

SERMON OUTLINE

SERMON TITLE: How to Obtain Financial Freedom

SERMON REFERENCE: Malachi 3:7-12

LWF SERMON NUMBER: #1402

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1) INTRODUCTION

- a) Many of God's people are in bondage financially.
 - i) This is not God's plan for them.
 - (1) God wants them to be financially free.
- b) God tells us in His Word how we can obtain financial freedom.
- c) There are three who are interested in our finances:
 - i) We are interested in our finances.
 - (1) We should be interested in our money because we need it.
 - (2) God wants to make us stewards.
 - ii) God is interested in our finances.
 - (1) God is not interested in our money because He is trying to get it for Himself.
 - (a) God doesn't need it.
 - (i) He said in the Psalms, "If I were hungry, would I ask you?"
 - 1. Psalm 50:12
 - (b) God wants to bless us.
 - (i) God knows that the consecration that doesn't reach the pocketbook doesn't reach the heart.
 - (2) It is because God wants to bless us that the Bible has so much to say about finances.
 - (a) Of the 38 parables that the Lord Jesus Christ gave, 16 of them deal with our relationship to material goods, what we would call stewardship.
 - (b) There are about 500 verses on faith, about 500 verses on prayer, and about 2,000 verses on stewardship and our relationship to our physical, material things.
 - iii) The devil is interested in our finances.
 - (1) The devil wants to keep us in financial bondage.
 - (a) If he can keep us in bondage, then he has us right where he wants us.
- d) Malachi 3:7
 - i) This was an insolent response that they gave to God.
 - (1) "How shall we return?" was a silly question.
 - (2) This showed their self-righteousness.
- e) Malachi 3:8-12
 - i) If we are going to be cursed with anything, then we don't want to be cursed with a curse.
 - ii) God knows if we are robbing Him.
- f) God wants to deliver us from financial bondage.
 - i) Financial bondage is being "cursed with a curse."
- g) The marks of financial bondage include the following:
 - i) Have you ever found yourself charging daily expenditures, such as gasoline, food, or groceries?
 - (1) Charging things because you don't have the money to pay for them.

- ii) Do you put off paying a bill that is due until the next month?
- iii) Do you not have money to pay fixed expenses like taxes and insurance?
- iv) Are you aware of how much money you owe?
- v) Do you have creditors calling and hounding you for overdue bills?
- vi) Do you have to take from your savings to pay your current bills?
- vii) Do you make new loans to pay off old loans?
 - (1) You take your little loans and put them in a big, back-breaking loan.
- viii) Do you and your spouse argue about money?
- ix) Have you ever thought about being dishonest in money?
 - (1) For example, you think about cheating on your taxes or cutting a corner on a business deal.
- x) Are you a tither?
 - (1) If not, then you are in financial bondage.
- h) It is not just the poor who are in financial bondage.
 - i) The worst kind of financial bondage is to be rich and still be in financial bondage.
 - (1) Ways someone can be rich and be in financial bondage:
 - (a) When they try to find their satisfaction in money.
 - (i) They have money and still are not satisfied.
 - (ii) Ecclesiastes 5:10
 - (b) When their money increases their worries.
 - (i) The more they get, the more they worry.
 - (ii) Proverbs 15:6
 - (iii) The wealthy are always worrying about their money.
 - 1. They spend the first half of their lives trying to get everything they can from everybody else and the last half of their lives trying to keep everybody from getting it back.
 - a. They're miserable in both halves of their lives.
 - ii) A person is in financial bondage if he desires to get rich quick.
 - (1) We tell young people to make all the money they can, just so they make it honestly.
 - (a) That is bad advice.
 - (i) A person who is making all the money he can is going to be making money when he ought to be praying, soul winning, witnessing, or relaxing.
 - (2) Proverbs 23:4
 - (a) Feel sorry for the man whose goal it is to be rich.
 - (b) We ought to labor to be godly.
 - (i) Matthew 6:33
 - (3) If wealth is what motivates us, then we are in financial bondage.
 - iii) We are in financial bondage if we don't have treasure in Heaven.
 - (1) The Bible says that riches make themselves wings.
 - (a) Proverbs 23:5
 - (b) Money talks: it says goodbye.

