

## **Part 2 - Cultivating Contentment**

### **TODAY IS DAY TEN OF THE LOVE DARE!**

Let's do a brief review of the principles we have been learning ...

In the last few days, one of the big concepts we have learned is to recognize the two rooms in your heart that have graffiti on the walls ... the **Appreciation** Room and the **Depreciation** Room. We've learned that the things written on the walls in BOTH rooms are actually **TRUE** ... but we've learned that spending time in the Depreciation Room **KILLS** marriages, and that love **CHOOSES** to live in the Appreciation Room.

Today, our Love Dare reading is titled "Love is Unconditional" ... and we'll return to that thought before we conclude. Here's a passage of Scripture I read at every wedding I conduct, but I find that couples often forget about it all too soon after the ceremony ...

**1 Corinthians 13:4-7 (MSG)** Love never gives up. Love cares more for others than for self. Love doesn't want what it doesn't have. Love doesn't strut, Doesn't have a swelled head, Doesn't force itself on others, Isn't always "me first," Doesn't fly off the handle, Doesn't keep score of the sins of others, Doesn't revel when others grovel, Takes pleasure in the flowering of truth, Puts up with anything, Trusts God always, Always looks for the best, Never looks back, But keeps going to the end.

### **VIDEO CLIP: "A BETTER WAY OF LOVING" (PART 1)**

One of the things I love about the Bible is it's such a practical guidebook for life. Because it guides us through the realities of life, it has a lot to say about money. In fact, it says more about money when it comes to the things we face in our life than any other subject besides love. As always, if we pay attention to what God says it brings freedom to our lives.

One of the reasons we have financial stress is that we live in a culture based on instant gratification – a buy now, pay later culture. That sets us up for major problems. Here are some facts on the typical consumer:

- 25 years ago the average family saved 15% of their earnings. Today the average family saves nothing of their wages.
- Just over a decade ago, most consumers purchased a new car with 25% down. Today new cars are purchased with 7% down or less.
- \$1 of every \$7 earned is spent on paying debt.
- \$1 of every \$5 earned is spent on luxury items.
- \$1 of every \$4 earned is spent on everyday living expenses.
- 50 cents of every \$1 earned is spent on stuff we just want to have.
- The average consumer puts \$1300 on credit for every \$1000 made.

We borrow routinely regardless of our family income. But this isn't a game and the one with the most toys doesn't win anything. Your life and your home will be calmer when you take control over your spending. George Gallup reports that 64% of all couples argue over money. It is now the number one cause of divorce. *Till debt do us part.* 54% of divorces are caused by money problems. 74% of people are dissatisfied with how they manage their money.

The Bible gives us incredible advice on this topic. The wealthiest man who ever lived actually wrote a book of the Bible. His name was King Solomon and his wealth would put Bill Gates to shame. But Solomon was also the wisest man who ever lived. Fortunately he put his principles for money management down in the book of Proverbs.

Who makes the rules when it comes to finances in your life? Does God make them or do you let culture make them? Do you build your finances on what the world says or what the Word of God says?

Tonight we want to answer this question: "What is God's way out of the debt trap?" Why is debt a trap? Because when you get in debt you lose your freedom. You end up serving the person that you borrow from. In some way you are indebted to that person.

**Proverbs 22:7 (NLT)** Just as the rich rule the poor, so the borrower is servant to the lender.

But when we talk about debt (which we usually get into through credit cards), we never hear about this servant thing! Look at the credit card ads you get in the mail – the basic message is "you deserve it!"

There is one word you will never see in these advertisements – DEBT! But that is what you're getting when you get a credit card! The reason that word isn't used is it's an unpleasant word. Here are some synonyms from Roget's Thesaurus: owe, obligated, liable, in deficit, in default, insolvent, encumbered, in over one's head, tied up, out of pocket, in arrears, indigent, paupered, destitute, penniless, needy, lacking, distressed, in difficulty, a deadbeat, having a wolf at the door, living hand to mouth, beggarly, empty, having seen better days, gone to the dogs, racked and ruined, impoverished, bad off, hard up, beaten down, reduced to ruin, fleeced, stripped, bereft, bereaved, reduced, unable to make ends meet, embarrassed, broke, busted.

That's what debt is about – and that's why nobody wants to talk about it. But the Bible gives us some simple danger signs that warn us when we are getting into the debt trap, and some very practical advice about how to get out of the debt trap.

## **FIVE DANGER SIGNS**

### **1. Living on CREDIT instead of PAYING CASH.**

How do you know if you are living on credit? Your balance increases every month. You're using a card to maintain a lifestyle you can't afford!

