

Dealing With Your Finances

In this series we're dealing with a variety of subjects, but one area causes more confused thinking than almost any other: the subject of finances. Fifty-one percent of all divorces occur over financial tension. It's become, "Till debt do us part." But making lots of money doesn't solve the problem. Someone once said: "When I started working, I used to dream of the day when I'd earn the salary that I'm starving on now."

Jesus said the way that you handle money actually governs how God will bless your life and that it's the clearest evidence of spiritual maturity. If you don't manage finances well, if you're not responsible, God's not going to trust you with responsibility for true spiritual blessings. Jesus said in Luke 16:11, "*If you haven't been faithful with worldly wealth, who will trust you with true riches?*" Personal responsibility with your finances is an important test of character.

Today we'll review five important Biblical principles. You need all five – one, two or three won't cut it. These are habits – you don't just do them once and that's it. You make them a part of your lifestyle. So let's go through them:

The first one is, **1. We Are Created to Work**. The Bible says we were created to work, the very first commandment of God has to do with work as much as it has to do with rest. We're made in God's image and God's a worker, a producer, a creator. Work is part of one of the Ten Commandments: "*Six days you shall labor and do all your work*". When Paul heard that there were some people in a church who were being lazy he wrote in 2 Thessalonians 3:12: "*In the name of the Lord Jesus Christ we command these people and warn them to lead orderly lives and work to earn their own living.*"

Every once in a while I meet supposedly super spiritual folk who say, "I'm waiting on God to provide for me." I want to say, "Just get to work!" God provided for you when he gave you a brain, hands and feet.

Sometimes I see people waiting for some great deal. "I'm waiting for my ship to come in." Don't wait for it. Swim out to it! In fact the Bible says in 2 Thessalonians 3:10, "*...If anyone doesn't want to work, they shouldn't eat.*" That doesn't say if they can't work because sometimes you can't – that's a whole different thing. It says if you won't work. It's a matter of character.

I'll say right now, a lot of you have that one down. We've got good workers in this community. So second: **2. We Are Meant to Keep Track of Our Spending**. This is budgeting. You've got to set some financial goals and stick with them. Don't go through this new year guessing, not really knowing exactly where your money is or where it's going.

Proverbs 27:23-24 says, "*Riches can disappear fast. So watch your business interests closely. Know the state of your flocks and herds.*" When Solomon wrote that people had their assets tied up in flocks, in sheep, cattle, goats. They were shepherds and ranchers, and even those who weren't would have a few animals, so he's saying know where your assets are. Today that might read, "Know where you've put your money and know where it's going."

Have you ever said, "I just don't know where it all goes." That's a warning light that says you're not keeping close enough track. People say, "Money talks" but actually it doesn't talk much; it just quietly slips away. And it doesn't leave a forwarding address! If you don't keep good records you're going to be asking, "Where did it all go?"

To plan your spending you have to keep some record. You need to be realistic about your finances. You need to ask, "How are we really doing?" You have to be up on where your money is going. You have to plan spending.

There are four things you need to know:

First you need to know "What do I own?" That's your assets. You need an inventory, a list of what you possess.

Second, you need to know "What do I owe?" That's your liabilities, your debts. Get them out on the table and figure out how much in debt you really are.

Third you need to know, "What do I earn?" It's amazing how many people can't tell you exactly what they earn.

Fourth, you need to know, "Where does it go?" Where are you spending it?

Write it all down, keep track. There are programs like Quicken if that works for you. You say, "I don't have time to write it all down." If you've got time to worry about finances, you've got time to write it down. If you keep track, you have less worry.

Proverbs 21:5 says, *“Plan carefully and you will have plenty. If you act too quickly, you will never have enough.”* If you don't get anything else, get this: Financial success isn't primarily determined by how much you make, but by how you spend. Without a plan, yearning exceeds earning. No matter how much money people make, expenses rise with income. I know people who have trouble living on a hundred-fifty grand a year. Keep track and have a plan. The average American spends six hours a week in shopping related activities. Many of us are well above average!

