

When the Bills Come Due (6 of 8)

Various Scriptures

1. One thing it takes to build a house is money. Building projects require careful planning otherwise there will be lots of cost overruns and unexpected expenses. It is no different when you're building a home. So, how are we going to finance our extreme home makeover? How do we manage our money so we end up with a happy, healthy home, rather than a financial train wreck?

2. Managing money does not come easy for many of us. I know some of you are naturally frugal. In fact, I've met a few that have to go see a proctologist just to let go of a dollar, but that's not most of us. Most of us are like former pro golfer, Doug Sanders, who said, "I am working as hard as I can to get my life and my cash to run out at the same time. If I can die right after lunch on Tuesday, everything will be fine."

3. If current statistics tell us anything, the average person in America has no clue how to manage money. Just consider this.

- The average American household has \$90,000 in debt. This includes households that are debt free.ⁱ
- The average amount of credit card debt in households with credit cards is \$16,061. This costs us \$1,300 a year in interest.ⁱⁱ
- Our debt load will soon surpass what it was at the beginning of the great recession 10 years ago. In other words, we haven't learned a thing.
- About 43% of American families spend more than they earn each year.
- Personal bankruptcies now account for all but 3% of bankruptcies filed.ⁱⁱⁱ

4. We live life like a country song. You've heard the old Marty Stuart song:

I paid the bank note, the car note, an' yes, I paid the 'phone bill too.
An' then I turned around an' I found that the house note's due.
Well, I'd love to take you out like I said I would, honey,
But there's too much month at the end of the money.

5. The stress of these financial burdens is wreaking havoc on our homes. Money worries are the number one cause of conflict in the home. One study done by SunTrust Bank showed that 35% of couples fight over money.^{iv} Annoying habits came in second. It is also the number one cause of divorce - 51% of all spouses that call it quits had something to do with their finances.

6. What makes all of this even more amazing to me is that compared to the world, we're filthy rich. Do you have a television? Do you have a cell phone? Do you have more than two changes of clothes? Do you have something to eat every day? Do you have a car? Do you have a roof over your head? Do you

have electricity? If you said yes to those questions, then you are richer than the vast majority of the world. Think about this. Imagine if you have an annual income of only \$3,000. That would make you extremely poor in this country. That is \$9,000 below the poverty threshold for a single member family in the U.S. You would also be among the richest 30% of people in the world.

7. I realize there are some money problems we can't control. We get laid off. We have unexpected surgery, or we total the car. But we also love to wallow in "I can't help it. It's not my fault." Even many of the things we can't control wouldn't be a problem if we just learned to wisely handle the money we make. Most of our money problems aren't because we don't make enough money, but because we don't properly manage the money we make. I realize there are exceptions. I want to give you some encouragement today. I want to give you some priorities and principles to give you some perspective on money.

8. There are only 3 things you can do with money.

(1.) Spend it

(2.) Save it

(3.) Share it

In fact, I just described to you how the average American manages their money and they do it in that order. First, they spend it, they buy things and pay their bills. Then, if there is any left, they may save some and then if there is any left after that, they may give to the church or to charity.

9. I want to share with you 4 keys to money management from the greatest money management expert in the universe - God Himself. The principles I am going to give you cannot fail, because you have God's guarantee they work.

I. Be Correct In How You See Money

1. 1 Timothy 6:7 says, *"For we have brought nothing into the world, so we cannot take anything out of it either."*

There is an essential underlying principle here. When you were born, you brought nothing into this world and when you die, you will carry nothing out of this world. You may have heard it said that you've never seen a hearse pulling a Uhaul. (Show Picture of Hearse Pulling a Uhaul). Can't say that anymore. That raises the question, who did "it" belong to in between? For most of us, the house we now call "my house" was called "my house by someone else a few years ago. And a few years from now, someone else will call it my house. We are just temporary managers of things that really aren't ours.

