

**SERIES: the god of Money
“God’s Plan for Financial Freedom”
Luke 16:11**

Big Idea – God’s Word tells us how to handle money God’s way.

George Gallup reports that 64% of all couples argue over money and over 37% of divorces are caused by money. He also reported that 74% of all people are dissatisfied with how they manage their money.

We learned last week the Bible says you cannot serve God if money is your master your boss. Did you know that the Bible says that God measures and evaluates how much He can trust you with spiritual blessing according to your money, how you handle your finances? Did you know that what you do in heaven – the assignments and rewards and responsibilities you’re given in heaven – are in direct relationship by how wise a manager you are of your finances and possession you are while you’re here on earth? Jesus said in

Luke 16:11 “If you have not been trustworthy in handling worldly wealth who will trust you with true riches?”

The Bible says that the way you manage your money influences how much God blesses you spiritually, how much He trusts you with spiritual blessings. He says if you’re not responsible with your pennies and your nickels and your dimes and your dollars and you’re not very responsible with the physical and material possessions God gives you then He looks at you and goes, “Then I can’t trust you with spiritual truths and spiritual blessing and spiritual responsibilities not only here on earth but forever in eternity.” How you manage your money has eternal implications. It’s a big deal, folks!

Fortunately in the Bible we have some good advice. The wealthiest man who ever lived actually wrote a book of the Bible. His name was Solomon. He was the king of Israel and he was incredibly rich. He would put Bill Gates to shame. This guy, it says, ate on plates of solid gold. Fortunately he put his principles for financial money management down in a book called the Proverbs. It’s in the middle of your Bible.

Talking about how God wants to bless your finances and get you out and keep you out of debt. Here’s a good question, Do you build your finances on what the

world says or what the Word says? Who's going to make the rules? It's going to determine where you go in life.

Here are **God's Principles for financial freedom.**

1. Keep good records - the Principle of Accounting

You need to know where your money comes from and where it goes. We call this the Principle of Accounting.

Proverbs 27:23-24 it says this about keeping good records "Riches can disappear fast. [Does everybody agree with that part of the verse? Yes!] So, watch your business interests closely. Know the state of your flocks and herds."

When Solomon wrote this several thousand years ago most people's assets were tied up in either sheep or goats or camels or horse – their herds and their flocks. He says I want you to know the condition of your flocks. Today he'd say, know the condition of your stocks. He'd say know your assets. Know your bank account. Know your real estate. Know where your assets are in life.

Keep good accounting. This is the starting point. You have to be aware of where your money is coming from and where your money is going.

Have you ever said this? "I just don't know where it all goes!" You're already in trouble. It means you're violating principle number one – keep good records.

If you don't know where your money goes you're already headed for debt. You may already be deeply in debt and don't even know about it. If you're in the dark about how much you make and where it's all going you're setting yourself up for failure and you'll never be able to do these other principles we're going to talk about in just a minute. You have to be realistic.

Proverbs 23:23 "Get the facts at any price and also get wisdom, good judgment and common sense."

How are you really doing? If married, how are you doing as a family? If single, how are you doing as an individual financially? You cannot keep yourself in the dark. You have to know where the money's going.

The Bible teaches that there are four things you need to keep good records on.

1. What I own
2. What I owe

3. What I earn
4. Where it all goes

Here's a little equation – Ignorance of your financial condition plus easy credit equals disaster.

If you have credit cards and you're not keeping good records you're already in debt most likely. You're already headed deeper and deeper in debt. One of the major problems in marriage is when one spouse keeps the other spouse in the dark about how much we're making where it's coming from where it's going – all of the details.

The first step of financial freedom is to write it down. Maybe you prefer some software – fine. If you don't like software get a little book. But whatever you do keep a record of your spending and a record of your savings and all these different things.

You say, "I don't have time to do this." Nobody has time to do this. I can't think of anything less interesting to do than keeping financial records. It bores me to tears. Do you have time to worry about your finances?

If you did more keeping of good records you'd have a lot less to worry about. So stop worrying about your finances and start just writing things down. So you know where you're going. The Bible says know the state of your finances – of your flocks.

2. Plan your spending – the Principle of Budgeting.

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.

Everyone needs to keep a budget. If you don't have a budget you're headed for financial disaster. You're not going to ever be financially free. You need to plan your spending. you need to set some financial goals spending. Don't just go through life drifting and spending and wondering and doubting and being thoughtless and guessing ("I think I know where the money went.") No. You need to plan your spending.

Proverbs 21:5 "Plan carefully and you will have enough. If you act too quickly you'll never have enough."