When you go shopping, you can easily fall prey to an insidious trap. The trap is impulse buying. You see it and you want to have it. You hear the sizzle of the steak on the commercial, you see the snack food you like at the store – right there in the special display designed to get your attention - you look at that beautiful car... Every advertisement is made to encourage impulse buying. They don't want you to think or plan because when you plan you realize you don't really need it or can't afford it. So they want you to NOT think. They want you to decide based on emotion. They stir up your feelings with lighting, color, placement and timing and encourage the impulse. Have you ever bought something and later thought, "I didn't need that"? We've all bought on impulse.

Advertisers know there's one word in particular that causes more impulse buying than any other. Some of us can't resist it. When you see it, you go to the store, go directly to the store, do not pass go and there go your dollars. The word is addictive. It's the word **“Sale”**. Some of us can't stand to miss sales. You couldn't afford it but look how much you're "saved"!

Proverbs 21:20 is God's IQ test. It says, *“Stupid people spend their money as fast as they get it.”* Spending can be an addiction like any other addiction with support groups like Shopper Stoppers and Debtors Anonymous. I heard about a woman who has a creative way to stop impulse buying with credit cards. She freezes her cards in ice so when she has the urge to spend she has to wait until it melts. Some of you are thinking, "Microwave!" Now they're making it so you can pay with your smart phone - there goes her strategy! That wouldn't work for me anyway - part of the way I keep track of my spending is by buying everything with particular cards to keep track of where it goes.

How do you break the power of impulse buying? Use a budget. A budget is simply planned spending. To control impulse buying, nip it in the budget.

Put down how much you pay for housing, utilities, gas and food... You get to the end and how much do you have left over? A little? A lot? Nothing much? Then go back and start cutting. It's never any fun. But if you want to get to financial strength, live on a budget.

3. We Are Able to Invest in the Future. God has given us an ability to look to the future to anticipate what may be needed. We have an ability to coordinate what we have; to apply wisdom to how we deal with our resources; to be good stewards of the gifts God gives us.

God has given us the insight and the power to gather up what we need over time. That process of gathering up what we need through work helps us to appreciate it and care for those resources with wisdom. Proverbs 13:11 says, *“Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.”* In Florida they did a study and found that 70% of lottery winners in Florida are bankrupt within three years. The New Century Translation of that same verse is, *“Money that comes easily disappears quickly. But money that is gathered little by little will grow.”*

Proverbs 6 says, *“Take a lesson from the ants... Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter.”* Often in our culture we don't want to do that because we want everything now.

The next principle is, **4. We Are Expected to Return a Portion to God.** At least the first ten percent of all that I make is meant to go back to God to honor God. In Malachi 3:10, God says, *“Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the Lord of Heaven's Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!”* Tithing literally means ten percent. This is the only place in the Bible where God says, “I dare you!” “Test me.” “Try it out!”

Why ten percent? I haven't the slightest idea. God could have said twenty or fifty or said, “Give ninety percent and live on ten.” The truth is God owns it all. We don't really own anything. You didn't bring any money into this world and you're not taking any out. You get to use some of God's stuff while you're here and then someone else will get to use it. Everything you have comes from God.

Why do I tithe? Three reasons:

1. To Give God My Heart. God obviously doesn't need my money or your money. So why does God say do it? Because God wants what it represents: Your heart.

People are more selfish about money than anything else. We get real nervous when we talk about giving. Some of you may be nervous right now. The most sensitive nerve in the body goes from the heart to the pocketbook. God knows that most of life revolves around money – spending it, saving it, earning it, using it, investing it, worrying about it, repaying it. God wants to be number one in this area of your life that takes up so much of your attention and time.

When I give my tithe to God, I'm saying, "God, I realize that I wouldn't have anything if it weren't for you. You gave me my mind, my health, my body, everything. I'm giving this back to you because I know it all came from you in the first place."

2. To Give God First Priority. You can say that God is number one in your life but if you're not tithing, you're kidding yourself. I can pay lip service, saying, "Jesus is number one in my life." But if I'm not tithing he's not. So it's saying in priorities, "God, You're number one. I give you the first day of every week (Sunday), I give you the first part of my money."

