



FINANCES
PAYING FOR THE HOLIDAYS
How To Avoid Financial Collapse-Part Two
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Intro: Now why would we want to spend three weeks on a Biblical study of finances? To be completely honest, it's because God needs the money. No! That's not true! God does not need your money. We have spent a whole series on the subject because as we have seen over the past two weeks, way too many people are lost when it comes to their finances.

For many it's the number stress in your life. Experts even say that financial stress is the number cause of divorce. So just in case this is your first week and you aren't sure if you are lost in your finances let me give you the signs that will indicate whether or not you are lost in your finances. So how do you know if you are lost in your finances?

- **If you spend more than you make in a year, you are lost in your finances.**
- **If you don't know whether or not you are spending more than you make in a year, you are lost in your finances.**
- **If you don't care whether you are spending more than you make in a year, you are lost in your finances.**
- **If you owe more on your car than your car is worth, you are lost in your finances.**
- **If paying the minimum payment on your credit card is a way of life for you, then you are lost in your finances.**

- **If you think that paying the minimum payment is good financial planning, you are lost in your finances.**
- **If you aren't saving any money at all out of your paycheck, you are lost in your finances.**
- **If you have no way of tracking where your money is going, then you are lost in your finances.**
- **If you make over \$75,000 dollars in a year and you feel significant financial pressure, you are lost in your finances because you are one of the wealthiest people in the world.**
- **If you are making financial decisions that you hope your spouse never finds out about, you are lost in your finances and your marriage!**
- **If you are making financial decisions that you pray the IRS never finds out about, you are a crook!**

So why would we do a 3 week Biblical study on finances? It's because many of us are lost in our finances; we have made some bad financial decisions and the stress is killing us. Some of us drove our bad financial decisions to church this morning!

Here's the thing that I want you know and understand: There are biblical financial principles that just work and they work for Christians and non-Christians alike. I have never in all of my years as a Christian, ever seen a person who ever applied a biblical financial principle ever go back to their old way of doing things.

You want to know why? Because biblical financial principles work! So let's learn from one of the wealthiest men who ever lived...the Old Testament character, Solomon. We are picking up from where we left off last week, so if you missed last week go to our web-site and listen to the podcast. Last week we talked about the first two principles. Anybody remember what the first two principles were? The first one was "**Keep Good Records**" and the second one was "**Plan Your Spending**". Today we are picking up with Principle number three.

3. Save For The Future

This is obviously the **Principle of Saving**. **Proverbs 21:20, “The wise man saves for the future...”** If you’re not saving any money, you’re spending too much. You need a radical overhaul of your lifestyle.

The two most important entities that need to get paid out of every paycheck are the two entities most responsible for the earning of the money and for this financial blessing that is coming your way, and that is God and that’s you.

I read recently that the average Japanese family saves 25% of their income – puts it in the bank. The average European family saves 18% of their income. But the average American family saves 5% of their income. I read somewhere else that the average American family saves a negative 1%. Why? It seems to be because we’re in a constant state of discontent.

Read **Proverbs 6** where it tells us to consider the ant. **“Watch the ant. They’re smarter than human beings. They go out in the summer and store up little by little so that when the harsh winter comes, they’re well fed.”** It’s the principle of setting a little aside so you’re prepared no matter what kind of storm, no matter what kind of crisis comes. That’s legitimate, intelligent financial planning.

How many folk know that the financial winter is coming? Sometimes it is purely financial...people lose their jobs. Other times financial hard times are brought on by sickness, the car breaks down, the house needs repairs...I’m just saying that it is wise to save and plan for the inevitable winter months of life.

Why don’t we save for the future? Why do we spend all that we get? One of the reasons I think is envy. We look around and see what other people have and we have to live at the same standard that they’re living. But they’re over extended too. They’re not saving anything either. So to keep up with the standard of living – the clothes, the cars, the homes – of other people around you, you end up being on the same dumb track everybody else is on. God says that’s not wise. And it’s all because of envy.

So maybe you just need to get off that track and say, *“I don’t care what other people are doing. I want to be able to care for the needs of my family in case of a crisis.”* Save for the future.

There’s a fourth principle to avoid financial collapse...

4. The Principle of Tithing

I know that it’s not the most popular principle to talk about...I know that few people want to hear it, but it is key for financial freedom. I know that when you’re struggling financially it just doesn’t make sense to give 10% of what you already don’t have away. But it is a KEY principle of financial freedom.

Most of you are familiar with this truth because we’ve taught it here many times. But some of you are new so I need to review this. The Bible says in **Malachi 3:10, “Bring to My storehouse a full tenth** (That’s the word *“tithe”*. It means 10%) **of what you earn. Test Me in this, says the Lord, and I will open the windows of heaven for you and pour out all the blessings that you need.”** Notice that’s a promise. God says the first ten- percent of all I make goes back to Him. Why did God say to give ten- percent back to Him?

Beats me! I haven’t the slightest idea of why He said to give ten percent back. He could have said to give fifty percent. He could have said give ninety percent and you live on ten percent.

God instituted the principle of tithing for three reasons. It takes care of your past. It takes care of your present. It takes care of your future. Whenever I tithe, if I make ten bucks, the first dollar goes back to God. If I make a hundred bucks, the first ten bucks goes back to God – right off the top. Why? Three reasons.

First, it makes me grateful for my past.

We’ve got to remember, God brought the pie...

VIDEO CLIP—Pie Video

Whenever I tithed it's saying, ***"God, I realize all this came from You...You are the One who brought the pie to the table"*** I can say I'm grateful, but if I don't tithe I'm not grateful. I'm only kidding myself.

Second, it's a statement of priority in the present. It says, ***"God, I want You to be number one in my life so right off the top, the first part of my money goes back to You as a statement of priority that You're number one in my life."*** I could say God's number one, but if I'm not tithing He's really not number one. What I do with my money and what I do with my time really show what's important to me.

Third, it's a statement of faith in God for the future. ***"God, You've made the promise that you'll take care of me if I put You first in my money. So, I'm going to tithe. Even though I don't have it, I'm going to give the first ten percent back to You in a statement of faith that I believe that You will take care of me in the future."***

Gratitude in the past. Priority in the present. Faith in the future. Notice that God says, **"test me in this."** As far as I know this is the only one place in the Bible where God says you can prove He exists. So I dare you. I dare you to tithe.

He doesn't need your money either. So why does He say to do this? It's what it represents. The Bible says **"Wherever your treasure is, your heart is also."** We spend most of our lives talking about money, thinking about money, earning money, spending money, saving money, investing money, getting anxious about money. God says He wants this area of our life to be in His control. He doesn't need my money but He wants what it represents – my heart. If I can't do that, my heart really isn't with Him.

Many years ago when Karen and I got married, one of the very first commitments we made as a couple was that no matter what else happened in our life God gets paid first. I'm happy to say that in all the years we've been married, we've never missed a tithe. And Karen and I have been blessed beyond our wildest dreams and we believe that's because we have been faithful to give.

Here's the principle and this applies in any area: Whatever you want God to bless you put Him first in that area. If you want God to bless your family, put Him first in your family. If you want God to bless your career, put Him first in your career. If you want God to bless your relationships, put Him first in your relationships. If you want God to bless your schedule, your time, put Him first in your schedule. If you want God to bless your finances, put Him first in your finances.

There are more promises in the Bible about tithing and giving than any other subject. It's true. More promises about giving than any other subject. Why? Because God wants you to learn to be like Him. God is a giver. As long as you're stingy, you're not like God. He wants you to learn to give. It's a character building thing. If you want God's blessing, just do what He says.

The Bill Gates of the previous generation was John D. Rockefeller. He put Gates to shame. He was incredibly wealthy. Someone asked him one time, ***“How did you amass such wealth?”*** He said, ***“Simple. Save ten percent. Give ten percent. Live on the rest.”***

If you can't save ten percent and you can't give ten percent, you're spending too much money. You need to reduce your lifestyle. You're living above your means, because you can't do what God tells you to do.

Keep good records, plan your spending, save for the future, return ten- percent back to God. One more principle if you want to be financially stable.

5. Enjoy What You Have

This is the **Principle of Contentment**. **Ecclesiastes 6:9, “It is better to be satisfied with what you have than always to be wanting something more.”**

Way too many people are so busy getting more they do not have time to enjoy what they have. It goes like this: First phase, your yearnings exceed your earnings. So you go out and find a house or a car or whatever else it might be that you really want. You can't afford it but you really want it, so you buy it anyway.

Then as a result, you're overextended and you have to constantly hustle to make ends meet. As a result everybody is exhausted and cranky. And you don't have time for the people you love the most in this world.

We rationalize our excessive, work driven life style, by saying ***"It's a temporary condition. We're just doing this for a while. When we get caught up, then things will settle down."*** Who are you kidding? Things are going to settle down when you choose, when I choose, to make them settle down. And they'll never settle down any other way. You need to learn to enjoy what you have and always stop wanting more.

Hebrews 13:5, "Be content with what you have." The Bible tells us that you will never ultimately be satisfied by things. **Isaiah 55:2, "Why do you spend your money on that which doesn't satisfy?"** Why do things not ultimately satisfy? They do for a while. You get a new gizmo and it's cool! But six months later it's not cool any more. You get a new car, a new painting, a new dress, a new something and it's great for a while, but in six months, a year, it's not new anymore and now you're left with the burden of paying for it.

The root of all your financial difficulties, the root of your financial stress and problems is at the bottom level an issue of values and trust. What's going to be more important? People or things? Things or relationships? And what am I going to trust in to make me happy? God or material blessings?

Whatever I trust for my happiness, whatever I trust for my security is my god.

"If I have put my trust in money and if my happiness depends on wealth it would mean that I denied the God of heaven." Here's the fact: If you are feeling the pressure of finances in your life today, and if you are spending it all and saving nothing and if you find yourself, as a couple, constantly arguing about this issue, that is a warning light of a deeper problem.

What's the real problem? Out of control finances are a symptom of an out of control life. Mismanaged money is a symptom of a mismanaged life. Yes, you do need God's principles of money management but you need more than

that. You need a life manager. His name is Jesus Christ. He can do the job that you can't do.

You may be a Christian. You say Jesus is your Savior. You need more than a Savior. You need a manager. You need a Lord, a CEO and a CFO, a chief financial officer and it is not you. It's Jesus. So you have to settle the issue of trust. Are you going to trust that God knows more about money or do I know more? Am I going to do what He says? Am I going to **“Keep good records”**, **“Plan my spending”**, **“Save for the future”**, **“Return ten percent to God”**, **“Learn to enjoy what I have”** – or do I think I know better and I'm going to ignore these principles and do my own thing.

Do these principles really work? Absolutely. I could give you tons of examples of people setting on the very row you're setting on who've learned these principles over the years, put them into practice, and have gone from the pit of debt to financial stability and are having the blessing of God on their life. all because they have committed themselves to God's financial principles. What are you going to do?

Maybe you are here this morning and you are not a follower of Jesus and you recognize that you have a mismanaged life. Are you ready to make Jesus the CEO of your life? If so then pray this prayer with me...