

An aerial photograph of a tropical beach. The water is a vibrant turquoise color, transitioning to a lighter shade near the shore. A narrow strip of white sand beach is visible on the right side, bordered by lush green vegetation. The overall scene is bright and serene.

Financial Freedom



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PERSONAL FINANCE

As baby boomers hit ‘peak 65’ this year, what the retirement age should be is up for debate

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Lorie Konish

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THE STRAITS TIMES

LIFE

Journey to a million: Young Singaporeans on the fast track to ‘financial freedom’ bare all



What exactly is “Financial Freedom”?

Having enough
money to survive
without working?

Having enough
money to do
whatever you
want?

The image shows the interior of a church. In the foreground, there are several rows of empty wooden pews. The walls are light-colored, and the ceiling features exposed wooden beams. Several tall, narrow windows with colorful stained glass designs are visible, allowing natural light into the space. A dark grey rectangular box is centered in the image, containing text in yellow and white. The text is a quote from Proverbs 30:8b,9.

Proverbs 30: 8b,9

Give me neither poverty nor riches,
Feed me with the food allotted to me;
Lest I be full and deny You,
And say, "Who is the LORD?"
Or lest I be poor and steal,
And profane the name of my God.

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Financial freedom is twofold:

1. How much money you have – Physical side
2. How much money has of you – Spiritual side

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Spiritual financial freedom is a mindset of **surrender**, **contentment** and **trust** in God.

To be unconcerned with having too little or wanting more, but to be wholly concerned with God instead.

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Spiritual Financial Freedom

- How to Achieve it
- How to Keep it
- How to Use it

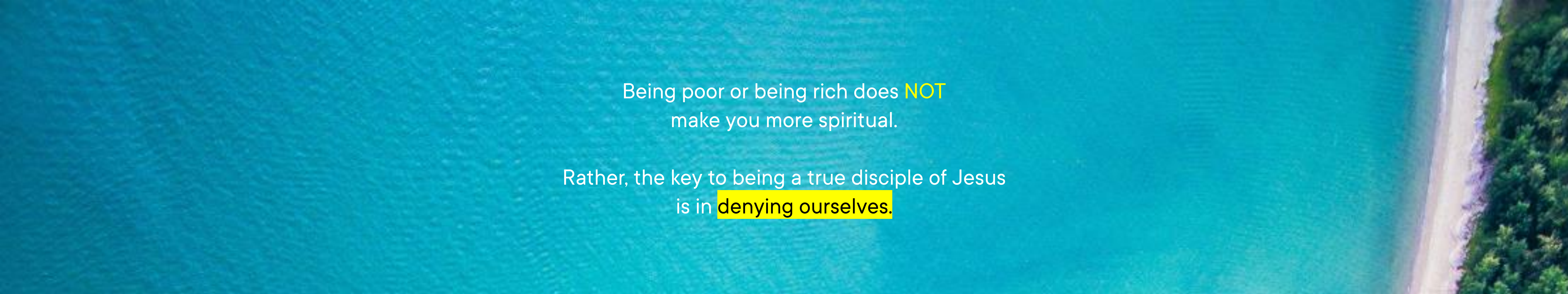
Proverbs 30: 7 to 9 – The Wisdom of Agur

Two things I request of You
(Deprive me not before I die)
Remove falsehood and lies far from me;
Give me neither poverty nor riches,
Feed me with the food allotted to me;
Lest I be full and deny You,
And say, “Who is the LORD?”
Or lest I be poor and steal,
And profane the name of my God.

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Takeaways

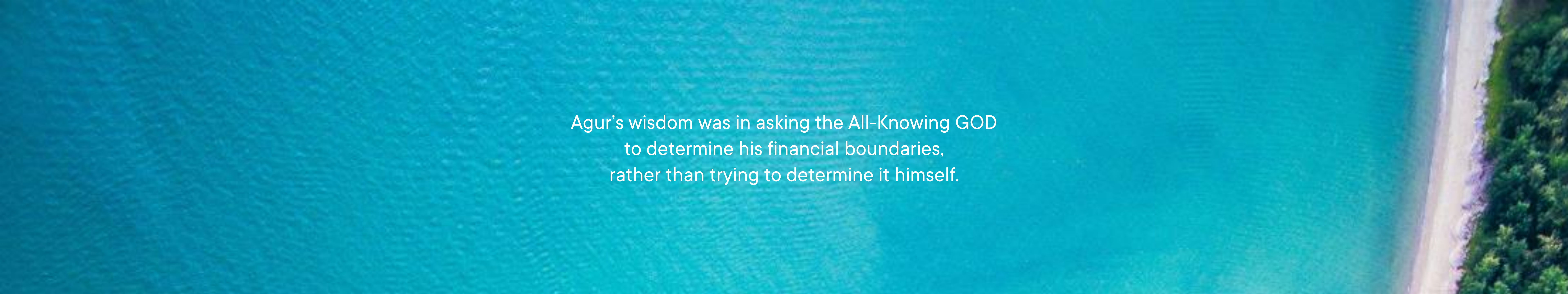
- Each of us has a level of wealth that we can handle and still walk closely with God
- This level is different for different people – we all have different daily bread
- **NO COMPARISON!**