3. To Make a Statement of Faith. Every time I tithe, I'm saying, "God, I believe your promise and I'm committed to your purpose. I believe that you will teach me how I can live on 90% better than if I had all 100%. If I can trust you enough to save me and get me into heaven, I can trust you enough to make my finances work."

Some people say, "I'm in debt! You're telling me to pay God first before other people?" That's exactly what I'm saying! Put God first.

Some people say, "I'm broke. I can't afford to tithe!" Can I respectfully submit that you can't afford not to? Either you're going to try to do it on your own or you're going to do it God's way. Which one do you think God's going to bless? Which one do you think God's going to help you the most with? It really comes down to a matter of "Do I really trust God?"

When do I do it? *"On every Lord's day you should put aside something from what you have earned during the week and use it for the offering. The amount depends on how much the Lord has helped you earn."* Tithing is an act of worship. Give it when you worship. Linda and I support several charities – some general, some Christian. But that's not tithing. You can support all kinds of parachurch organizations like Focus on the Family. But that's not tithing. You can give to the Red Cross and Girl Scouts. But that's not tithing. Tithing is an act of worship where ten percent of my money goes to God as an act of worship.

And you can't give an offering until you tithe. When we say each week that we're giving our tithes and offerings, if someone isn't tithing yet, they're not giving an offering. The Biblical meaning of an offering is something beyond the tithe - beyond 10%. Most church members in this country have NEVER given an offering! That's just a plain, statistical fact.

In any case, here's a general principle to take from all of this: whatever you want God to bless in your life, put God first in it. You want God to bless your relationships? Put God first in your relationships. You want God to bless your time? Put God first in your time. You want God to bless your finances? Put God first in your finances.

The Bill Gates of the previous era was John D. Rockefeller. He was the super-rich guy of his age who built Standard Oil. Rockefeller, who was the wealthiest man in the world at the time, was asked many times, "How did you amass your wealth?" His famous equation was what he called the 10-10-80 rule. If you're not on any financial plan right now, this is where to start. He said, "I give the first 10% back to God. I put the second 10% in savings. And I live on the rest."

That's a pretty good plan: first pay God – 10% goes back to God. Second, pay yourself. If you're not tithing ten percent and saving ten percent, you're living above your means. You're spending too much money. Get on a budget.

God wants us to learn to give because God wants us to learn to be like him and honor him and God is a giver. Proverbs 3:9-10 says, *"Honor the Lord with your wealth and with..."* the leftovers of all your income? No. *"Honor the Lord with your wealth and with the best part of everything you produce. Then he will fill your barns with grain...."* The "best part." That means right off the top. If I pay everything else first and God last, there's not much left.

I'd love to have people who tithe give their testimony to you, but my experience is that people who do tithe don't usually make a big thing about it and feel funny talking about it in front of their friends. So what I'm going to do is read a short excerpt from a testimony given by three people from another church I've been a part of. They gave this anonymously in the church newsletter and other places. I'm just going to read bits of it – they wrote quite a lot.

Take the first ten percent of all you make and give it back to God. Why? Because He says so. That's a good enough reason in itself. It all belongs to him. You wouldn't have anything if it weren't for God. But it's also a symbol, a sign, of what's important in our lives. Within the last three years my family has given over \$25,000 from our two salaries (well over 10%) to help spread God's word and spiritually feed people in and out of this church building. The only reason I am being tasteless enough to mention this is because it's just so important. The "tipping" rather than tithing many people practice won't help the congregation... but tithing is a start.

Bringing other people to Jesus Christ is the most important thing we can do, and tithing makes it so our church can afford to do things that will help that to happen. But besides providing resources for bringing other people to God, tithing is important to our own spiritual life – why tithe? If I put my money with the Lord, that's where my heart is. Every time I give an offering to the Lord, every time I tithe, it draws me closer to him. Where my treasure is, there my heart is.

