

Series: the god of Money
“God’s Plan for Financial Freedom” – Pt. 2

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

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

The wealthiest man who ever lived was Solomon who wrote a book of the Bible putting his principles for financial money management down in a book called the Proverbs. It’s in the middle of your Bible, has 31 chapters – I read one every day.

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.”

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.

Proverbs 21:5 “Plan carefully and you will have enough. If you act too quickly you’ll never have enough.”

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.

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.

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?

Any of you ever have ants visit your home? You know why God sent them? The Bible tells us. In Proverbs it says ants are designed to teach us a lesson. 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?

saving is important. Anybody would say 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 saving 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.

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 finance 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...

4. Return a tithe back to God.

Malachi 3:10 "Bring to My storehouse a full tenth of what you earn. Test Me in this,' says the Lord. 'I will open the windows of heaven for you and pour out all the blessings you need.'"

God says to give the first ten- percent. If I make a hundred bucks, the first ten bucks goes back to God. Why did God say that? I don't know. I don't know why He said ten percent. He

could have said twenty, fifty, ninety. He could have said give it all. It's all His. Let's remind ourselves of that.

You and I wouldn't have anything. You wouldn't be alive, you wouldn't even be breathing if it weren't for God. So really everything you have belongs to God and it's going to go back to Him after you die. He just loans it to you for the sixty, eighty, ninety years of your life. God says "I want you to take the first ten percent and give it back to Me."

Some say that was under the law and we're under grace. No, actually it was long before the law was given: when was the Mosaic law given? What books of the Bible? – Exodus & Leviticus

Genesis 14:20 Abraham gave tithes of all that he had to Melchizedek.

Genesis 28:22 "This stone which I have set up on its end will be the house of God. And I will give God one-tenth of all he gives me."

Why does He want us to do that? Obviously God doesn't need money. God doesn't need my money and He doesn't need your money. So why does He do it?

The Bible gives 3 reasons:

1. It's an act of Gratitude

says, "God, I just want to remind myself that everything comes from You and I wouldn't have anything if it weren't for You. I wouldn't even have this if it weren't for You. So in gratitude of the past, I take the first part and I give it back to You. It's just a reminder that it's all Yours."

2. It's an act of Priority in the present.

It says, "God, I want You to be number one in my life and to prove it I'm putting You first in my money." You may say you love God but it's really just lip service unless you put God first in your money and your time. Because the way you use your time and money tells me what's first.

If you want to know what's first place in my life you look at two things – look at my checkbook and look at my calendar. Because it doesn't matter what I say is first in my life, what's important. The way I use my time and the way I use my money shows what's really important in my life. So I say, God, You're first. The first part goes back to You.

3. It's a statement of Faith.

It's saying, "God, I know all those promises in the Bible that say if I put You first You'll bless me. To prove that I'm trusting You I'm going to give to You first." God says Let's have a little giving contest. You give to Me and I'll give to you and let's see who will win." There's no doubt

who's going to win. God wants you to learn to give. Circle the phrase in that verse that says, "Test Me."

God's talking. He says, "Bring to My storehouse and test Me." God is saying, "I dare you. I dare you to trust Me. I dare you to tithe. I dare you to put Me first." By the way, it's the only place in the Bible that says you can prove God. God says, "You want to prove that I exist? Start tithing. Watch what happens." You're never going to know if God's real or not unless you try this. He says, I dare you. Test Me in this.

When am I supposed to do it? When am I supposed to give back to God?

1 Corinthians 16:2 "On every Lord's Day [that's Sunday the first day of the week] you should put aside something from what you have earned during the week and use it for the offering. This amount depends on how much the Lord has helped you to earn."

1 Corinthians 16:1 "Now I will write about the collection of money for God's people. Do the same thing I told the Galatian churches to do:

2 On the first day of every week, each one of you should put aside money as you have been blessed. Save it up so you will not have to collect money after I come.

He says I give the first part of my money on the first day of the week as an act of worship.. We're not talking about giving to charity. Charity giving is great. Jeannette and I give to a number of charities.

But giving to charity is not tithing. Tithing is an act of worship. It says I'm giving it to God on the first day of the week when I come to worship. I come and I give it to Him.

