

AVOIDING FINANCIAL COLLAPSE

Sterling UMC
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Matthew 6:19-34

This morning we continue our series on Building Strong Families with a look at Family Finances. George Gallup says that the number one cause of arguments in families is family finances. Sixty-five percent of all marriages argue about money. In fact, it's the leading cause of divorce. Fifty-four percent of all divorces are related to money issues.

We all know that if you don't manage your money, it will manage you. So this morning I want us to look at what the Bible has to say about how we manage our money. The basis of these principles are the words of our Lord Jesus himself, the words we heard read just a moment ago. Those words are from the Sermon on the Mount, one of Jesus' most prominent teachings. In these words Jesus teaches us about the right attitude toward money and how to use it as a tool to honor God instead of allowing it to be a tool of the devil to control us.

The first question that we need to consider this morning is, why do we get ourselves in trouble? Well in order to answer that question we need to consult one of the wisest men who ever lived. His name was Solomon. He also was one of the wealthiest. He wrote a couple of books. One of them, the book of Proverbs provides us with some answers.

Why do we get into trouble? Proverbs 27:20, *"Human desires are like the world of the dead. There's always room for more."* Somebody asked Howard Hughes one time, "How much does it take to make a man happy?" He said, "Just a little bit more." We have heard reports that Loudoun County has the highest median income in the nation. Yet I'm sure if you surveyed our residents, overwhelmingly they would say, "If I had just a little bit more -- then I'd be happy"

Why do we always want more? It isn't the money itself. It's what we think the money will bring. We think money will bring three things.

1. We hope that having more will bring us more satisfaction. All the advertisements tell us that. If you have more, you're going to be more happy. The American dream is life, liberty and the purchase of happiness. The problem is your yearning will always exceed your earning. Ecclesiastes 5:10 (GN), *"You will never be satisfied if you long to be rich. You'll never get all you want."* The desire to acquire just keeps on growing. So it doesn't bring more satisfaction.

2. We hope that it will bring more significance. We think, "If I have more then I'll be more important. I'll be more respected. I'll be more powerful. I'll be more admired. I can afford all those status symbols that prop up my faltering ego. I can get certain little hood ornaments on my car and certain little insignias on the clothes I wear to show that I'm cool, I'm really a nifty person!"

Yet Jesus said this (Luke 12:15 GN), *"A man's true life is not made up of the things he owns no matter how rich he may be."* In other words, your net worth is not the same as your self worth. You should never confuse your value with your valuables.

3. We think that by having more we'll have more security. The problem is, how big must your pile be in order for you to be secure? You can never have enough because you can lose it overnight in a million different ways. Jesus said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal." (Matthew 6:19-20 NIV) If you're going to have security, you've got to put your security in something that can't be taken from you and possessions can.

Solomon says we think it will bring more significance and more satisfaction and more security but it doesn't bring that at all. In fact, he says, "Let me tell you what having more really produces," and he ought to know because he was one of the wealthiest man who ever lived.

Solomon says that having more does three things:

1. It gives us more expenses. Have you found that to be true? As income goes up, so do your expenses. It always costs more to have more. It's amazing today that things don't seem any easier for me today on the income seventeen years ago I thought was a fortune.

Ecclesiastes 5:11 (LB), "*The more money you have, the more you spend right up to the limits of your income.*" It's true. The more you've got, the more you spend. The more you have, the more expenses you have.

2. It creates more worries. Ecclesiastes 5:12 (GN), "*A working man can get a good night's sleep, but the rich man has so much that he stays awake worrying.*" The more we have the more we worry. We worry about how to save it, how to protect it, how to invest it, how to insure it, how to spend it, and how to avoid taxes on it. I read a study recently that insomnia increases with income.

3. It creates more pain if it's lost. Ecclesiastes 5:14 (LB), "*Risky investments turn sour and soon there's nothing left. It's all swept away. The rest of his life he's under a cloud, gloomy, discouraged, frustrated and angry.*" Did you hear the words there: When you've got a lot and then you lose it you're gloomy, you're discouraged, you're frustrated, and it can make you angry. Furthermore it causes enormous family conflict and that's what we want to talk about today.

So that leads us to the second important question, how do you get your finances under control? In the book of Proverbs, Solomon gives us five things we can do to get our finances under control. They are Godly biblical principles.

1. KEEP GOOD RECORDS

This is the principle of accounting which means you've got to keep track of your finances. You've got to know where it's going. Proverbs 27:23-24 (LB), "*Riches can disappear fast so watch your business interests closely. Know the state of your flocks.*" Do you ever say this: "I just don't know where all my money goes"? Then you're in trouble. That's a warning light that says to you that it's going in the wrong place. The Bible says that you need to keep good records.

Many of the problems that marriages have is because one of the two people in the marriage are kept in the dark about the finances. When you don't know where your money is going you're headed for trouble.

So right it all down. Keep a log. Keep good records. You say, "We don't have time to keep good records!" Do you have time to worry about your finances? If you took the time you spend worrying about it, keeping good records, you'd have a lot less to worry about.

2. PLAN YOUR SPENDING

This is the principle of budgeting. You've got to set financial goals and stick with them. Don't just go through by the seat of your pants.