2. We have an upside down view of money. We figure the money is ours and God's money is just what we may give Him on Sunday. God's view is right side up. It is all His money. In 1 Cor. 10:26, Paul quotes Psalm 24:1 which says,

"The earth is the LORD's and everything in it, the world and all who live in it."

3. The truth about money is this. God owns everything, including everything you and I possess, because he created everything. We didn't bring it into the world and we can't carry it out is because it doesn't belong to us to begin with. Whether it is gold, silver, bitcoins or greenbacks, all of it belongs to God. It is His money. We only get to manage it for a time.

4. When Lyndon Johnson was the President, he was at an Air Force base being escorted to his helicopter. The only problem was there were scores of helicopters on the tarmac and he headed toward the wrong one. The young Air Force sergeant thought he would help President Johnson find his helicopter and he pointed to one and said, "Mr. President, this is your helicopter sir." President Johnson looked at him and said, "Son, they are all my helicopters."

5. In Old Testament times, one part of worship was bringing animal sacrifices. There were times that people were tempted to think that God somehow needed these animals and that they were doing God a big favor by taking one of their herd and sacrificing it to God. This is what God said to these people.

"But I want no more bulls from your barns; I want no more goats from your pens. For all the animals of the forest are mine, and I own the cattle on a thousand hills. Every bird of the mountains and all the animals of the field belong to me. If I were hungry, I would not mention it to you, for all the world is mine and everything in it." (Psalm. 50:9-12)

6. We will always struggle with money until we get a proper perspective on whose it is. Our problem with money is not usually a head issue. It's a heart issue. We know we should save, but we still don't do it. We know we shouldn't spend more than we make, but we still spend too much. We know credit cards are a trap, but we still put more on them than we can pay each month. Because it's not a head problem; it's a heart problem. So, we need to have a correct view of money.

II. Be Committed In How You Share Money

1. In Acts 20:35 Paul quotes a statement of Jesus that flies in the face of our consumer culture, *"It is more blessed to give than to receive."* I like how Eugene Peterson paraphrases this verse in The Message, *"You are far happier giving than getting."* What? That seems so contrary to the usual pattern. It doesn't seem to me that people are more thrilled at offering time than on payday.

2. But if we have the correct view of money, then we'll understand the real question is not, "How much of my money should I give to God?" but rather,

“How much of God’s money should I keep for myself?”^v

3. Why would Paul and Jesus tell us we are better off giving than receiving? Let me share with you a few reasons. I’m borrowing heavily here from Donald Whitney’s book, *Spiritual Disciplines for the Christian Life*.

4. **First, Giving is an act of worship.** In Philippians 4, Paul is thanking the church for their generous support of his ministry. He says, “*I have received full payment, and more. I am well supplied, having received from Epaphroditus the gifts you sent, a fragrant offering, a sacrifice acceptable and pleasing to God.*”

He compares their giving to what the Old Testament Israelites did in worship. We think of worship as singing songs, or praying prayers, or maybe partaking of communion. But we need to see it as much more than that. Giving isn’t a duty or an obligation. It is an act of worshipping God. It reflects and shows his glory.

5. **Second, giving strengthens your faith in God’s provision.** You remember how I told you that the average person handles his money in this order? First he spends it, then if there is any leftover he saves it and then if there is any left over from that he might share it? I am about to shock some of you, but the key to financial freedom and the secret to managing money properly is to flip the order. God's way of managing money is this.

- (1.) Share it
- (2.) Save it
- (3.) Spend it

6. Instead of giving God the leftovers, when you give to God first as an act of worship, God responds to your giving by getting personally involved in your finances. Right after Paul thanks the Philippians for their generous giving, listen to what he says, “*And my God will supply every need of yours according to his riches in glory in Christ Jesus.*” We love to quote that verse in Php. 4:19, but we usually ignore the fact that the promise is made in the context of giving generously to God. If we sometimes wonder why God doesn’t supply our needs, maybe it’s because we haven’t first honored him with what he’s already given.