What is this verse saying? One of the things it's saying is financial freedom is not determined by how much you make. That's one of the biggest myths in our society. Some folks think, "If I just make a little bit more then I'd be financially free." You will not.

If you can't live on what you're making right now you won't then. Why?
"Because your yearnings will always exceed your earnings."

You're always going to want more than you make. Always. If you can't make it on 'this' amount of money you can't make it on 'that' amount of money. Your yearnings will always exceed your earnings.

Financial freedom is not based on how much you make. It's based on how much you spend.

Financial freedom does not come from making more. It comes from spending less.

That way no matter how much you make you can be financially free. No matter how much you make. 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. So you can be financially free but you have to plan your spending.

One of the areas we don't do too much planning is in our shopping. I read somewhere that the average American spends six hours a week in shopping related activities. Some of you that's way too low. You're way over that average.

You've got online shopping, you've got QVC, Home Shopping Network. You don't have to leave home any more to do all your shopping. But the interesting thing in the study that I read - the more educated you are the more you tend to spend time shopping. The more time you spend shopping the less time you probably spend planning and you tend to act too quickly.

"If you act too quickly you will never have enough." What does that mean? That's referring to what's commonly called impulse buying.

When you act too quickly. You go out and go shopping and you see something really cute and you buy it. You didn't plan to buy it. It wasn't in your budget to buy it. You just looked at it and you made an impulse decision and you acted too quickly. Impulse buying is based on emotion. It's based on, "I see it. I want it. It's unplanned. I don't think about it. I'm shopping, so let's get that!"

I heard this joke about pastor's wife who bought a new dress, told her husband the pastor about it, and he was disappointed, said, "I thought we agreed to stop spending and save money. We even said if we were tempted to sin, we'd quote that Bible verse, "Get thee behind me Satan!" What about that? She said, I did that. He said, "What happened next?" She said, "Satan said, well it looks pretty good from back there too!" 😊

True confessions... How many of you would admit to saying there's been at least once in my life I've bought something impulsively I later regretted. We have all done this. We have all done impulse buying.

Here's the problem. We live in America. America is built on capitalism. Capitalism is built on advertising. And all advertising – 100% of advertising – is built on trying to get you to do impulse buying.

You're never going to see an ad that says, "Think about this for six months. Here's a really good product. We suggest you go put it in your budget and when you've got enough cash come back and see us." You're never going to see an ad like that.

The ad always says, "Buy it now! Get it now! You've got to have it now!" It's sizzling and it's cool and it's hip and it's hop and you go, "Wow! How did I ever live without that? I didn't know about it five minutes ago, but now how did I ever live without it?"

So all advertising is built on getting you to do what the Bible says don't do. Impulse buying. Impulse buying tends to lead to debt. If you act too quickly you will never have enough.

Of course advertisers have studied your behavior. They know the right key words that trigger your emotions. There is one word that some of you find almost irresistible. Sale! It's on sale! So I've got to buy it now. And we say things like, "Look how much I'm saving!" No, it's look how much I'm paying! And, "If I don't buy it now it'll cost more later."

All of culture is geared against you. Every magazine, every billboard, every radio, TV ad, online ad says, Don't plan your spending. Look at it and buy it. Even when you check out in the grocery store they've got all these little items up front that you'd never thought you'd need until you're standing there waiting and you toss them in the cart. The Bible says don't do that. Don't do impulsive buying. Plan your spending.

Some of us need to put this verse on our windshield, on our refrigerator door. We need to memorize it, put it on our forehead when we go to the mall.

Proverbs 21:20 “Foolish people spend their money as fast as they get it.”

End of sermon – go home! Some of you that’s the only verse you need. This is a mark of immaturity.

Remember when your children were real young and you’d give them a monthly allowance. You’d go out on family night and give them their allowance. They’d have it spent before the night was over. They’d go buy a video game or something. You would ask, “what are you going to do the rest of the month? You’ve got no money now!” But I want this! And they’d blow it and then complain the rest of the month that they didn’t have any money for anything else.

Do you do that? As soon as you get your paycheck – “Let’s go buy some furniture... Let’s go shopping... Let’s go to the mall... Let’s go see a movie... Let’s go eat out...” Without even thinking about the other areas of your life you’re already figuring out before you even got the paycheck where you’re going to spend it.

“Foolish people spend their money as fast as they get it.”

This verse is God’s IQ test. So how wise are you? Does the money burn a hole in your pocket and you can’t stand to hold on to it for six months or a year? “I’ve got to spend it now!” You’re not following God’s financial plan for freedom.

Spending is like any other addiction. And it is an addiction. You say, “I can handle it.” But soon you’re hooked and you’re in debt.

