

Matters of Life Series
MONEY MATTERS – Part 1
By Steve Chupp
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The Big Idea

Matters of life matter to God. The Bible makes it clear that money not only matters to us. It matters to God. Jesus spoke more about money and possessions than heaven and hell. Getting our beliefs and behaviors right about money goes a long way in living freely and generously in God's Kingdom.

If we get a good handle on our marriages, parenting, time, and money, life would be good. And we would have something to share with those who aren't yet following Christ.

2 Peter 1:3 *His divine power has given us everything we need for life and godliness through our knowledge of him who called us by his own glory and goodness. NIV*

Beliefs → Values → Behaviors → Consequences

Behind almost every money problem is a wrong belief.

- You are not just battling behaviors, you are battling beliefs.
- You will not change your behaviors until you address your beliefs.
- If you are facing a money problem, search out your wrong belief first.
- “Almost” – sometimes circumstances beyond your control cause money problems, such as sickness or disaster.

Get your beliefs and values right first.

1. Reject an entitlement mentality.

- Entitlement says, “I deserve or have a right to certain possessions or a standard of living.”
- Entitlement creates demands that are typically satisfied by debt and dependency.
 - People mortgage their future in pursuit of what they believe they are entitled to.
 - They will also make demands on others that are unrealistic.
- Parents, root out the entitlement philosophy in your kids.
 - They are bombarded with it every day.
 - Advertising targets kids with entitlement.
- Contentment cancels entitlement.
 - **Philippians 4:11-13** *I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. 13 I can do everything through him who gives me strength. NIV*
 - **1 Timothy 6:6-8** *But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. NIV*

2. Recognize that real life is not measured by **how much you own.**

- **Luke 12:15**
 - *Then he said, "Beware! Don't be greedy for what you don't have. Real life is not measured by how much we own." NLT*
 - *Speaking to the people, he went on, "Take care! Protect yourself against the least bit of greed. Life is not defined by what you have, even when you have a lot." Msg*
- Society measures you by how much you **have.**
 - God measures you by how you **use** what has been given to you. (Brian Kluth)
- Personal satisfaction and happiness are not dependent on how much money you have.
 - **1 Timothy 6:6-8** *Do you want to be truly rich? You already are if you are happy and good. After all, we didn't bring any money with us when we came into the world, and we can't carry away a single penny when we die. So we should be well satisfied without money if we have enough food and clothing. TLB*
 - Notice how contentment (satisfaction) is the key here, too.
- The most important and satisfying things in life cannot be bought.
 - Being loved, loving others, forgiveness...

Caution: There is no virtue in being poor.

- While Jesus told us to care for the poor, he didn't tell us to become poor.
 - Jesus did tell one person to give all his possession away to the poor.
 - But that was not for everyone.
 - **Matthew 19:21** *Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me." NIV*
- In the Bible, being poor was a problem, not a solution.
 - **Proverbs 30:8-9** *Give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, "Who is the LORD?" And if I am too poor, I may steal and thus insult God's holy name. NLT*
 - God's compassion for the poor is because it is such a serious problem.

3. Refuse to **love** money.

- Loving money will mess with your life.
 - **1 Timothy 6:9-10** *But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is at the root of all kinds of evil. And some people, craving money, have wandered from the faith and pierced themselves with many sorrows. NLT*
 - If you love money it will use you.
- Those who love money reject good advice.
 - **Luke 16:13-14** *"No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money." The Pharisees, who dearly loved their money, naturally scoffed at all this. NLT*
- You cannot serve God **and** money, but you must learn to serve God **with** money. (Brian Kluth)
 - You can use money without loving it.