When Jeannette and I got married 54 ½ years ago we decided that every time we made some money the first part of it went back in tithe to God. There were some times it was really tough. There were times when both of us did substitute teaching in the public schools for income. When we started this church 43 ½ years ago I had no salary. There was no support for this thing. I would say to you now after all these years, God is faithful. God will take care of your needs. He has not promised to take care of all your greeds. He has promised to meet all your needs.

I know some of you are saying, "Bill, I'd like to do this. I just can't afford to." I would say, you can't afford not to. You want God's blessing in your life? One of the best known business men I knew told me one day, "You tell people the best time to start tithing is when they're in debt. If you want God's help to get out of debt you've got to put Him first."

Here's the principle. (This is not just money. It's a principle for any area of life.) Whatever you want God to bless in your life put Him first in. If you've got a girlfriend/boyfriend relationship or a fiancé or you're married, if you want God to bless your relationship? Put Him first in your relationship, in your marriage. If you want God to bless your career, put Him first in your career. If you want God to bless your health, your hobbies, your sports, put Him first in those areas.

God blesses whatever He is put first in. Not the leftovers. You want God to bless your finances, you put Him first in your finances.

the first ten percent tithe to God.
Second ten percent put it into savings.
third 80% live on the rest.

So, I give ten percent to God, I put ten percent in savings, and I live on 80%." It's a good principle. You might use that one.

If you can't afford to give the first ten- percent to God and give the second ten- percent to yourself it means one thing. You're spending too much. You're overextended. You pay God first, you pay yourself second and then you start paying off all your bills little by little by little.

There are more promises in this book, more promises about money management and about giving and tithing than anything else. Why? Because God wants us to be like Him. Again – He doesn't need your money. He just wants you to learn to be generous not stingy. Because God is a giver. God so loved the world that He gave.

If you're going to be like God you've got to learn to be generous.
If you don't learn that there are eternal consequences. In heaven God says, "I can't trust You. I couldn't trust you on earth with what little I gave you there – what little I gave you there. Why would I trust you with more here in heaven?" God wants you to learn to be a giver. He's more concerned about your heart. He wants you to become like Him.

There's lots of promises in the Bible. One of them is this.

Proverbs 3:9-10 "Honor the Lord by giving Him the first part of all your income and He will fill your barns to overflow."

God told His people in O.T. to give him the first fruits, the first reaping of the harvest – they showed by doing so they trusted Him to bring in the rest of the harvest.

Not the leftovers. You put God right on top and God says watch what happens. You're not going to know if God's a liar or not till you try that. I challenge you to do that. Here's one more great promise:

Luke 6:38 "Give, and you will receive. You will be given much. It will be poured into your hands—more than you can hold. You will be given so much that it will spill into your lap. The way you give to others is the way God will give to you."

Keep good records, plan your spending, save for the future, return the first ten percent back to God.

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

That's the way you enjoy what you have no matter what you have. Sometimes what we don't have keeps us from enjoying what we do have.

Ecclesiastes 6:9 says, "It is better to be satisfied with what you have than to be always wanting something else."

Remember the song, "Soak up the sun" from Sheryl Crow. One line sticks out for me every time I hear the song, "It's not having what you want but wanting what you got"

That is a principle we violate. We are so busy getting more and more we don't have any time to enjoy what we already have. You re-landscape your backyard but you can't enjoy it because you're too busy getting more and more and more.

We fall into the **Money/stuff/success syndrome**. Here's how it goes. It comes in four phases.

The first phase is your **yearnings start to exceed your earnings**. You start to see things you want and you can't afford them and you say, "I'm going to go out and get those things."

Then immediately comes the second phase. You **get over extended financially**. You have more than you can pay for.

Which immediately results in the **third phase**. You **have to constantly hustle**. You have to get extra jobs – both husbands and wife are working. You have to work at night. You have to constantly hustle to make ends meet.

Then because of that the **fourth phase**. **Your home life starts to deteriorate because you're tired**. Everybody's exhausted. Everybody's irritable.

In this country we have an epidemic of absentee parents. A lot of it is because of this very syndrome. Our kids don't need more things. They need their parents. Our kids aren't asking us for more stuff. What they need more than anything else, what they long for more than anything else is our attention, our time.

But we are so busy making a living we don't have time to make a life.

