands make for poverty (Prov. 10:4).
4. Getting money without labor. Money earned by dishonest gains dwindles (Prov. 13:11).
5. Refusing to listen to reproofs. We must listen well to godly corrections (Prov. 13:18).
6. Sloth. Laziness will bear no fruit. (Prov. 19:15).
7. Loving pleasure & wine. Wasting money for pleasure will make us poor (Prov 21:17).
8. "Free loaders." Taking advantage of others' generosity denies the faith (1Tim 5:8).

9. Not working. If we are unwilling to work, we will not eat (2 Thess. 3:6-18).
 10. Trying to get rich quickly. Illegal means will lead to poverty (Prov 28:22, Dt 8:18).
 11. Following vain persons. If we cannot afford things, let us not buy (Prov. 28:19).
 12. Overspending. Buy only the things that we *need*, and skip our *desires* (Prov. 22:7).
 13. Borrowing. Let us owe no one (Rom. 13:8).
 14. Borrowing with no plan to pay. The Lord curses the wicked (Prov. 3: 27-28).
 15. Covetousness. Let us be content with what we have (1Tim 6:6, Heb 13:5). Let not our eyes be enticed by many things (Ecc 1:8).
 16. Co-signing a note. Let us not be fooled to being guarantors to others' loans (Prov. 11:15).
 17. Lack of forward planning. Let us dedicate our plans, and they will succeed (Prov. 16:3).
 18. Spending more than we make. Let us determine our budget and stick to it (Lk. 14:28-29).
 19. No savings. We set ourselves up to fail when we do not save money (Prov. 6: 6-8).
 20. Giving to rich people. Let us not give with the intention to gain more. (Prov. 22:16)
 21. Overeating. Let us eat to nourish our body. Gluttons become poor (Prov. 23:21).
 22. False notion that the more we have will make us happier. When we want more, and aim for more, we will never be content (Eccl. 5:10).
 23. Adultery. Being with many women will strain our finances (Prov.5: 1-10).
 24. Having a stingy attitude. Generosity will enrich us (Prov 11:24, 2 Cor 9:11-13).
 25. Robbing God of tithes, offerings (Mal. 3: 8-12).
- Let us remember this lesson for life.** Effective resolution to a problem requires understanding of the real problem! Pray for God's wisdom to disclose our intentions and motives (Heb 4:12-13).

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