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Being poor or being rich does **NOT**
make you more spiritual.

Rather, the key to being a true disciple of Jesus
is in **denying ourselves.**





Agur's wisdom was in asking the All-Knowing GOD
to determine his financial boundaries,
rather than trying to determine it himself.

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To Achieve Spiritual Financial Freedom, we need to believe:

1. God is our Provider
2. God is our Reward
3. God's Good is our Good



Mark 4:27-28

Night and day, whether he (the farmer) sleeps or gets up, the seed sprouts and grows, though he does not know how. All by itself the soil produces grain—first the stalk, then the head, then the full kernel in the head.

GOD IS OUR PROVIDER

Promotion *Psalm 75:6-7*

“For promotion and power come from nowhere on earth, but only from God. He promotes one and deposes another”

Wealth *Deuteronomy 8:18a*

But remember the Lord your God, for it is He who gives you the ability to produce wealth.

GOD IS OUR PROVIDER

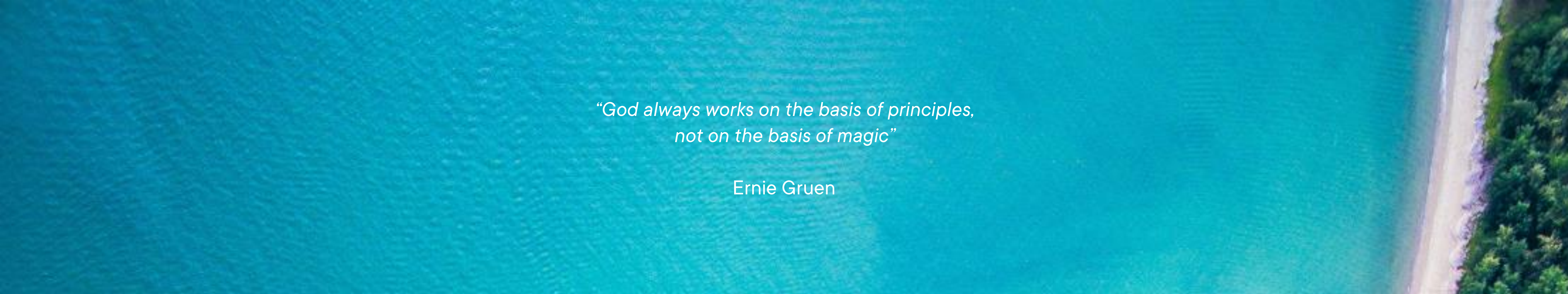
Provision *Philippians 4:19*

“But my God shall supply all your needs according to his riches in glory by Christ Jesus.”

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Do we live out the reality
that our provision comes from God?



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*“God always works on the basis of principles,
not on the basis of magic”*

Ernie Gruen

Spiritual Principles for Provision

Greed *Proverbs 28:22*

A man with an evil eye hastens after riches, and does not consider that poverty will come upon him.

Diligence *Proverbs 13:4*

The soul of the lazy man desires, and has nothing; but the soul of the diligent shall be made rich.

Spiritual Principles for Provision

Priority *Matthew 6:33*

But seek first His kingdom and His righteousness,
and all these things will be given to you as well.