7. Proverbs 3:9-10 says, “*Honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.* (Proverbs 3:9-10)

The idea of first fruits was that you gave to God from the first part of the harvest. You never gave God the leftovers. Our giving should be right off the top. It’s the first line item in the family budget. In so doing, we thank God for his goodness, and we are deepening our trust in him for his provision. It guards

us against the materialism and greed of our consumption culture.

8. America is one of the most giving nations on the planet, but did you know that the more prosperous we become, the less generous we are. In 1933, at the height of The Great Depression, church members gave an estimated 3.3% of their disposable income to the church. In the year 2011, members gave 2.3% of their disposable income to the church. As many as half of all church members give nothing at all to the church.^{vi}

9. Thirdly, Giving reflects spiritual trustworthiness. It proves that we can handle more. Jesus reveals a startling insight into the ways of God's kingdom in Luke 16:10-13.

"One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own?"

May the reason we have so little is that God can't trust us with more.

10. One of the reasons the vast majority of people cannot manage their money because they don't have God involved in their finances. So, how should we give? This is worth a whole sermon on its own. But real quick, here is my outline for that sermon straight from New Testament. We should give willingly, cheerfully, generously, and sacrificially. Start with willingly and work your way from there. It has been said, "There are three kinds of giving: grudge giving, duty giving, and thanks giving. One says 'I have to,' another says 'I ought to,' but thanks giving says, 'I want to.'" God wants you to enjoy giving.

III. Be Consistent In How You Save Money

1. **Proverbs 21:20 says, "The wise store up choice food and olive oil, but fools gulp theirs down."** Solomon is saying here, if you don't save for the future, you're a fool. Ouch.

2. Americans have the highest standard of living in the world, but we have become very bad at saving money. As of last year the personal savings rate was 5.7%. This is actually higher than it has been at times in recent history. Before the great recession of 2008 the savings rate hovered near 0, which means we weren't saving anything. But it is still not enough. This is why we are wiped out by unexpected events. Money experts tell us we need to be saving 10% - 15% of our income for emergencies and retirement.

3. Did you know that 85% of Americans have less than \$250 dollars in cash

savings when they reach the age of 65? Do you know why? Because all those years, they were paying everybody but themselves. A husband had been sitting at a calculator for about 3 hours not saying a word. Finally, he looked up and said to his wife, "Honey, if we continue to save at our present rate, by the time I retire we are going to owe \$700,000 dollars!"

4. The reason this is so important is that Money Magazine says, 78% of us will have a major negative event in a given 10 year period of time (maybe a job loss, an unexpected pregnancy, the car blows up, the washer and dryer are bombed by terrorists), but you are going to have a negative event. Couple that with the fact that 49% of Americans could cover less than 1 month expenses if they lost their job and we have a lot of disaster waiting to happen.

5. That is why after you pay God first, you ought to pay yourself second. Most people recommend saving at least 10% of your income. If you can't afford 10%, start with 5%. If you don't think you can afford that, just add up for 1 month all the money you spend that you really don't have to - whether is it at Starbucks, The GAP, McDonald's, or Best Buy and just see how much you could begin to save.

IV. Be Cautious In How You Spend Money

1. *"But godliness actually is a means of great gain when accompanied by contentment."*(I Timothy 6:6, NASB)

You know a lot of us have spending habits that could be cured with one word - "contentment". You see a lot of people think that once you give to God, you can spend the rest of it any way you want, but I want to remind you, all of it belongs to Him. The rest of our money and wealth is an expense account given to us by God that we will one day have to justify before Him.

2. *You can be rich in 1 of 2 ways - in how much you have or how little you want.* Most of us need to learn to be satisfied with more of what we have and with less of what we want. Ecclesiastes 6:9 says, *"Better what the eye sees than the roving of the appetite (NIV)."* *"Enjoy what you have rather than desiring what you don't have."* (Ecclesiastes 6:9, NLT)

3. The average person spends money quickly, impulsively, and foolishly. We finance things that are immediately worth 30-40% less the minute we exit the store. *Prov. 22:7 says, "the borrower is slave to the lender."* We have become slaves to financial institutions, who don't even know our name. They don't care one thing about you other than your money. You are nothing more than an account number and a dollar sign on their bottom line, but they rule your life.