- If you love money, you will **trust** in money.
 - **1 Timothy 6:17** *Tell those who are rich in this world not to be proud and not to trust in their money, which will soon be gone. But their trust should be in the living God, who richly gives us all we need for our enjoyment.* NLT
 - Money is very untrustworthy.
 - The last couple of years of proven that.
- Here again we see that we must choose between God and money.
 - Whether the issue is love or trust.
- **Hebrews 13:5** *Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."* NIV

4. Realize that all you have **belongs** to God.

- We are stewards, not owners.
- **1 Chronicles 29:14** *Yet my people and I cannot really give you anything, because everything is a gift from you, and we have only given back what is yours already.*
- We need to manage our money as if it weren't ours. Because it isn't.
- Return ownership of all you have to God.
- **Recognize God as the **ultimate source** of all you need.**
 - **Philippians 4:19** *And my God will meet all your needs according to his glorious riches in Christ Jesus.* NIV
- Your **job** is the primary way God supplies.
 - **1 Thessalonians 4:10-12** *This should be your ambition: to live a quiet life, minding your own business and working with your hands, just as we commanded you before. As a result, people who are not Christians will respect the way you live, and you will not need to depend on others to meet your financial needs.* NLT
 - **Deuteronomy 8:18** *But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.* NIV
- If it sounds too good to be true, it is.
 - I was called as I prepared this sermon!
 - They wanted to give me \$1500 cash in advance.
 - **Proverbs 28:20** *A faithful man will be richly blessed. But the person who wants to get rich quick will only get into trouble.* NIV & NLT

Getting my beliefs and values right.

- Give up demands.
- Cultivate contentment.
- Measure yourself by your use of money rather than your amount of money.
- Give ownership back to God.

Resources:

- *40 Day Spiritual Journey to a More Generous Life*, by Brian Kluth
- *The Treasure Principle*, by Randy Alcorn
- Financial Peace University DVD series, Dave Ramsey
- Financial counsel: Marion Miller, Benji Bailey

Better Money Management Is Top Priority of Young Adults

Most important issues facing young adults (ages 22–28):

- Making better money management decisions: 52 percent
- Strengthening family relationships: 18 percent
- Protecting the environment: 11 percent
- Balancing work and personal life: 10 percent

Michelle Healy and Keith Carter, "USA Today Snapshots: Most important issues facing young adults," www.usatoday.com (4-22-09)

Young Adults Caught Off Guard by Financial Issues

What most surprised young adults as they began life on their own:

- High cost of living: 26 percent
- Difficulty saving money: 22 percent
- Number of financial decisions: 13 percent
- Difficulty paying all the bills: 12 percent
- Challenges finding a job: 10 percent

Michelle Healy and Web Bryant, "Snapshots: Leaving Mom and Dad," USA Today, based on a Charles Schwab survey of 1,252 young adults, ages 22-28 (conducted by Lieberman Research Worldwide)

Tel Aviv search for mattress containing \$1M life savings By Shira Medding CNN, Jerusalem

It was supposed to be a pleasant surprise, but turned into the shock of a lifetime.

A woman in Tel Aviv, Israel, gave her elderly mother a new mattress as a surprise gift, throwing out the old tattered bed her mother had slept on for decades. The gesture ended up bankrupting Annat's mother, who had stuffed her savings of nearly \$1 million inside her old bed for decades. A massive search is under way at the city dump, where security has been beefed up to keep out treasure-seekers who have heard Annat's story in Israeli media.

Annat, who did not want to reveal the rest of her name, told Israel Army Radio that she woke up early Sunday to get a good deal on a new mattress as a surprise for her mother.

She fell asleep that night, exhausted after lugging up the new mattress and hauling down the old one to be taken out with the trash.

When her mother realized the next day what her daughter had done, she told her that she had been using the mattress to stash away her life savings and had nearly \$1 million padding the inside of the worn-out mattress. Annat ran downstairs, but it was too late. The garbage truck had already taken away the money-stuffed mattress.

Annat alerted the two major dump sites in the Israeli city in an effort to locate the bed, but so far she has had no luck. Yitchak Burba, one of the dump site managers, told Army Radio that he and his men are working relentlessly to try to help Annat find the million-dollar mattress among the tons of garbage at the landfill.

The publicity has triggered a wave of people also trying to find the mattress and its contents for themselves. Burba has increased security around the dump to keep them out.

Annat told Army Radio that when her mother realized her queen-sized bank had been tossed, she told her to "leave it."

"The heart is crying but you know we could have been in a car accident or had a terminal disease," Annat said her mother told her.

Annat is also taking the situation in stride. "It's a very, very sad story but I've been through worse," she told Army Radio. "It's a matter of proportions in life ... people need to know how to accept the good and the bad in life."