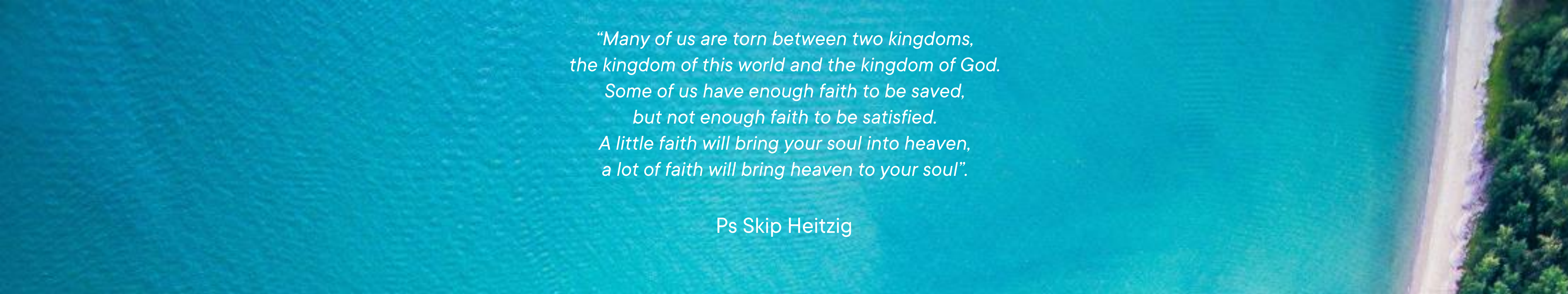
GOD IS OUR REWARD

- Agur considers pleasing God as more important than getting rich
- Being close to God is our greatest gain
- *Promised land vs Presence*

GOD IS OUR REWARD

Philippians 3:8

Yet indeed I also count all things loss for the excellence of the knowledge of Christ Jesus my Lord, for whom I have suffered the loss of all things, and count them as rubbish, that I may gain Christ.

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*“Many of us are torn between two kingdoms,
the kingdom of this world and the kingdom of God.
Some of us have enough faith to be saved,
but not enough faith to be satisfied.
A little faith will bring your soul into heaven,
a lot of faith will bring heaven to your soul”.*

Ps Skip Heitzig



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GOD IS OUR REWARD

We need to train ourselves. Spiritual disciplines help convert theoretical truths into our reality, and ultimately, bring us closer in fellowship and enjoyment with God.

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GOD'S GOOD IS OUR GOOD

His plans for us are ultimately what is best for us.

We can trust God to give us as much as is best for us.


GOD'S GOOD IS OUR GOOD

God is Good *Psalm 31:19*

How abundant are the good things that You have stored up for those who fear You.

God's will is Good *Romans 12:2b*

...Then you will be able to test and approve what God's will is—His good, pleasing and perfect will.



*“And I thank God every day
For the girl He sent my way
But I know the things He gives me
He can take away...oh God*

Don't take

These beautiful things that I've got”

Benson Boone

GOD'S GOOD IS OUR GOOD

God's good has no hidden traps *Proverbs 10:22*

The blessing of the LORD makes a person rich, and He adds no sorrow with it.

God's good is unchanging *James 1:17*

Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.



GOD'S GOOD IS OUR GOOD

Jeremiah 29:11

For I know the plans I have for you," declares the LORD,
"plans to prosper you and not to harm you, plans to give
you hope and a future.

GOD'S GOOD IS OUR GOOD

Lamentations 3:1-3

I am the man who has seen affliction
by the rod of the Lord's wrath.

He has driven me away and made me walk
in darkness rather than light;
indeed, He has turned His hand against me
again and again, all day long.

GOD'S GOOD IS OUR GOOD

Lamentations 3:21-27

Yet this I call to mind

and therefore I have hope:

Because of the Lord's great love we are not consumed,
for His compassions never fail.

They are new every morning;
great is Your faithfulness.

I say to myself, "The Lord is my portion;
therefore I will wait for Him."

GOD'S GOOD IS OUR GOOD

Lamentations 3:21-27

The Lord is **good** to those whose hope is in Him,
to the one who seeks Him;

it is **good** to wait quietly
for the salvation of the Lord.

