

How to Gain Financial Peace

Matt. 6:19-24; September 4, 2016

Page: 811

Today we're going to wrap up this series on "Real Life" issues by talking about how to gain financial peace. There's nothing more real about life for all of us than what we do with money. Whether it's rent or a mortgage, student loans, car payments, car repairs, parking tickets, tolls, T passes, gas, bills (electric, gas, water), groceries, eating out, diapers, clothes, cell phones, iPhones, cable, internet, medical expenses, kids sports, birthday presents, Christmas presents, vacations, insurance, and on and on.

Is anyone's heart starting to beat faster? Does anyone sense the heat of worry and fear starting to rise? The problem with money, whether you've got a lot of it or a just a little of it, is that it can bring so much worry, fear and anxiety into our lives, even to the point of controlling us. But it doesn't have to be that way? There is a better way. You can crush worry and fear and gain financial peace if you will let the prince of peace, King Jesus, reign over your money.

Read Matthew 6:19-24

This passage is a part of what is known as the Jesus' "Sermon on the Mount." In this sermon, Jesus is teaching his disciples how they are supposed to live and act as followers of Jesus. There are a number of explicit commandments and principles related to money that we need to hear from these few verses:

- **Command #1: Do not store up earthly treasures (Matt. 6:19).**
 - Jesus isn't offering up suggestions here. He is giving explicit commands.
 - The reason: it's not the earthly treasures are bad, it's just that won't last forever. Either they will break down, fall apart, get lost or get stolen. If you need proof of this, just go on a field trip one day to the local junk yard. That's where all of our toys will end up one day.

- **Command #2: Store up heavenly treasures (Matt. 6:20).**
 - The reason: these treasures will last forever.
 - The person who stores up treasures on earth is limited in perspective. This isn't my home. I'm awaiting the return of Jesus and eternal life in the new heavens and the new earth. That's my eternal home. To store up treasures on earth is, what Randy Alcorn says, "To live for the dot and not the line." Let me help bring this into perspective. I've got a ball of white thread right here. If I were to stretch this thread across the length of this theatre creating a line that represented eternity, how much of the line would represent your life on earth? Your life is merely a vapor and would represent maybe a dot on that line. Jesus is saying, don't live for the dot but for the line.

- **Implication #1: What you do with money reveals who or what is ruling your heart (Matt. 6:21).**
 - When Jesus gets a hold of your heart, he changes everything: the way we talk, the way we treat others (parents, the opposite sex, spouses, kids, neighbors), the way we go about our work, and what we do with our money.
 - Simply put: Jesus is saying that the way you use money is one of the clearest proofs and testimonies of whether he is your greatest treasure in life. Go and read the story of the Rich Young Man (Mark 10:21) or of Zaccheus (Luke 19:8-9) or the early church (Acts 2:45; 4:34-35).

- **Implication #2: You can't serve God and money (Matt. 6:24).**
 - Money is a separate kingdom that competes for the kingdom of God. Money leads to arrogance, pride, self-sufficiency and even independence from God. It deceives us by getting us to believe that we can buy everything that we need for joy and happiness and no longer need God (cf. 1 Tim. 6:17).
 - But in the kingdom of God, there will be no rivals. King Jesus demands absolute and total surrender to his will.
 - ◆ The Lord's Prayer: "Our Father in heaven, hallowed be your name. Your kingdom come, your will be done, on earth as it is in heaven" (Matt. 6:9-10).
 - ◆ Matt. 6:33: "But seek first the kingdom of God and his righteousness, and all these things will be added to you."
 - The cool part about seeking God's kingdom is that this is the pathway to financial peace. After our passage about money is an entire section about fear and worry, a section that concludes with a command to seek first the kingdom of God. When king Jesus reigns in your life, fear, worry and anxiety is crushed and money is used in ways that support the kingdom of God.

This leads us to the main point that God wants you to embrace today: **Gain financial peace through devotion to the Prince of Peace, King Jesus**

Transition: I want to spend the rest of our time briefly looking at how we can display devotion to Jesus in each of the three main categories of things that should make up our budget: spending, saving and giving.