**Proverbs 3:27 (LB)** Don't withhold repayment of your debts. Don't say "some other time," if you can pay now.

Studies show that if you have a credit card you'll spend 23% more in a store. It's a lot easier to buy unnecessary things when you have a card in your hand. But credit buying is a lot like getting drunk – the buzz happens immediately, but the hangover comes the day after!

### **2. Delaying PAYMENTS or paying the MINIMUM DUE.**

If you're missing payments, making late payments, or just paying the minimum due, you're in the debt trap! If you find yourself under tension constantly over money, if your checks frequently bounce because of insufficient funds, if you're having to dip into your reserves to pay bills – red flags! If you say, "What reserves?" – BIG red flags! It's the debt trap!

**Romans 13:8a (NIV)** Let no debt remain outstanding.

### **3. Unable to GIVE or SAVE.**

When you get to the point where you can't save for the future and you can't give to anything except your own "kingdom," you're in the debt trap.

**Proverbs 21:20 (LB)** The wise man saves for the future, but the foolish man spends whatever he gets.

### **4. Extravagant SPENDING.**

It's very easy to begin to spend extravagantly, to buy things you don't really need just because you have the money, but when you do that it won't be long before you find yourself in the debt trap.

**DISCUSSION:** What is the most stupid purchase you ever made?

**ILLUSTRATION:** Skymall catalogs (extravagant items)

If you're thinking, "Where can I buy that?" you're missing the point! The point is that it's easy to find ways to spend your money. When you buy things just because you have the money, watch out. Red flag!

We spend money we don't have to buy things we don't need to impress people we don't even like! Maybe you're trying to feel wealthy, classy or cool – but at best it's just a façade!

**Proverbs 21:17 (LB)** A man who loves pleasure becomes poor; wine and luxury are not the way to riches!

### **5. Looking for GET-RICH-QUICK ideas.**

If you're not in debt already, this will get you in debt. And if you're already in debt, you are ripe for a rip off that will dig you in deeper!

**Proverbs 21:5 (NLT)** Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

When you get into debt it's easy to begin living in a fantasy world – somehow, this is all going to get taken care of immediately. But the truth is it's going to take you just about as long to get out as it takes you to get into debt. That's a basic law of how finances work.

There are a lot of people, especially guys, who are waiting for this big deal to come through. And most of them have been in debt for a decade waiting for The Big Deal to come through. We live in an entrepreneurial society, but how do you know if you're an entrepreneur or not? Well, you make money at it! If you're not making money at it, God probably wants you to work for someone else!

"Yes, but this deal is the right deal. This deal is the big deal. In fact, YOU need to get involved in this deal, it's so good!" Here's something painful you need to hear – look how long it's been! It's all your get-rich-quick ideas that have been keeping you in debt! Instead of waiting around for your ship to come in, swim out to it. Make a decision. Take some action. Stop living in a fantasy world!

There's a name for people who play the lottery. Loser! You have a better chance of getting hit by a meteorite on your way out of church today than winning the lottery. But some people pin all their hopes on it. The foolishness of gambling is in its "something for nothing" mentality. And the Bible warns us about "lottery thinking" (which by the way includes a lot more than lottery tickets!).

**Ecclesiastes 5:7a (NLT)** Dreaming all the time instead of working is foolishness.

**ILLUSTRATION:** Debt is like a pair of silver handcuffs!

So what does God want you to do to begin to get out of the debt trap? He has some practical advice, some steps in His Word that we can take to help us. No one just drifts out of debt – it has to be an intentional decision. Tonight, let's talk about some specific steps we can take to begin to feel some freedom in the financial area.

Who makes the rules when it comes to finances in your life? Does God make them or do you let culture make them? Do you build your finances on what the world says or what the Word of God says? Who you let make the rules will determine where you go in life. Tonight, we want to discuss God's five principles of financial freedom.

## 1. Keep good records.

This is the principle of ACCOUNTING. You need to know where your money comes from and where it goes.

**Proverbs 27:23-24 (LB)** Riches can disappear fast ... so watch your business interests closely. Know the state of your flocks and your herds.

When Solomon wrote this thousands of years ago most people's assets were tied up in livestock. He said know the condition of your flocks. Today he'd say know the condition of your stocks. He'd say know your assets and accounts. Good records are the starting point!

You've heard the saying, MONEY TALKS, but it doesn't talk at all – it just slips away quietly and it doesn't tell you where it's going! Have you ever said, "I just don't know where it all goes!?" Then you're already in trouble, because you're violating one of God's principles. Keep good records! If you don't know where your money goes you're already headed for debt.

**Proverbs 23:23 (LB)** Get the facts at any price, and hold on tightly to all the good sense you can get.

How are you really doing financially? The Bible teaches that there are four things you need to keep good records on: WHAT I OWN, WHAT I OWE, WHAT I EARN, AND WHAT I SPEND.

If you have credit cards and lines of credit and you're not keeping good records you're most likely already in debt. One of the major problems in marriage is when one spouse keeps the other in the dark about finances. That's because the first step of financial freedom is to WRITE IT DOWN. "But I don't have time to do this." Nobody has time to do this! There is nothing less interesting than keeping financial records. Ask yourself this: Do you have time to worry about your finances? Well, if you took that time to keep better records you'd have a lot less to worry about.

## 2. Plan your spending.

This is the principle of BUDGETING. A budget by definition is simply planned spending. A budget is telling your money where you want it to go rather than wondering where it went.

**Proverbs 21:5 (TEV)** Plan carefully and you will have plenty; if you act too quickly, you will never have enough.

No one ever becomes financially free without planned spending. That's because financial freedom is not determined by how much you make. That's one of the biggest myths in our society. If you can't live on what you're making right now you won't do better with a higher salary. Why? **Because your yearnings will always exceed your earnings.** You're always going to want more than you make.

Financial freedom is not based on how much you make, it's based on how much you spend. Financial freedom doesn't come from making more, it comes from spending less. That means that no matter how much (or how little) you make you can be financially free. All you have to do is bring your spending in line with your income. If you spend less you don't have to make more.

One of the areas we don't do too much planning is in our shopping. The average North American spends six hours a week in shopping related activities (for some of you that's way too low). But the more time you spend shopping, the more you tend to buy on impulse. 100% of advertising is built on impulse buying – no ad ever says, "Go home and think about it!" It says, "You can't live without it – you need it now!" I didn't know it existed five minutes ago; now I can't live without it. Since impulse buying is based on emotion, it is by its very nature unplanned. It's dangerous to your budget! Impulse buying leads to debt!

Advertisers make it their business to study YOU, and they know the word most likely to trigger your emotions is "SALE!" It's on sale so I have to buy it now! Look how much I'm saving. No, look how much I'm paying.

**Proverbs 21:20b (TEV)** Stupid people spend their money as fast as they get it.

Out of control spending is a mark of immaturity (think of your kids with their allowance). But what do you do as soon as you get your paycheck? We blow it all, then complain that we don't have enough money! This verse is really God's IQ test. How smart are you? Does your money burn a hole in your pocket? Then you're not following God's financial plan. Spending is just like any other addiction!

### 3. Save for the future.

This is the principle of SAVING. The Bible says it's a mark of wisdom.

**Proverbs 21:20a (LB)** The wise man saves for the future.

So how wise are we? The average family in Japan saves about twenty percent of their income. The average family in Europe saves about eighteen percent of their income. In North America, we spend one percent more than we earn. We're not doing so well! We have a "live for today" mentality, and we're all into keeping up with the Joneses – never mind that the Joneses just went bankrupt!

Have any of you had ants visit your home in the last year? Do you know why God sent them? The Bible tells us that they are designed to teach us a lesson. It's something that even an ant-sized brain can figure out.

**Proverbs 6:6-8 (NLT)** Take a lesson from the ants, you lazybones. Learn from their ways and be wise! Even though they have no prince, governor, or ruler to make them work, they labor hard all summer, gathering food for the winter.

What's the winter? It's the hard times that may come in the future! We all know saving is important, but few of us do it. American Demographics magazine shows that most baby boomers will be broke in retirement. So why don't we save more?

Probably the most important reason is a heart reason, not a paycheck reason – it's ENVY or COMPARISON. We see what other people have and think, "I want that!" The envy monster stalks us everywhere, never satisfied, always craving what other people have. In malls, schools, neighborhoods, offices and churches people compare themselves with others. And our status in life never seems to be enough!

The truth is that all those people that you're envying are probably more in debt that you are ... and probably struggling just as much with envy! In order to get out of debt we have to stop comparing, stop competing, and decide, "I don't care what other people have; I'm going to do what I know is right and save for the future." The more you have, the more it costs anyway ... in insurance, in maintenance, in your own time.

"But I can't afford to put very much away in savings!" Then start with something small! Both the Bible and banking teach us that it works!

