

## Lesson 9 – Finance 3

### Criminal Thinking vs. Financial Issues

Read these Scripture verses below and then answer the questions that follow on a separate sheet of paper. If you believe this lesson would be helpful to others you know, feel free to share it with them.

<sup>20</sup>For since the creation of the world God's invisible qualities—his eternal power and divine nature—have been clearly seen, being understood from what has been made, so that people are without excuse. <sup>21</sup>For although they knew God, they neither glorified him as God nor gave thanks to him, but their thinking became futile and their foolish hearts were darkened. <sup>25</sup>They exchanged the truth about God for a lie, and worshiped and served created things rather than the Creator—who is forever praised. Amen. (Romans 1:20-21, 25 NIV)

The truth of God is made clear in creation, so much so that we have no excuse for not believing in Him or for not following his Word. If you'll remember our first lesson about thinking errors, you'll notice a parallel between how thinking errors make wrong things seem right and how in verse 25 above, it speaks of exchanging the truth for a lie. But how can we exchange the truth for a lie if we didn't start with the truth in the first place?

<sup>14</sup>Indeed, when Gentiles, who do not have the law, do by nature things required by the law, they are a law for themselves, even though they do not have the law. <sup>15</sup>They show that the requirements of the law are written on their hearts, their consciences also bearing witness, and their thoughts sometimes accusing them and at other times even defending them. (Romans 2:14-15 NIV)

The Scripture above speaks of what the Gentiles do by nature. What they do by nature comes from the requirements of the law being written on their hearts. But who wrote these requirements on their hearts?

Each of us starts with God's implanted truth in our hearts and then override His truth with lies, or thinking errors, by choosing to agree with the enemy. Anytime we do something, act rudely to someone, disrespect them, violate them, or even doing something "without thinking", we really do think about it by using lies to drown out the truth that screams at us from God's heart.

Now let's apply this principle to our finances:

1. Before your arrest, were you able to afford everything you and/or your family needed or wanted to live comfortably? Were you ever late paying your bills? Did you ever struggle financially?
2. How much of your income did you set aside for your retirement, your children's education, or your family's medical needs?
3. During this time, how often did you go out to eat or buy fast food for a meal? If so, what lies did you tell yourself to make it appropriate to pay that extra money when it would make paying for other responsibilities more difficult?

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4. Did you ever buy something using a credit card that you did not pay off when the statement came due (you made monthly payments rather than pay the balance)? What did you tell yourself to make paying interest on top of the cost of the items purchased a good use of your resources?
5. The Word of God tells us to owe no man anything except the debt of love (Romans 13:8) and if it is in our power to pay what we owe we should do so (Proverbs 3:27). What did you tell yourself when you chose to spend money on things you wanted when that would put at risk your ability to pay your bills when they were due?
6. If you did not set aside enough of your income for your future (retirement, children's education, family medical needs), what did you tell yourself to justify sacrificing your future for your present?