

Paycheck or Pitfall? Stewarding What God Gave You

Proverbs 21:20

INTRODUCTION – Wasting the Blessing

In too many homes, God is providing—but people are still broke.

The men are working. Checks are coming. But as soon as money hits the account, it's *gone*.

Where? Nails. Hair. Fast food. Expensive clothes. TV. Cable. Phones. Uber. Vices. Vanity. Taco Bell. Door Dash. Smoke Shops. Lobster. Steak. Big red trucks. Pain medicine. Pain patches. Compression socks. Drugs. Alcohol. Lottery tickets.

God didn't design you to be a financial *revolving door*. He designed you to be a *faithful steward*.

You're not broke because God hasn't provided. You're broke because the devil taught you how to spend.

Your lack isn't about God's provision—it's about poor priorities.

God **has** provided. The check came. The income exists. But instead of stewarding it with wisdom (tithing, saving, providing for needs), the devil has **trained people to waste it**—on vanity, status, comfort, and impulse.

In other words: You're not broke because you're underprivileged. You're broke because you've been **disciplined by the culture of waste**. You've been taught that wasting things is okay. And it's not.

The devil teaches people:

- Spend before you save
- Impress others instead of honoring God
- Live for today and forget tomorrow
- Value appearance over character

""**Proverbs 21:20**

There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.""

So the issue isn't that God didn't give you a blessing. The issue is the blessing was **burned at the altar of foolishness**.

I. Provision Comes Through Sweat, Not Magic

""Genesis 3:19

In the sweat of thy face shalt thou eat bread, till thou return unto the ground; for out of it wast thou taken: for dust thou art, and unto dust shalt thou return.""

- God ordained that man should labor for his provision or what God gives you to meet your needs.
- Many men in our churches are fulfilling that calling—working hard and sacrificing for their families.

But what happens when the money they sweat for is spent by foolish hands?

And I want to make sure you're paying attention here. You're getting money coming into your hands. Maybe it's a check. If you take that money and spend it foolishly, you're wasting what God is providing to you.

If you have a husband who is out there working hard for money and you take it and spend it on foolish things, you are the problem. You need to stop.

For example, many people will get a check on Friday and then go out and spend it all up on Friday night. The man will work hard and the woman will take the money and waste it all. "In the sweat of thy face." The man is working and sweating and the woman is living in luxury like a princess.

Hey, you aren't a princess. You need to stop. Instead of wasting, you need to contribute. You need to help. The woman is the helper of the man. She isn't to hurt him by doing these things. He provides for your needs and not your wants. Food and clothing. You want new hair. Too bad. You want new fingernails. Too bad. Stop wasting money.

My wife doesn't get new hair. My wife doesn't get new fingernails. She doesn't get massage and spa treatments. She helps me. She doesn't hurt me. She's for me and not against me. She contributes and works hard all day long.

""2 Thessalonians 3:10

For even when we were with you, this we commanded you, that if any would not work, neither should he eat.""

A paycheck is not a license to waste—it's a test of stewardship. Stewardship means managing what belongs to someone else.

What Is Stewardship? (Simple Definition)

Stewardship means managing what belongs to someone else. In the Bible, a **steward** is someone entrusted with **resources, responsibilities, or property**—and expected to manage them **faithfully and wisely** on behalf of the owner.

You don't own anything—God does. Your job is to take care of **His stuff, His way.**

""1 Corinthians 4:2

Moreover it is required in stewards, that a man be found faithful.""

This is *the core verse* for stewardship. It's not about being rich or poor—**it's about being faithful** with what God gave you.

""Luke 16:10-12

He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. 11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? 12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own?""

Jesus teaches that:

- Stewardship starts with small things.
- If you waste **what belongs to others (or to God)**, you won't be trusted with more.

""Genesis 2:15

And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it.""

From the beginning, Adam was given **stewardship** over the Garden. He didn't own Eden—he was responsible to **work it, guard it, and maintain it.**

""Matthew 25:26-29

His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not straved: 27 Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury. 28 Take therefore the talent from him, and give it unto him which hath ten talents. 29 For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath.""

Jesus tells this parable to show that:

- God gives resources to each of us.

- Those who **manage well are rewarded.**
- Those who waste out of fear or laziness are judged.

Biblical Areas of Stewardship

1. Money

""Luke 14:28

For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?""

2. Time

""Ephesians 5:16

Redeeming the time, because the days are evil.""

3. Gifts & Talents

""Romans 12:6-8

Having then gifts differing according to the grace that is given to us, whether prophecy, let us prophesy according to the proportion of faith; 7 Or ministry, let us wait on our ministering: or he that teacheth, on teaching; 8 Or he that exhorteth, on exhortation: he that giveth, let him do it with simplicity; he that ruleth, with diligence; he that sheweth mercy, with cheerfulness.""

4. Home & Family

""1 Timothy 5:8

But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.""

5. The Gospel

""1 Thessalonians 2:4

But as we were allowed of God to be put in trust with the gospel, even so we speak; not as pleasing men, but God, which trieth our hearts.""

Stewardship is your God-given job to manage everything He's given you—money, time, truth, family, work, and influence—with faithfulness and purpose.

II. Money Isn't The Problem—Mismanagement Is

""**Luke 15:13**

And not many days after the younger son gathered all together, and took his journey into a far country, and there wasted his substance with riotous living.""

- The prodigal son wasn't cursed—he was careless.
- God gave him a portion, but his lifestyle **burned through it**.
- **What is riotous living? Riotous living** means **wild, reckless, sinful indulgence**—especially wasting resources on pleasure, luxury, or sinful behavior.