- (2) There are things that money cannot buy.
 - (3) If a person has it all, then he doesn't have anything.
 - (a) Luke 12:19-20
 - (i) We call possessions "ours," but one day someone else will possess them.
 - 1. We just have them for a little while.
 - 2. We are stewards of them.
 - (4) If we want to know how wealthy we are, then add up everything we have that money cannot buy and death cannot take away.
 - (a) Then, we will know how wealthy we are.
 - i) Are the things that we are living for worth Christ dying for?
 - i) It's not wrong to have possessions.
 - (1) God wants us to have possessions.
 - (2) God gives us possessions to make us stewards over them.
 - j) It is time we stop buying things we don't need with money we don't have to impress people we don't like.
 - k) It is time that we learn what God has to say about the following:
 - i) How to make money.
 - ii) How to use money.
 - iii) How to spend money.
 - iv) How to save money.
 - v) How to give money.
 - l) God wants to open the windows of Heaven and pour out a blessing on us, a spiritual and a financial blessing.
 - i) Malachi 3:10
 - m) In today's message, we will look in the book of Malachi at three steps to financial freedom.
- 2) THERE MUST BE A PERSONAL RETURN TO GOD (MALACHI 3:7-8)
- a) The point of return has to be at the point of departure.
 - i) We must return to God in the matter of stewardship.
 - b) God is not out to impoverish us; God is out to enrich us.
 - c) God is not trying to get from us; God is trying to give to us.
 - i) But He has to do it His way.
 - (1) Psalm 50:12
 - d) God loves us for ourselves.
 - i) The Bible says that it is not our money that God wants; He wants us.
 - (1) 2 Corinthians 8:5
 - (a) Those who gave great gifts first gave themselves to the Lord.
 - (2) 2 Corinthians 12:14
 - (a) "I seek not yours, but you."
 - e) Tithing is not God's way to raise money.
 - i) God owns everything.
 - ii) Tithing is God's way to grow Christians.

- f) One of the greatest signs that we are right with God is that we trust God with our finances.
 - i) We can sing all we want about how we love Jesus.
 - (1) But the consecration that does not reach our pocketbook has not reached our hearts.
 - (a) It is just idle talk.
 - g) God wants our hearts.
 - i) This is the reason He asks us to give.
 - (1) “Where your treasure is, there will your heart be also.”
 - (a) Matthew 6:21
 - ii) He wants us to put Him first.
 - (1) Matthew 6:33
 - h) What is not liberally, cheerfully, and willingly given, God neither needs nor wants.
 - i) Matthew 22:21
 - i) The tithe is the Lord’s.
 - ii) Why is it that some will pay their income tax, but they don’t tithe?
 - (1) They will render to Caesar that which is Caesar’s, but they don’t give to God that which is God’s.
 - (2) They fear Caesar more than they fear God.
 - j) We will never know financial freedom, no matter how wealthy we are, if we don’t tithe.
 - i) Tithing is not the last step to financial freedom.
 - (1) We are to start with the tithe.
- 3) THERE HAS TO BE A MATERIAL RELEASE (MALACHI 3:10)
- a) We begin to release those things that are in our hands.
 - i) This is the second step to financial freedom.
 - b) There has to be a personal and material release.
 - c) We are to bring a definite proportion.
 - i) The Bible calls it the tithe.
 - (1) The word “tithe” means “tenth.”
 - (a) Genesis 28:22
 - ii) Some people say that they don’t tithe because they believe tithing is legalistic and was for the Jews in the Old Testament.
 - (1) But tithing is not a part of God’s Old Testament ceremonial law alone.
 - (a) It is part of God’s eternal law.
 - iii) Tithing was taught and practiced 400 years before the Mosaic law.
 - (1) Abraham paid tithes to Melchizedek.
 - (2) Jacob tithed years before the Old Testament law.
 - iv) Tithing was taught before the Old Testament law, during the Old Testament law, and after the Old Testament law.
 - (1) Both the Old and the New Testaments teach tithing.
 - (a) Matthew 23:23

- (i) There is no competition between tithing, judgment, mercy, and faith.
 - 1. They are all a part of what the Lord wants us to do.
 - v) The Bible teaches that we are to give our tithes to Jesus Christ.
 - (1) Hebrews 5:5-6
 - (a) Jesus was not a high priest by His own decision but by God the Father's decision.
 - (b) He is not a high priest after the order of Aaron, but He is a high priest after the order of Melchizedek.
 - (2) Who is Melchizedek?
 - (a) Hebrews 7:1-3
 - (i) Centuries before the law, Abraham went to battle and overcame some kings.
 - 1. When he came back, he met Melchizedek.
 - (ii) Melchizedek was a priest of the Most High God, and he blessed Abraham.
 - (iii) Abraham tithed to Melchizedek.
 - (iv) Melchizedek was a king of righteousness.
 - (v) In this passage, "Salem" means "peace."
 - 1. Not only does Melchizedek's name mean "king of righteousness," but it also means "king of peace."
 - (b) As we search the Bible, we cannot find where Melchizedek began or where he ended.
 - (i) He doesn't have an earthly father or mother.
 - (ii) He is without beginning of days or end of days.
 - (c) Hebrews 7:4
 - (i) This was Jesus.
 - (ii) Abraham met Jesus and gave Him a tithe.
 - (iii) Jesus appeared in a pre-incarnate form called "King of Peace" and "King of Righteousness" and met Abraham.
 - 1. John 8:56
 - (iv) The writer of Hebrews says to consider how great a man this was to whom Abraham gave the tithe.
 - 1. Abraham existed before the Mosaic law was ever heard of.
- vi) Don't say that you don't want to tithe because it is legalistic.
 - (1) Anyone who would let our Jewish friends do more under the law than he would do under grace is a disgrace to grace.
 - (2) Jesus never revised the law.
 - (a) Matthew 5:20
 - (b) Romans 3:31
 - (3) We cannot be a law unto ourselves.
 - (a) If we don't live by grace, then we will be judged by the law.
 - (b) We don't make void the law.
 - (i) We establish the law.