Ever since we began to tithe we have experienced a freedom we didn't know before. It's freed us from focusing so much on ourselves and our needs. It's freed us from the constant obsession that we always need more money.

How does one start to tithe? Friends of mine wanted to tithe but didn't want to do it all at once. The couple made a pact that the next raises they got would go directly to the church. They got a 4% salary raise each shortly afterwards. They've been giving up raises ever since. When they related their experience to another Christian friend and how much closer it made them feel to the risen Christ in their faith, he said, "I would have to believe a whole lot more in a Risen Christ before I would do something like that."

It's a matter of faith. I've heard hundreds of testimonies on tithing. But some of you may be tithing but saying, "I'm not seeing God's blessing in my life." Well, there's another principle. The fifth principle is very important as well: **5. We Need to Be Satisfied with Enough.** Ecclesiastes 6:9 says, *"It is better to be satisfied with what you have than to always be wanting something else."* Would you agree that that verse is violated by most people? We're not satisfied with what we have, we always want something. People are so busy getting more and more they don't enjoy what they've got.

Let me describe what I've seen so often: People get overextended - yearning exceeds earning. They buy more house than they can afford, a better car than they can afford; they get in debt, whatever. Both spouses have to hustle to make ends meet and neither feels like they've really got what they want. There's constant tension, frustration, fatigue. Relationships suffer. There's no time for each other because they're busy earning money or exhausted from worry.

When it comes to caring for kids and grandkids, let me say this clearly: Kids don't need things. Kids need parents and grandparents. Our lifestyle of hustling to make ends meet teaches kids that more is better. And it's not. It's not. I worry that the way we raise kids gives them unrealistic expectations.

But this isn't just about people with kids at home. What about your other relationships – your spouse, friends, relatives... Too many Christians can't help new friends come to Christ because they don't have any new friends! They don't take the time to get to know anyone new!

We rationalize things and say, "It's only temporary. One of these days when things settle down." They won't settle down! Not until you choose to settle them down. The key is Hebrews 13:5, *"...be satisfied with what you have. For God has said, 'I will never leave you; I will never abandon you.'"*

If you feel the pressure of finances, if you find yourself arguing over bills, if you're saving nothing, spending on impulse, if you're not able to give generously, those are symptoms of a much deeper problem. Unmanaged finances represent an unmanaged life.

Do these principles work? Absolutely. But hear this: You have to do all five things – you can't pick and choose. And you've got to care for your finances in the right order.

Here's the world's order, what most people do with money:

1. First they earn it

2. Then they spend it.
3. If they have any left over, they repay past spending.
4. If they have any left over after that, they might save a bit.
5. If there's any left over after that, they might give some.

Well, here's the order that God blesses:

1. You earn it.
2. You tithe it. You put God first. "God, You're number one in my finances."
3. You save it. Pay God first, pay yourself second.
4. You repay. You set up a repayment plan so little by little get out of debt
5. You enjoy the results of all that in your life.

The Bible says you will never ultimately be satisfied by things. Isaiah 55:2 says, "*Why spend money on what does not satisfy? Why spend your wages and still be hungry?*" Dissatisfaction makes people redecorate all the time. They get bored. It's why the car you used to think was so cool, is boring now. That's why the TV you got last year already seems out of date. Ultimately, you're never going to be satisfied by things. The greatest things in life aren't things. It's really a matter of values and trust. What do I value and who do I trust?

Job said, "Have I put my trust in money or felt secure because of my gold? Have I gloated about my wealth and all that I own? If so, I should be punished by the judges, for it would mean I had denied the God of heaven." Whatever I trust for my happiness becomes my god.

I want to close today by praying for anyone here today or anyone in our community who's in financial difficulties, who's experiencing financial stress. God wants to help each one get out of debt. But we've got to do two things: One, we've got to do our part. This week, take this outline and do a little self-evaluation. Put a checkmark by each of the principles that you're already doing. Then put a star by the ones that you're going to start today or this week. We've learned a lot of principles from the Bible today, but learning from the Bible is a waste of time if you don't act on what the Bible tells us to do.

Let's pray: