

Stewardship - Gimme Five!

The financial statistics for the average Canadian home are pretty dismal:

- Personal bankruptcies are up 20% over the last few years
- Home equity debt in North America is now over 330 billion dollars
- The average Canadian puts \$1300 on credit for every \$1000 earned
- George Gallup reports that 64% of all couples argue over money
- 54% of divorces are caused by money problems (it's the #1 cause!)
- 74% of people are dissatisfied with how they manage their money

It may seem mundane or even unspiritual to be talking about money management in a Bible study class. But it has eternal implications.

There's a far more important reason for dealing with this subject than just relieving the stress in your life. Did you know that the Bible says that God evaluates how much He can trust you with spiritual blessings according to how you handle your finances?

Luke 16:11 (NIV) So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

There are *eternal* consequences for each of us based on how we handle our money and our material possessions. Why? Because our priorities in these areas are the best indicator of our heart condition. And obviously, the statistics tell us that we can still use a lot of work in this area!

Matthew 6:20-21 (NCV) But store your treasures in heaven where they cannot be destroyed by moths or rust and where thieves cannot break in and steal them. Your heart will be where your treasure is.

If you've been in church for many years, you've probably heard a pastor teach on God's financial plan, so some of these principles will be a review. But we don't apologize for coming back to this subject. When will we stop teaching about God's financial plan? When you start doing it!

Jesus used 16 of 38 parables to teach His disciples about money and possessions. One out of ten (or 288) verses in the gospels deal with money. In the Bible, there are about 500 verses on prayer, about 500 verses on faith, but 2350 verses on money and possessions. Why?

Money has the greatest potential to replace God in your life!

More people are sidetracked from serving God by materialism than by anything else. If you want to know what the highest priorities in your life are, just look at your *checkbook*, your *calendar*, and your *church* – the way you spend your **treasure**, the way you spend your **time**, and the way you give of your **talent** in God's kingdom LOCALLY.

FIVE MONEY PRINCIPLES:

1. EARN

If you are in 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.

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

There are a lot of people who 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? You make money at it! If you don't, God probably wants you to go work for someone else! 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. Get to work!

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

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. The foolishness of gambling is in its "something for nothing" mentality. And the Bible warns us about "lottery thinking" (which includes a lot more than lottery tickets!).

There are two extremes Christians have to watch for in their earning – thinking God will do it all, or thinking I will do it all!

2 Thessalonians 3:11-12 (NLT) Yet we hear that some of you are living idle lives, refusing to work and wasting time meddling in other people's business. In the name of the Lord Jesus Christ, we appeal to such people—no, we command them: Settle down and get to work. Earn your own living.

Deuteronomy 8:17-18a (CEV) When you become successful, don't say, "I'm rich, and I've earned it all myself." Instead, remember that the LORD your God gives you the strength to make a living.

2. ENJOY

There's a heart attitude behind your debt problem (there's always a heart attitude behind every problem!). That attitude is discontent, because CONTENTMENT is the greatest key for staying out of debt!

Hebrews 13:5 (NIV) Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

Contentment lets you 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?!

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

Until we deal with the contentment issue, all the financial advice in the world can't help us! We have to be content with our present stage in life.

1 Timothy 6:6 (KJV) But godliness with contentment is great gain.

No one ever becomes financially free without CONTENTMENT. That's because 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.

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. Advertisers constantly 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 right now! Look how much I'm saving. No, look how much you're 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 kids and their allowance). But what do we do as soon as you get our paycheck? We blow it, then complain we don't have enough money! This verse is God's IQ test. How smart are you? Does money burn a hole in your pocket? Then you're not following God's financial plan. Spending is like any other addiction! If you want to control debt you've got to nip it in the bud.

ILLUSTRATION: Skymall catalog (extravagant items) – if you're thinking, "Where can I buy that?" you're missing the point!

God has not promised to take care of all our GREEDS, just our NEEDS.

3. REPAY

Getting out of debt starts with a commitment. God says to borrow and not repay is wicked. Why? Because your decision obviously hurts the person you didn't repay, and it also hurts you.

Psalms 37:21 (NIV) The wicked borrow and do not repay, but the righteous give generously;

"But we're so far in debt. Why shouldn't we file for bankruptcy and start all over? That would be the easiest thing to do." There are some things that are LEGAL to do, but not RIGHT to do. There are some ways that are EASIER, but they are not SCRIPTURAL.

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

It's always easier to get into debt than to get out of debt. It will take commitment. It will take discipline. It will take delayed gratification. And most of all, it will take character. Anyone can get into debt, but it takes a person of character to make a commitment to get out of debt.

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

Don't add new debt as you're trying to pay off your old debt. That's just a revolving door. Most of us get into debt for one reason – we buy on credit. So we have to make a decision: "I'm going to stop this merry-go-round now!" You will never get out of debt if you keep buying on credit.

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

Illustration: Debt is like a pair of handcuffs – it restricts your movement!

4. SAVE

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

Most Canadians have a "live for today" mentality, and we're into keeping up with the Joneses – never mind that the Joneses just went bankrupt! We end up spending money we don't have to buy things we don't need to impress people we don't even like! But the Bible says we should save!

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

“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!

Here’s a good plan for financial management: Right off the top you pay God the first 10% (we’ll talk about ‘tithing’ in a minute) and you pay yourself the second 10% (saving). That way, you create financial MARGIN to live on. It’s the 10-10-80 plan. Living on the remaining 80% is a workable plan that will help you get out of the debt trap.

- If you make \$15,000 a year for 20 years, you can give \$30,000 to the Lord’s work and pay yourself \$85,900, assuming 10% interest.
- If you make \$30,000 a year for 20 years, you can give \$60,000 to the Lord’s work and pay yourself \$171,000, assuming 10% interest.
- If you make \$60,000 a year for 20 years, you can give \$120,000 to the Lord’s work and pay yourself \$343,000, assuming 10% interest.

Proverbs 22:3 (LB) A prudent man foresees the difficulties ahead and prepares for them; the simpleton goes blindly on and suffers the consequences.

If you’re constantly tapping into your reserve funds to pay current bills, that’s a red flag. If you just said to yourself “What reserve funds?” that’s a BIG red flag! You need to start following God’s plan and SAVING.

5. GIVE

Tithing is the top financial priority for every Christian if they want God’s blessing on their finances. Why did God ask for ten percent? We don’t know, but He could have said 20%, 50% or 90%. He could have even said “give it all” because it’s all His anyway. But all He asks for is 10%.

Malachi 3:8 (CEV) You people are robbing me, your God. And, here you are, asking, “How are we robbing you?” You are robbing me of the offerings and of the ten percent that belongs to me.

We need to remind ourselves that everything we have belongs to God and He just asks us to MANAGE it for Him. That’s the idea behind STEWARDSHIP, which is simply the careful, responsible use of possessions entrusted by another.

1 Corinthians 4:2 (KJV) Moreover it is required in stewards, that a man be found faithful.

If God says that He wants the first ten percent back, that’s His prerogative as God! Now it’s obvious that God doesn’t *need* our money, so why does He ask us to give it? **Tithing gives God room to bless us.**

There are many places in the Bible where God *proves us*, but only one where He invites us to *prove Him*. God says, “Let’s have a giving contest – you give to Me and I’ll give to you, and we’ll see who wins. I dare you!”

Malachi 3:10 (NLT) Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord Almighty, "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! Let me prove it to you!

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.

“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!

Deuteronomy 14:23b (LB) The purpose of tithing is to teach you always to put God first in your lives.

Matthew 6:33 (KJV) But seek ye first the kingdom of God, and his righteousness; and all these things shall be added unto you.

Here’s the way most people handle their money:	But here’s the only order God blesses:
<ul style="list-style-type: none">• Earn it• Enjoy it (present)• Repay it (past)• Save it (future)• Give it (eternity)	<ul style="list-style-type: none">• Earn it• Give it (eternity)• Save it (future)• Repay it (past)• Enjoy it (present)

There is another crucial place where we are caught in the “debt trap.” It’s the debt of sin (the wrong things we’ve done to hurt God, ourselves and others) that we don’t have enough resources to repay. And you can’t balance out the account by doing enough good things. That is the horror of sin. So what do you do about it? Do you just live with this debt? Do you hide from this debt? Thankfully, God has a different answer!

Colossians 2:14 (IBC) We owed a debt because we broke God’s laws. That debt listed all the rules we failed to follow. But God forgave us and took away that debt and nailed it to the cross.