4. Just because you can make something work financially doesn't mean you should. Just because you can afford something doesn't mean that you should. Just because you can borrow that money doesn't necessarily mean that you should.

5. The best way to be cautious about spending your money is first, to plan your spending and secondly, dump your debt. If budget sounds like a dirty word to you, then call it your spending plan. Plan where your dollars will go ahead of time. Don't let impulse and temptation be the driving forces of your finances. Proverbs 21:5 says, "*The plans of the diligent lead to profit as surely as haste leads to poverty (NIV).*" "*Plan carefully and you will have plenty. If you act too quickly, you will never have enough.*" (Proverbs 21:5, LB). So, be cautious in how you spend money.

<http://www.daveramsey.com/tools/guide-to-budgeting/>

6. Remember, the only person looking out for your best interest is you. The credit card industry isn't looking out for your interest. Well, yeah. They want your interest at 18-25%. The retail industry is not looking out for your best interest. They are looking out for their best interest. One of the best things you can do if you have credit card debt is as expeditiously as you can, after you give to God what belongs to Him, and hopefully after you have saved some money, is dump your debt.

Debt Snowball Video

7. We will never be able to manage our money properly until we are correct in how we see our money, committed in how we share our money, consistent in how we save our money, and cautious in how we spend our money.

8. There is one other question that I have to raise in this message or you really won't get it. The real question is not - who owns the money? **The real question is - who owns you?** Twice, Paul reminds the Corinthians that they were bought with a price. Jesus paid the price we owed on the cross. You see, it's not just that all the stuff is his, but if you're a Christian, it's all his, because you belong to him.

9. A missionary was talking to a chief of a tribe in a faraway land about Jesus Christ, the chief tried to impress the missionary with gifts of horses, blankets and jewelry. The missionary looked at the chief and said, "My God does not want the chief's horses, blankets or jewelry. My God wants the chief himself." The chief smiled and said, "You have a very wise God. For when I give myself to that God, He will also get my horses, my blankets, and my jewelry.

10. Jesus Christ has a claim on you. He signed it in His own blood. He died on a cross to pay for your sins and not just to pay for your sins, but to pay for you. He was raised from the dead that He might come into your heart and not just help you manage your money, but to be Lord of your life. The God who owns it all wants to own you as well.

ⁱ Moneytips.com (May, 12, 2017) Average Household Debt Tops \$90,000. Fox Business. Accessed Feb. 14, 2017. <http://www.foxbusiness.com/features/2016/05/12/average-household-debt-tops-90000.html>

ⁱⁱ El Issa, Erin (2016) 2016 American Household Credit Card Debt Study. Nerdwallet pulled Feb 14, 2017. <https://www.nerdwallet.com/blog/average-credit-card-debt-household/>

ⁱⁱⁱ Krulick, Al (n.d.) Bankruptcy Statistics. Debt.org. Accessed Feb. 14, 2017 <https://www.debt.org/bankruptcy/statistics/>

^{iv} Holland, Kelley, (Feb. 4, 2015) Fighting With Your Spouse? It's Probably About This. CNBC Accessed Feb. 14, 2017. <http://www.cnn.com/2015/02/04/money-is-the-leading-cause-of-stress-in-relationships.html>

^v Whitney, Donald (1991) Spiritual Disciplines for the Christian Life. Colorado Springs, CO: NavPress. p. 135

^{vi} Woddyard, Kent (April 13 2015) 4 Giving Statistics Every Church Should Know. Churchmag. <https://churchm.ag/giving-statistics-every-church-should-know/> Accessed Feb. 14, 2017.