I. Display Devotion in your Spending

The reason I want to tackle spending first is because the reason most of us aren't able to save and give like we'd like to is because we don't spend very well. While there's a lot that we could cover related to spending, I'm just going to focus on a few things that I think are extremely important for everyone to get.

As we start thinking about how to display devotion to Jesus with our spending, I've got to get us thinking about another key principle: **God owns everything; I'm just his money manager.**

- Ills: Have you ever sold one of your cars to someone else? When you do this, you transfer

the title into their name. When Jesus becomes king of your life, the way you respond with your money is by transferring ownership and the title of everything into his hands.

- As a result, your job is to seek out how he wants you to spend his money and he's going to hold you accountable for this. You've got to be extremely intentional about what you do with money in order to make sure that you're being the best steward that you can be.
- The best way to be intentional with your money is to commit to living on a zero-based budget (one where you don't spend more than you make).
- I asked Leigh the other day about the best financial advice she'd give someone and she said to live on a budget. Another person I texted said the very same thing. If you're going to be intentional and a great steward with your money, you have to live on a budget.

1. Allow God to set your salary.

- This is one of the central spiritual decisions you must make.
- Put another way: just because you bring home a certain amount doesn't necessarily mean your supposed to spend that amount.
- Again, Randy Alcorn has some great wisdom here. He writes, "When God provides more money, we often think, *This is a blessing*. Well, yes, but it would be just as scriptural to think, *This is a test*. . . Just because God puts His money in our hands doesn't mean He intends for it to stay there!" (Randy Alcorn). Alcorn then shares this illustration: Let's say you want to mail a Christmas present to a family member. You wrap it up and hand it over to the UPS delivery person. What do you expect of them? To get it to the right destination. But what if that person, instead of delivering it, takes it home, opens it and keeps it. Why is that wrong? The present doesn't belong to him. He's just the middleman. His job is to deliver it to the person you want it delivered to. So it is with God. Just because God puts money in your hands doesn't necessarily mean he wants it to stay there.

2. Spend within your means (don't overspend).

- This one's pretty simple. If you don't have it you don't spend it. This is what it means to live on a zero-based budget.
- If after working on your budget the bottom line doesn't equal \$0, what do you do? You go back and you make cuts.
- Most people overspend in the following areas:
 - Eating out, entertainment, cars (I have \$650 to show for my 2004 Volvo), education (don't get me started).

3. Spend wisely according to God's will.

- Don't make rash and quick financial decisions. Sleep on big purchases.
- For big purchases, you should be unified with your spouse.
- Don't make big financial decisions in isolation. Talk to your parents, your pastors, your CG leaders, others that you respect.

Transition: one of the reasons that you need to budget well and spend wisely is because there are two other things God wants you to do with money. The next is save.

II. Display Devotion in your Saving

1. Save so you don't presume upon God.

- Solomon calls us to “consider the ways” of the ant to learn wisdom (Prov. 6:6-8). The ant stores her provisions in the summer and gathers in the harvest because winter is coming. The ant foresees that there will be the need for added provisions during winter when they will be difficult to come by.
 - On the other hand, fools spend everything they have with no foresight to future needs (Prov. 21:20). You've got to learn to say, “No!”
- *Save for unexpected emergencies*
 - It's going to rain so you need to plan for a rainy day. Emergencies happen to all of us: lost job, medical emergency, unexpected pregnancy, major car issues, death of a loved one.
 - Two of the first three financial baby steps recommend by Dave Ramsey relate to saving:
 - ◆ Save \$1,000 as a starter emergency fund.
 - ◆ Pay off all debt but the house.
 - ◆ Save 3 to 6 months of expenses as a full emergency fund (probably between \$10,000 - \$15,000).
 - How much you need depends on how risky your situation is (job, family health, etc.).
- Save for short-term (vehicle, child, adoption, house reno) and long-term (retirement, college, downpayment) anticipated needs.

2. Begin saving as early as you can.

- The first time that someone share the power of compound interest, it blew my mind.
- Who has the most money at 65? The guy who saves \$2,000/year from 19-26 or the guy who saves \$2,000/year from 27-65? The former by more than \$700,000.