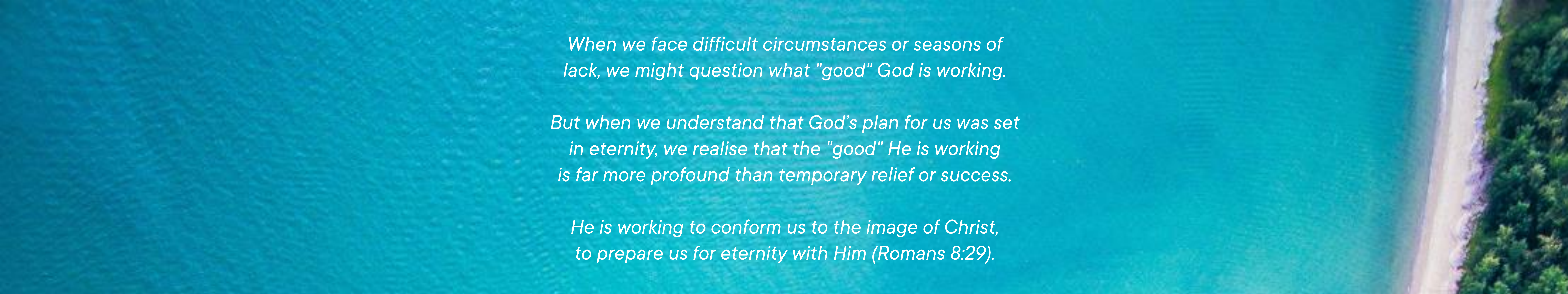
It is **good** for a man to bear the yoke
while he is young.

GOD'S GOOD IS OUR GOOD

Romans 8:28-29

“And we know that God causes everything to work together for the good of those who love God and are called according to His purpose for them.

For God knew His people in advance, and He chose them to become like His Son, so that His Son would be the firstborn among many brothers and sisters.

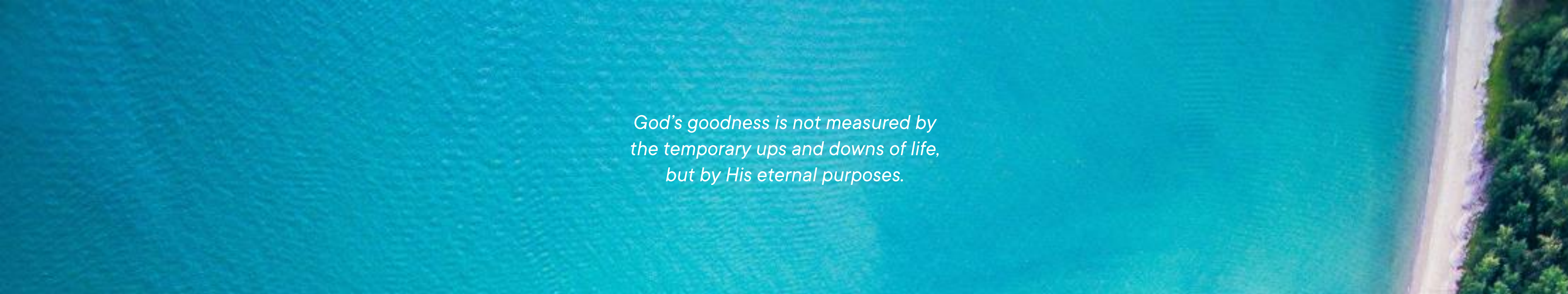
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When we face difficult circumstances or seasons of lack, we might question what "good" God is working.


But when we understand that God's plan for us was set in eternity, we realise that the "good" He is working is far more profound than temporary relief or success.

He is working to conform us to the image of Christ, to prepare us for eternity with Him (Romans 8:29).



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*God's goodness is not measured by
the temporary ups and downs of life,
but by His eternal purposes.*

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“Getting rich” and “Staying rich”
are two different skillsets



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FREEDOM NEEDS TO BE PROTECTED

We need to protect and maintain our spiritual
financial freedom by taking captive every thought
in obedience to Christ.

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To Keep our Spiritual Financial Freedom, we need to:

1. Recognize the ungodly thought
2. Reject the ungodly thought
3. Replace the ungodly thought

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To Use our Spiritual Financial Freedom,
we can give to God of our:

1. Money
2. Time
3. Energy, etc.

An aerial photograph of a tropical coastline. The image shows a wide expanse of clear, turquoise water on the left, meeting a narrow strip of white sand beach on the right. The beach is bordered by dense, lush green vegetation. The overall scene is bright and clear, suggesting a sunny day.

BCS VIDEO

Conclusion

1. God's plans for our lives include so much more than just our salvation.
2. He has plans to prosper us, to give us a hope and a future.
3. He wants us to fulfil the full potential that He created in us.
4. He wants us to be satisfied in Him.

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An aerial photograph of a tropical coastline. The image shows a wide, white sandy beach curving along the edge of crystal-clear turquoise water. The water's surface is textured with small ripples. To the right of the beach, there is a dense line of green tropical vegetation. The overall scene is bright and serene.

Where is your faith?