- vii) Tithing was taught before and during the law.
 - (1) Abraham commenced it.
 - (2) Jacob continued it.
 - (3) Malachi commanded it.
 - (4) Jesus commended it.
 - (a) Who are we to cancel it?
 - viii) There is the principle that we are to give.
 - d) There is a definite place where we are to give.
 - i) Malachi 3:10
 - (1) This verse speaks of the temple.
 - ii) In the temple, there was a depository called the “storehouse.”
 - (1) The tithe was brought to the storehouse.
 - (a) They didn’t spend the tithe for whatever they wanted or to whomever they wanted.
 - iii) The church is the temple of God.
 - (1) 1 Corinthians 3:16
 - (2) 1 Corinthians 16:2
 - (a) Sunday is the first day of the week.
 - (b) In this verse, the Greek word “store” is the same word that is in the Hebrew in Malachi 3:10.
 - (i) It is translated “storehouse.”
 - (c) Upon the first day of the week, bring God’s tithe to God’s house that God’s work will be done God’s way.
 - iv) We will not need any emergency offerings.
 - (1) Everything will be taken care of if God’s people will do these things.
 - v) We don’t give because there is a need; we give because it is right.
 - (1) But when we give because it is right, we do meet a need.
 - e) There is a proper purpose.
 - i) Malachi 3:10
 - ii) That there will be enough to do what needs to be done.
 - f) This is not to say that tithing is all we need to do.
 - i) But this is the starting place.
 - g) If we don’t return to God with our material goods, then we haven’t really returned.
- 4) THERE WILL BE A SPIRITUAL RENEWAL (MALACHI 3:10-12)
 - a) This is when revival begins in our hearts and in our lives.
 - b) God will renew our faith.
 - i) Malachi 3:10
 - (1) There will be a spiritual blessing.
 - (a) We can say that God really does live and that He does keep His Word.
 - (i) Because we have put Him to the test.
 - (2) God will prove this is true.

- (3) This is the only place in the Bible where God challenges us to prove Him.
- c) God will rebuke our foes.
 - i) Malachi 3:11
 - (1) We all have foes.
 - (2) Our clothes will wear better, our cars will drive better, and we'll be healthier.
 - (3) This is not saying that if we tithe, then we are going to be millionaires.
 - (a) Most of us have about all that God can trust us with.
 - (b) Not everyone is going to have the same amount of money, whether they tithe or not.
 - (i) Some are more gifted than others.
 - (ii) Some inherit more than others.
 - (iii) Some are in a position where they get more than others.
 - (4) We will always do more with nine-tenths and God as a partner than we can do with ten-tenths by ourselves.
 - ii) God wants to bless us, but God wants us to get in the place of blessing.
- d) God will restore our fruitfulness.
 - i) Malachi 3:11
 - (1) Our fruit is not going to fall to the ground ahead of time.
 - ii) God will make us fruitful, not just fruitful in farming but fruitful in all that we do.
 - iii) It is time we begin to trust the Lord.

5) CONCLUSION

- a) Don't get so wrapped up in material things.
 - i) We are going to leave them before long.
- b) Mark 8:36
- c) Matthew 16:26
- d) The wisest and best thing that anyone can do is to give his heart to Jesus.
- e) God doesn't need you; you need God.
- f) God is not trying to get your money.
 - i) God is trying to bless you.
 - (1) Malachi 3:10
- g) Do you know Jesus personally? If not, you can pray to Him today by asking Him to come into your life.
- h) Call upon Jesus today. Repent (turn) from your sins, and turn to Jesus. Ask Him to forgive you of your sins, and acknowledge Him as Lord of your life.
 - i) Romans 3:23
 - ii) Romans 10:9-10
 - iii) Romans 10:13
 - iv) Acts 16:31
 - v) John 3:16