We don't have time to give them our attention. We want to. We know it's the right thing to do but we feel trapped by this syndrome. We feel like there's no way out.

The truth is you made the decisions that got you into this and you can make the decisions that will get you out. Yes, it's going to be painful. But it's not going to be painful like you never have the time to love your kids. It's certainly not as painful as I'm not living the life I know God wants me to live.

I know why we keep doing this. We rationalize. We have this phrase we say to ourselves which is, "It's only temporary." We keep doing this. We rationalize. We have this phrase we say to ourselves which is, "It's only temporary. We'll do it just for six more months. We'll do it for another year." You're kidding yourself. A temporary situation has become a habitual lifestyle. Once you catch up you're going to go buy more and be back in the same lifestyle.

It's going to take some radical decisions to really begin to enjoy what you have. Because the truth is, what is temporary is how long the kids are going to be there. It's just such a short window of opportunity.

To lose that for the sake of having more things, maybe you just need to back off on the lifestyle and realize nobody's holding a gun to your head.

Nobody's making me do these things. Nobody's making me live in this house. Nobody's making me make these financial decisions. I can make some different decisions however difficult it might be. The truth is things will settle down when you choose for them to settle down.

The Bible says in Hebrews 13:5 "Be content with what you have."

Do these principles really work? Yes! They do. Absolutely! I've watched them work in my life now for 54 years. Here at CBC we have many examples because I've been teaching on this for years. There are people here who started God's financial plan years ago that are now in a place they would never imagined many years ago.

God wants to work in your life. But there are two conditions.

First you have to do all five. You can't pick and choose. You can't say, "I'm going to tithe but I'm not going to save anything." Or "I'm going to enjoy what I have but I'm not going to keep good records." It doesn't work that way. It's like the Olympic Pentathlon. You have to do all five in order to win the award.

Not only all that but you have to do them in God's order.

On the screen here's the way most people handle their money. It's all out of whack. The first thing they do is they earn it. Then the second thing they do is spend it on themselves whatever they want to enjoy. So they earn it then they enjoy it. Then if they have any left over then they start repaying their debts. Then if they have any left over from that they save a little of it. Then if they have any left over from that they give some of it. That's all out of whack.

Here's **the order that God blesses**. First you earn it. Second, you tithe it. You say "God, You're number one so the first part goes back to You." Third, you save it. You pay God first and you pay yourself second before you pay anybody else. God first, yourself second. Then fourth you repay it. You set up a repayment plan to pay off all your debts. Then finally, number five, you enjoy it and you spend it on those extra items and things.

What most people do: The order God blesses:

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|----------------------|-----------------------------|
| 1. Earn it | 1. Earn it |
| 2. Enjoy it | 2. Tithe it - pay God first |
| 3. Repay it (past) | 3. Save it - pay yourself |
| 4. Save it (future) | 4. Repay it – pay off debts |
| 5. Give it (eternal) | 5. Enjoy it – spend it |

God wants to help you get out of debt. We want to help you get out of debt. That's why we are doing this series. So, do a little self evaluation. There are five things. How many are you doing? What order are you doing them in?

If you're feeling pressured about your finances and if you find yourself arguing in your family about bills all the time and if you find that you're spending it all and not saving anything that is a symptom of a much deeper spiritual issue. Out of control finances are the symptoms of an out of control life. You don't just need financial planner. You need a life manager. His name is Jesus Christ.

I want to encourage you to say, "Jesus Christ, I want You to be the CEO and the CFO of my life from this day forward. I want You to be the Chief Executive Office –You call the shots. You lead me. You guide me through life. And I want You to be the CFO the Chief Financial Officer as I follow Your financial plan."

I said this earlier but really **the root behind all of our financial problems is one thing – unbelief. Do I really trust God?** Do I really think that God knows more about how to handle money or do I think I know what's best how to handle money. Am I going to do what He says to do with it? Or am I going to use it the way I want to use it?

Do I really believe that God will take care of me if I do it His way?

Whatever I trust in for my security is my god.

Job 31:24, 25, 28 "If I have put my trust in money and my happiness depends on wealth... it would mean that I have denied the God of heaven."

Whatever I trust in for my security is my god.

So, you really need to settle this issue even before you do all the others. Are you going to trust God? Are you going to trust God and do it His way?