

Matters of Life Series
MONEY MATTERS – Part 2
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.
- Last Sunday I looked at some common wrong beliefs and values that get people into trouble.
- Today's topic: Right behaviors yield the best consequences.
 - Things like freedom, stability, and peace
 - These behaviors are really just good money practices.

1. Live wisely. Save.

- Wisdom also involves getting your beliefs and values right.
 - I talked about that last Sunday.
- Wisdom will guide you to save for the future.
- **Proverbs 21:20**
 - *In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.* NIV
 - *Wise people live in wealth and luxury, but stupid people spend their money as fast as they get it.* TEV
- Start an emergency fund.
 - **Proverbs 6:6-9** *Lazy people should learn a lesson from the way ants live. They have no leader, chief, or ruler, but they store up their food during the summer, getting ready for winter.* TEV
 - Save for winter, when you will have to draw on your resources.
- There are two kinds of emergencies.

- There are two kinds of emergencies.
 - The ones you are prepared for and the ones you aren't.
 - When you aren't prepared, you have two emergencies.
 - You have the immediate one plus the lack of resources to address it.
- Dave Ramsey's first step toward financial peace is to put \$1,000 in an emergency fund.
 - May seem odd, but if you don't, you never can work the rest of your plan.
 - Emergencies will sabotage your plan.
 - Eventually save toward an emergency fund of 3-6 months of expenses.
 - That's how long winter is!

2. Live purposely. **Spend.**

- **Luke 16:9-11** *Whoever is faithful in small matters will be faithful in large ones; whoever is dishonest in small matters will be dishonest in large ones. If, then, you have not been faithful in handling worldly wealth, how can you be trusted with true wealth?* TEV
- Spend less than you **earn**.
 - Live within your means.
 - Cut out wasteful spending.
 - What is your latte factor?
- Get out of **debt**.
 - Avoid debt.
 - Our government sets a very bad example of this.
- Name your **money**.
 - A budget is where you take control of your spending give every dollar a name.
 - It has to be workable.
 - Be sure to cover your basics first – food, clothing, housing, transportation.
 - Don't forget to leave yourself some “mad money”.
 - Planned spending – a budget – takes 3 months to begin working.
- Get some good **advice**.
 - See Marion or Benji.
 - Take “Financial Peace University”.

3. Live generously. **Share.**

- God is amazingly generous.
 - **Romans 11:33** *Have you ever come on anything quite like this extravagant generosity of God?* Msg
 - **2 Corinthians 8:9** *You are familiar with the generosity of our Master, Jesus Christ. Rich as he was, he gave it all away for us — in one stroke he became poor and we became rich.* Msg
 - You may not recognize it, but it is true.
- The primary reason to develop generosity is to **be like God**.
 - **Matthew 5:16** *Now that I've put you there on a hilltop, on a light stand — shine! Keep open house; be generous with your lives. By opening up to others, you'll prompt people to open up with God, this generous Father in heaven.* Msg

Insights from Randy Alcorn (Read *The Treasure Principle*, p 28-30)

- “We are most like God when we are **giving**.” (Quoted by Randy Alcorn)
- A primary attribute of God is love.
 - Love gives.
 - **John 3:16** *For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.* NIV
 - The same Greek word (*charis*) is used for “grace” and “gift” or “giving”.
 - God’s love results in his grace and generosity.
- “Our giving is a reflexive response to the grace of God in our lives.” (Randy Alcorn)
- People who are not generous with material things are also not generous with God’s grace.
- Generous people are typically gracious people.
- If you struggle with generosity, take a good look at God’s generosity and grace.
 - Recognize his generosity in your life.
 - “Give long enough and you’ll become like Christ.” (Generous)
 - Give to others.
 - Give wisely and generously to your children.
 - Give your life away in service.
- Here is one way to do it.

Return **10%** back to God.

- **Malachi 3:10** *Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."* NIV
- Tithe to your local church.
 - When you give to our local church, you are helping people come to Christ, orphans and poor families in Mozambique to be cared for, broken lives and marriages to be healed, our community to be served.
 - What a great investment!
- Many people say they can’t afford to tithe.
 - Many of us have had our income reduced by 10-20% recently.
 - While that may put us in a pinch, we found out we can live on 10% less.
 - Why not do it to honor God?
- Ironically, many can’t afford to tithe because they don’t! (Randy Alcorn, p 64)
 - Tithing brings God blessing that makes the 90% remaining go farther.
- Try a **90-day test**.
 - God invites it.
 - Try giving 10% back to God for 90 days.
 - Watch for ways God works in your life in ways you didn’t experience.
 - If not, you can quit the test.
 - If so, keep it up.

4. Live joyfully. **Enjoy.**

- **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
- God give us things to enjoy.
 - You can enjoy what you have.
- When pride is gone and trust is present, we can enjoy what God provides.
 - Even if it is our basic needs.
 - The amount doesn't sabotage our enjoyment.
 - Our attitude does.
 - Pride, greed, and fear rob you of enjoying your current blessings.
- God doesn't just give us things to meet our needs.
 - He gives to us to enjoy it.
 - Just like any good dad does.
 - He loves to give and then loves to see us enjoy it.

My action plan:

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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

Regular Attenders of Worship Services More Likely to Be Generous

An international Gallup poll shows that adherents of all the major world religions who regularly attend religious services (attenders) have higher rates of generosity than other adherents who do not regularly attend services (non-attenders). When asked if they had recently donated money to help those in need, 34 percent of attenders answered yes, while 26 percent of non-attenders answered yes. When asked if they had recently volunteered to help those in need, 26 percent of attenders answered yes, while 18 percent of non-attenders answered yes. When asked if they had recently helped a stranger in need, 50 percent of attenders answered yes, while 41 percent of non-attenders answered yes.

Results were based on telephone and face-to-face interviews with more than 240,000 adults, aged 15 and older, conducted between 2005 and 2009 in 145 countries.

Brian Lowery, managing editor, PreachingToday.com; source: Buster G. Smith and Rodney Stark, "Religious Attendance Relates to Generosity Worldwide," Gallup.com (9-4-2009)