3. Align your saving goals with the mission and will of God.

- Saving simply to build wealth is very dangerous because it is usually motivated by greed or fear and worry and seeks to stockpile resources so you no longer have to depend on God's provision and protection. We should save in order to be wise and not presume upon God, but not so much that we are tempted to deny him (Prov. 30:7-9).
- Don't forget: all of your savings will be eternally useless when Jesus returns
 - Naked I came my mother's womb and naked I shall leave this world (Eccl 5:15).
 - I realize that this isn't easy to figure out and requires incredible wisdom from the Lord through the leading of the Holy Spirit. Seek the face of God. Don't leave him out of your financial planning. Ask him to lead you and follow wherever he leads.
 - One last piece of wisdom related to saving is this: when in doubt, give, don't hoard. That transitions us to the final thing we do with money: giving.

III. Display devotion in your Giving

1. Biblical giving is...

- Voluntary (not under compulsion): 2 Cor. 9:5-8
- Cheerful (not begrudgingly): 2 Cor. 9:7; Prov. 22:8
- Motivated by Love: 2 Cor. 8:9
- Proportionate (as you have been prospered): 2 Cor. 8:2-3
 - For most of us, 10% is a great starting point, but others, that's way to little (see Prov. 3:9). God is more concerned about your heart than a specific number. If your heart is right, the giving will be right.
- Systematic (Regular): 1 Cor. 16:1-2
- Intentional: Phil. 4:14-17; 2 Cor. 8:4
 - When Leigh and I prepare our budget, the very first line item at the top of the page is giving to Redemption Hill Church. From the very beginning of our marriage (almost 13 years ago), we've made it a point to give at least 10% of our income to our local church (even as a full-time grad student for 10 years while working on my MDIV and Ph.D.). Listen to me: you will never make enough money to make it easy to give 10%. If you can't give 10% on an intern salary, you won't give 10% on a doctor's salary. Some of you are just think that one day you'll make enough money to give 10%. No you won't. Giving like this requires intentionality and it requires saying no to certain things. "Seek first the kingdom of God." Additionally, we set amounts for giving in our budget and don't let our church attendance dictate what we give.
- Sacrificial (Generous): 2 Cor. 8:1-3
 - Giving is hard and costly. It requires trust and faith in God's provision. It often means saying no to things in order to say yes to giving. For some it requires cutting back on things or even selling things.
 - Not equal gifts but equal sacrifice. If you're a college student, make it a practice to give something, even if it's only a dollar. Then, as soon as you start bringing in any kind of income, start giving 10% from the very beginning. Giving is not about how much you make. It's about stewarding what you do make.

2. Giving grips your heart for the things of God

- Remember the implication that your spending actually reveals what rules your heart. Well, conversely, spending is not only a revealer of your heart, it can also cause your heart to chase certain things. For example, what would happen if I bought a boat? My heart would probably start thinking and dreaming and planning a lot about how I'd use that boat. It's the same thing with the things of God.
- What would your heart do if you gave money to support a missionary, a church planter, a family adopting a kid, or a student going on summer missions?
- Your heart follows where you spend your money. There's nothing better you can do to increase your love for the things of God than to give money to kingdom causes.

The Point: Gain financial peace through devotion to the Prince of Peace, King Jesus

- Please don't walk away today thinking that you've got to do all of these things in order to earn God's approval or somehow earn eternal life. That's not it.
- If through our time today you've come to realize that money is your god and Jesus isn't, you need to confess your sin to Jesus, repent and turn from your sin and make Jesus your greatest treasure. When Jesus becomes your greatest treasure, he'll change how you handle money.
- At the end of the day, remember, it won't matter what anyone else thinks of you or your financial situation. It will only matter what God thinks of you. Make decisions in this life on what will please him, not others. Live to hear him say, "Well done, my good and faithful servant." Live for the line and not the dot.
- It's my dream that God so shapes our hearts and giving habits that money is never the reason we can't do anything we sense God leading us to do. Send missionaries. Plant churches. Engage in more social justice issues like helping people adopt and feeding the poor. You name it. This is all Vision 2020 stuff.