**Proverbs 13:11 (NCV)** Money that comes easily disappears quickly, but money that is gathered little by little will grow.

### 4. Return ten percent back to God.

This is the principle of TITHING, and it is the top financial priority for every Christian if they want God's blessing on their finances.

**Malachi 3:10 (NCV)** Bring to the storehouse a full tenth of what you earn ... Test me in this, says the Lord All-Powerful. I will open the windows of heaven for you and pour out all the blessings you need.

**Proverbs 3:9a (LB)** Honor the Lord by giving him the first part of all your income ...

God's Word teaches us to give the FIRST TEN PERCENT of our income back to Him; that is called our "TITHE." Why did God say ten percent? We don't know, but He could have said twenty, fifty or ninety! He could have even said "give it all" because it's all His anyway. We wouldn't have anything if it were not for God. So really, everything we have belongs to God and He just loans it to us during our lives. If He says that He wants the first ten percent back, that's His prerogative as God! Now God obviously doesn't need our money, so why does He ask us for it?

(a) It's a statement of GRATITUDE for the past.

(b) It's a statement of PRIORITY for the present.

*Your priorities are shown by your checkbook and your calendar.*

(c) It's a statement of FAITH for the future.

*Malachi 3:10 is the only place where we are invited to prove God.*

If anyone is going to get paid in your household, it should be God! You may be in debt to other people, but make a decision not to be in debt to God. Check this out with a mature Christian, and you'll find that God has been faithful to them over many years as they've put Him first.

God has not promised to take care of all of your GREEDS, but He has promised to take care of all of your NEEDS.

"But I just can't afford to tithe!" No, you can't afford NOT to tithe. Here's the principle, and it works not only with money but with every area of life. Whatever area you want God to bless in your life, put Him first in that area – in your relationships, in your marriage, in your career, in your time, in your finances. God blesses whatever He is put first in. He is not content with the leftovers; He wants first place!

**VIDEO CLIP: "A BETTER WAY OF LOVING" (PART 2)**

## 5. Enjoy what you have.

This is the Principle of CONTENTMENT. That's how you can enjoy what you have no matter how much or how little you have. Isn't it just like human beings that sometimes what we DON'T have keeps us from enjoying what we DO have?! We constantly violate this principle ...

**Ecclesiastes 6:9b (TEV)** It is better to be satisfied with what you have than to be always wanting something else.

We are so busy getting more that we don't have time to enjoy what we already have. It's the SUCCESS SYNDROME, in four phases ...

- Your yearnings start to exceed your earnings. You want things you can't afford.
- You get overextended in your finances. You now have more than you can pay for.
- You get overextended in your time. You now have to do extra work just to make ends meet.
- Your life begins to deteriorate. Everyone at home is exhausted and irritable. But your family doesn't need more things, they need you!

We are so busy making a LIVING that we don't have time to make a LIFE. We know what is right to do, but we feel trapped by the success syndrome. But the truth is that you made the decisions that got you into this mess and only you can make the decisions that will get you out of it.

We rationalize to ourselves, "Yes, I know what I should do, but this phase is only temporary." But you're only fooling yourself – that temporary situation has already become a habitual lifestyle.

**Hebrews 13:5a (NIV)** Keep your lives free from the love of money and be content with what you have.

There's a heart attitude behind your debt problem (there's ALWAYS a heart attitude behind a problem!). The attitude is DISCONTENT. Did you know that **CONTENTMENT is the greatest key for staying out of debt!**

Contentment is not passive or lazy – it is not the absence of ambition! Instead, contentment simply means that at every stage of your life your happiness is measured by an appreciation for WHAT YOU HAVE and not postponed by dwelling on WHAT YOU ARE MISSING.

**CONTENTMENT DOESN'T JUST BLESS YOUR FINANCES, IT BLESSES YOUR MARRIAGE!** Today's reading in The Love Dare says "Love Is Unconditional." Are you CONTENT with your spouse? Do you love them conditionally or unconditionally? What room are you living in?

**On a scale of 1 (conditional) to 5 (unconditional) ...**

- how is your happiness in life related to what you possess? \_\_\_\_
- how is your happiness with your spouse related to how they act? \_\_\_\_

### **THE LOVE DARE CHALLENGE:**

Love your mate in a way that shows your contentment with who they are, not what they do. Focus on loving them unconditionally, and choosing to spend this week in the Appreciation Room, not the Depreciation Room.

*Now, commit to implementing it this week in a practical way!*

### **TOMORROW IN THE LOVE DARE: "LOVE CHERISHES"**