Proverbs 21:5 (GN), "*Plan carefully and you'll have plenty. If you act too quickly you'll never have enough.*" Solomon says that financial freedom is not based on how much you earn, it's based on how you spend it.

Notice the phrase "*If you act too quickly*". The fact is, the more you spend without knowing about it, the more you're going to get into trouble. He's talking about what today we call impulse buying. Impulse buying is unplanned expenditures. I see it, I want it -- I've got to have it! Every advertisement and every commercial and every merchandising tool is geared to get you to do impulse buying. If they arouse your emotion, they've got you.

The Bible says you need to plan your spending. Proverbs 21:20 (GN), "*Stupid people spend their money as fast as they get it.*" I read the other day in *Prevention* magazine there are now support groups for people who are compulsive spenders. They have groups called Debtor's Anonymous and Shopper Stoppers for people who are addicted to spending. They have a lot of creative ideas. One impulsive buyer keeps her credit cards in a bowl of water in the freezer so if she gets the urge to spend she has to wait until the ice melts. It gives her some time to think about it.

How do you break the habit of impulsive buying? You BUDGET. What is a budget? A budget is simply planning your spending. A budget is telling your money where you want it to go rather than wondering where it went.

3. SAVE FOR THE FUTURE

This is the principle of saving. Proverbs 21:20a (LB) says, "*The wise man saves for the future.*" In contrast to the foolish man who spends it as fast as he gets it.

The average Japanese person saves 25% of their income. The average European family saves 18% of their income. The average American family is saving 5% of their income. Why? Because we live in a, "I've got to have it now" mentality. Every study in existence says Baby Boomers are going to have poorer retirement than their parents did.

Why? We aren't we saving anything.

4. TITHE BACK TO GOD

That's the principle of tithing. God says that the first ten percent of everything I make, right off the top I return it back to God. Why does God say that? What does he say that the first ten percent comes back to Him? Why ten percent? I honestly don't know. He could have said fifty

percent. He could have said ninety percent. It's all His anyway. He only lets you use it for 60 or 80 years.

Why does He say, give me ten percent of everything you make. Three reasons. God obviously doesn't need your money. So He wants what it represents.

1. It's an act of gratitude. It says "God, when I give You the first part back of everything I make, it reminds me that it all came from You anyway. You gave me the mind, the hands, the strength, the body, the opportunity to work. If it weren't for You I wouldn't have anything." It's an act of gratitude.

2. It's an act of priority. It says, "God, I want You to be first place in my life and I'm going to prove it by putting my money where my mouth is." If you say God's first place in your life and you're not tithing you're just kidding yourself. He's not really first place in your life.

3. It's an act of faith. God has promised more blessings regarding giving than anything else in the Bible. There are more promises about giving than anything else. Why? Because God wants to teach us to be a giver because He's a giver. God is generous and He wants you to be like Him. God has said, "If you give back to Me, you cannot out give God. Watch and I will bless you."

Proverbs 3:9-10 (LB), "*Honor the Lord by giving Him the first part of all your income and He will fill your barns to overflow.*" There's a principle that's even deeper than money here.

Whatever you want God to bless in your life, put Him first in. If you want God to bless your family, put God first in your family. If you want God to bless your career, put God first in your career. If you want God to bless relationships, put Him first in your relationships. If you want God to bless your finances, put Him first in your finances.

5. ENJOY WHAT YOU HAVE

God wants you to enjoy what you have. Ecclesiastes 6:9 (GN) says this, "*It is better to be satisfied with what you have than always wanting something else.*" This principle is being violated all over America. Why don't we enjoy what we have? Because we're always busy trying to get more. God says learn to be content and enjoy what you've got. Learn contentment.

These principles -- keep good records, plan your spending, save for the future, tithe back to God and enjoy what I have -- God says "If you do these I will bless you and you'll find financial freedom." Do they work? Absolutely.

So let me ask you this morning, are you feeling the pressure of finances these days? Do you find yourself arguing more and more about bills? Are you worrying about making ends meet? Are you teetering on the brink of financial collapse? Then I want to challenge you this morning to follow God's plan -- these five principles. Keep good records, Plan your spending, Save for the future, Tithe back to God, Enjoy what you have. I want to challenge you this morning to say, "I'm going to commit to all five." It doesn't work if you just do one or two of them. God says these are the principles.

Some of you have a deeper issue. It's this: Out of control finances are a symptom of an out of control life. Unmanaged finances are a symptom of an unmanaged life. What you really need is a life manager. You need more than just these principles. You need a guide. That's what Jesus

Christ said He would come to do. He said, "I will help you manage your life. I will guide you. I will direct you." It's called being the Lord of your life -- the manager. He'll help you, not just in the areas of your finances, but He'll help you in every other area of your life too.

Jesus said, "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." (Matthew 6:24 NIV). He goes on to say, "Seek first his kingdom and his righteousness, and all these things will be given to you as well." (Matthew 6:33 NIV)

I want to challenge you make a spiritual and mental shift and say, "I'm no longer going to put my trust in materialism but I'm going to put my trust in God and His son, Jesus Christ. And watch your life find new control and new meaning and find things working out the way they ought to work out.