""**Proverbs 13:16**

Every prudent man dealeth with knowledge: but a fool layeth open his folly.""

The devil doesn't need to steal your money—he just needs to train you to spend like a fool.

III. Vanity Is Stealing The Future

""**Isaiah 3:16**

Moreover the LORD saith, Because the daughters of Zion are haughty, and walk with stretched forth necks and wanton eyes, walking and mincing as they go, and making a tinkling with their feet:""

""**Isaiah 3:24**

And it shall come to pass, that instead of sweet smell there shall be stink; and instead of a girdle a rent; and instead of well set hair baldness; and instead of a stomacher a girding of sackcloth; and burning instead of beauty.""

- God judged the prideful, self-obsessed women of Israel.
- In today's low-income communities, we see the same thing: **money wasted on nails, weaves, lashes, and phones**—while spiritual poverty increases.
- This needs to stop now. People put haircuts before church. Don't put your hair before the worship of God.

""**1 Peter 3:3-4**

Whose adorning let it not be that outward adorning of plaiting the hair, and of wearing of gold, or of putting on of apparel; 4 But let it be the hidden man of the heart, in that which is not corruptible, even the ornament of a meek and quiet spirit, which is in the sight of God of great price.""

""**Proverbs 31:25**

Strength and honour are her clothing; and she shall rejoice in time to come.""

If you spend more on hair than on your future, you don't have a style problem—you have a **spiritual** problem. Strength and honor. Not hair and nails.

IV. Foolish Spending Destroys Generational Blessings

""**Proverbs 13:22**

A good man leaveth an inheritance to his children's children: and the wealth of the sinner is laid up for the just.""

- If every paycheck gets spent on wigs and fast food, **what's left for the next generation?**

""**Ecclesiastes 7:12**

For wisdom is a defence, and money is a defence: but the excellency of knowledge is, that wisdom giveth life to them that have it.""

- Wisdom saves. Vanity spends.
- If you don't plan, you don't protect. If you don't save, you don't secure.

V. God Expects Us To Manage, Not Just Receive

""**Matthew 25:26**

His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed:""

- The parable of the talents shows us: **God gives to see what you'll do.**
- If you bury it, blow it, or brag about it—you'll lose it.

""**1 Corinthians 4:2**

Moreover it is required in stewards, that a man be found faithful.""

God isn't judging your income—He's judging your *impact*.

VI. A Culture Of Waste Is A Setup For Satan

Look around low-income areas and ask: What kind of businesses thrive?

- Nail salons

- Hair salons
- Liquor stores
- Lottery booths
- Pawn shops
- Check-cashing traps

But where are the **bookstores, banks, family-owned grocery stores, or church plants?**

""Hosea 4:6

My people are destroyed for lack of knowledge: because thou hast rejected knowledge, I will also reject thee, that thou shalt be no priest to me: seeing thou hast forgotten the law of thy God, I will also forget thy children.""

The devil doesn't have to stop you from getting money—just from using it *God's way*.

""Amos 8:11

Behold, the days come, saith the Lord GOD, that I will send a famine in the land, not a famine of bread, nor a thirst for water, but of hearing the words of the LORD: ""

They have cash, but no Christ. Products, but no purpose. Cosmetics, but no conviction.

Conclusion – The Check Is A Test

God *has* provided. He got you a check. You have money coming in. The question is: what are you doing with it?

- Will you build something that lasts?
- Or waste it on what fades away?
- Will you think about your next look... or your child's next meal?

You want to know how twisted our priorities are? Just look at the fireworks. We're in one of the lowest income areas in the city—and I've never seen more fireworks in my life. Why? Because it's the spirit of riotous living—fast boom, quick pleasure, and nothing to show for it. That's how the devil trains people to spend: loud, flashy, wasteful, and gone in seconds.

Fornication is just like those fireworks—quick spark, loud pleasure, and then darkness. It costs more than you think, lasts shorter than you hope, and leaves behind smoke, regret, and broken

pieces. In low-income areas, it's epidemic. The devil sells the lie of 'love' and pleasure—but the real cost is fatherless homes, broken women, and generational curses. It's quick, then ruin.

""Proverbs 27:23-24

Be thou diligent to know the state of thy flocks, and look well to thy herds. 24 For riches are not for ever: and doth the crown endure to every generation?""

CALL TO ACTION

To the Men:

- Keep working hard. But don't just provide—*lead with wisdom*.
- Don't enable foolish spending. Teach stewardship.
- Don't spend money on foolish things. This includes expensive shoes and clothing.

To the Women:

- Don't waste what God has given you.
- Beauty fades—but character builds a legacy.
- Stop wasting money on foolish things. This includes beauty shops.

To the Church:

- Let's destroy the cycle of waste and raise up **givers, builders, and savers**.

You're not broke because God hasn't provided. You're broke because the devil taught you how to spend. There's money coming into this area. More money than most. But that money is being wasted on foolish things. This needs to be fixed.

Imagine this. You'll spend money on cigarettes that kill you, but you won't contribute to this church. Giving to the very bad things. And never giving to the very good things. That's just one example. Think about all of the examples in your life.

Give to the liquor stores that lead to all the murders but never give to the church that preaches the Gospel of Jesus Christ. Give to the gas stations that are selling lottery tickets but never give to the church that feeds people. Hey, get the priorities straight or nothing changes here.

Let's pray.