There was an article in Prevention magazine called “Are you a shopaholic?” It talks about now there’s some new support groups spouting up all around to help people who cannot control their spending. One of them is called Debtors Anonymous and another is called Shopper Stopper.

They give all these creative ways to not get in debt through impulse buying. One impulse buyer keeps her credit cards in a bowl of water in the freezer. Then if she gets the urge to spend she has to wait for the ice to melt. If you’re already thinking “Microwave, dummy!” you need to get up right now and find one of those support groups. Because you’re already trying to figure out how to beat the system, which means you’re already addicted to spending. And if you’re trying to figure out ways to get around it then you don’t understand the principle and you need help.

How do you break the habit of impulse buying and overspending? How do you spell relief? Budget! That's how you spell relief.

A budget is telling your money where you want it to go, not wondering where it went. It's planning your spending.

If you're not doing this you're never going to have God's blessing on your financial life because God says, "I want you to learn to manage money." It's one of the tests of life. It's the acid test of your character. How do you handle the resources God gives you? If you want to control your debt you've got to nip it in the bud-get.

Homework: this week I want you to go home and make out a list – what I own, what I owe, what I earn, where it's all going. You start figuring out: fixed expenses – mortgage or rent or whatever.

Then flexible expenses. Add them all up and you're going to figure out you're paying out more than you're making. So you have to start adjusting and revise and revise. We've got ways to help you do this if you've never done it before.

Some Larry Burkett and Ron Blue videos that will help you. Help you plan out a personal budget. If you're married this should be a mutual decision. You should talk not only with your husband or wife but also your kids. They need to learn how to plan and spend and budget correctly. Nobody teaches us this in schools. You need to sit down and pray about it. Ask God for wisdom and say, "God, how do You want us to use our finances?"

3. Save for the future.

The Bible tells us it's a mark of wisdom to save for the future.

Proverbs 21:20 says, "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 the United States, we spend one percent more than we earn. We're not doing so well. We have this "live for today mentality."

We're all into this keeping up with the Joneses. No matter if the Joneses just went bankrupt we're still trying to keep up with them! We're struggling with this and we can't save anything for our future.

Any of you have ants visit your home at least once in the last year? You know why God sent them? The Bible tells us. In Proverbs it says ants are designed to teach us a lesson. Once we learn the lesson I hope they stop coming to our homes. What's the lesson?

Proverbs 6:6 & 8 "Take a lesson from the ants, you lazybones. Learn from their ways and become wise!

8 they labor hard all summer, gathering food for the winter.

God's saying, if something with an ant sized brain can figure out it needs to save how about us?

Anybody knows this. That saving is important. Anybody would say, Of course I know that. I understand that I need to do that. But why don't we? American Demographics magazine shows that most baby boomers will be dead broke in retirement. We're not saving anything or we're not having enough. Why don't we save more?

We have to admit that one of the reasons is our heart. One of the things that keeps us from saving is envy. It's comparison.

We look around and see what other people have and we think, "I want that!" so we go after it and try to get it too. You don't even have to read in the Bible about this. A newspaper article titled "The Envy Monster: It stalks Our County" "People risk contracting a bad case of envy. The envy monster stalks everywhere, never satisfied, always craving more of what people have. In malls, neighborhoods, schools and offices people compare themselves with others and invariably all but the very rich, very thin, very beautiful and very smart fall short in some category. Even for them enough is not often enough."

The truth is all those people that you're envying, they're more in debt than you are. They're struggling with envy just as much as you are. In order to get out of debt we have to stop comparing, stop competing, and just decide, "I don't care what other people have. I'm going to do what I know is right and I'm going to save for the future."

The truth is, many of you have already realized this. The more you have, the more it costs anyway. The more it costs in insurance. The more it costs to maintain. The more it costs of your own time.

We talk about budgeting, we talk about saving. It's easy to talk about these things but they're difficult to do. Even on secular television you have men like

Dave Ramsey and Clark Howard who can teach you how to do a budget and how to save.

However you do it, know that there are a number of options. The question is, What is your next step. To help you not just hear about this but also to do some of these things like saving for the future.

You might say, "God's blessed me. I don't know how to use it in the best way to make a difference in this world. How can I do that?" You can get together with other people who are seeking to do that in their lives and learn from each other. Start a small group based around Biblical principles of finance.

If you want God's blessing on your finances it's not really rocket science - these are pretty easy to understand but they're very difficult to do. I must keep good records, I must plan my spending, I must save for the future...

Pts. 3 & 4 continued in next week's sermon

4. Return a tithe back to God.

5. Enjoy what you have - the Principle of Contentment.