

Finances

Good morning! My name is Jeff and I'm the Pastoral Care and Groups Pastor here at City Church. I also oversee the finances at our church. When you are starting up a church, you just sort of have to wear multiple hats. Because of what I do here at our church, I don't get many opportunities to speak to you guys on Sundays but I'm excited I get to talk to you guys today. The last couple weeks we've been in our Adulting series and our goal for this series is wanting to dive into what Scripture says about what it means to be an adult in today's world. We've talked about how we should think about work, our jobs, and how to make major life decisions. And today, we're going to look at finances.

Ok, before we get going, let's do a little bit of bible trivia. What topic does Jesus speak most about? Trick question, I know, that was dirty of me. It's actually the Kingdom of God or the Kingdom of Heaven, where the reign and rule of God is made manifest both in us and life on the Earth. Anyone want to take a guess what is the *second* most talked about topic from Jesus? Money, nailed it.

- Money is mentioned 2 times more than Heaven and Hell combined
- Money is mentioned 3 times more than love
- Money is mentioned 7 times more than prayer

And I think that's good news for us, because I think as modern day Americans, we could use we could use a little assistance in this area. We're not exactly doing a great job at handling our money as a society. For example....

- Average credit card debt in America is \$15,983 and it's growing at a rate of 2.6%
- And out of those in debt, 2 out of 5 people said the reason they are in debt is because they are spending more than they can afford on *unnecessary* purchases
- 54% people in the ages of 18-25 are spending more than they are making

That last stat is concerning because 18-25 year old are the age group that's most consistently learning how to "adult".

And our financial problems don't just impact our finances, they affect other areas of life as well:

- Money is the top source of stress according to American Psychological Association, beating out work, family responsibilities, health concerns. In particular, Millennials and Gen Xers are also more stressed about money than older generations.
- According to the Harris Poll, 35% people said financial issues are the reason for stress in their relationships
- "Financial issues are the primary reason for 90% of divorce cases I handle," - John Thyden, prominent Washington, D.C., divorce attorney who's been practicing for 25 years.

So I don't think we are doing a great job at managing our money and it's hurting us. It's causing personal stress, it's creating relationship stress, and it's building marital stress.

And I know a lot of us in this room have the desire to see the world become a better place, to change the world, to see God's kingdom come in Knoxville as it is in Heaven. I know some of us wish we had the resources we need to help with the homeless situation in our city. I know some of us wish we had the financial ability to provide for the kids that are in the foster care system. I know some of us wish we could take more trips to third world countries to help those that don't have the things they need just to survive. But at the same time, so many of us have this problem lingering over our heads as we seek to do those things: we often feel like we can't get our personal finances under control enough to start doing any or many of those things.

So I think it's timely and good news for all of us that the bible talks a lot about money; how we should think about and handle our finances, and how to be managers of our money.

Turn with me to **Genesis 1:26-28**. I want to give you one big concept that gives us a framework for how to think about our money, and then we'll tease that idea out into some practicals...

26 Then God said, "Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth."

*27 So God created man in his own image,
in the image of God he created him;
male and female he created them.*

28 And God blessed them. And God said to them, "Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth. God blessed them and said to them, "Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish in the sea and the birds in the sky and over every living creature that moves on the ground."

The language God uses about our relationship with planet Earth is to subdue it, rule over it. God created everything, and everything is his and He has made you and I managers of it. We're called to "rule over" the rest of creation and steward it, and care for it in a life-giving way. As you can see, we are called to do that in all arenas of life, but one area that I think is especially relevant for our purposes today is in how we think about our money and resources. And in order to learn how to do that, I want to give us a word picture to operate from.

So I used to be an avid bike rider. (I say used to because I need to be honest with myself that I haven't ridden my bike in a year, even though I really want to). I used to go on these 30 mile rides, and on one of them, I noticed my front wheel started to wobble and making all sorts of crazy noises. It's the type of the noise where your bike is telling you "things are bad and we are about to die." So I quickly pulled off to the side of the road and noticed that one of my spokes was in two pieces instead of one. Luckily, I broke down close to a bike shop so I was able to take my bike in. The mechanic looked the wheel and was very kind in explaining to me that sometimes the spoke will break because of the tension that's on the wheel. Basically he was very gently explaining that my portly nature got the better of that poor spoke. So I got a little defensive and said, "there are so many other spokes, how can one spoke affect the whole wheel?" He explained that for the wheel to work properly, it needs to have all the spokes holding the wheel up.

Each spoke is keeping the correct tension to hold up the wheel, and all it takes is one broken spoke for the whole wheel to stop working.

I tell you this story because in a lot of ways, the way we manage the money God has given us is like a wheel with 5 spokes, and each of those spokes represents a biblical principle that is needed to make sure the wheel turns properly.

Here are five biblical principles when it comes to our finances:

Give sacrificially

Earn faithfully

Save wisely

Invest Heavenly

Enjoy gratefully

If you only understand one or a couple of these, your wheel will be perpetually wobbly. But all together, these principles work in tandem to help free us so we can have long lasting sustainable financial health. We each tend to be good at one or two of these and not very good at the others. In order for your finances to be running like they should, you actually need all five spokes to be working well. Let me show you what they are:

Give Sacrificially

Most of the teaching in the bible about money involves glad and sacrificial giving. Let's look at **Acts 2:44-47**

*All the believers were together and had everything in common. **45** They sold property and possessions to give to anyone who had need. **46** Every day they continued to meet together in the temple courts. They broke bread in their homes and ate together with glad and sincere hearts, **47** praising God and enjoying the favor of all the people. And the Lord added to their number daily those who were being saved.*

Acts 2:44-47

The early followers of Jesus believed in and practiced Giving Sacrificially. And catch this, they were not giving out of their own abundance. They were not giving out of excess. They weren't giving away money that was left over at the end of the month. They *sold* their things to *give* to anyone in need. They were selling the things they were *using*, the things they *needed*, so they can give money to those who had a greater need. They were selling the equivalents of their couches, their TVs, their coffee makers. Can you imagine how miserable you would feel and also those around you if you didn't get your cup of coffee in the morning? In another part of Acts it says that some people even sold land that they owned. So people even sold property, investments, whatever it took to help those in need. In other words, they became poor, so others can have what they needed. And I think the early followers of Jesus did this because they understood something. Let's look at **2 Corinthians 8:9**

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.

2 Corinthians 8:9

The reason the early Church was okay with having less so that others could have more is because they were grounded in the reality that Jesus did that exact thing. They understood that when you Give Sacrificially, you are reflecting how God was rich towards you. They remember who they were before Jesus, hopeless, hurting, alone, and Jesus came for them, and now they have everything they need in Jesus.

And here's how you can test this principle: your standard of living should be lower than those around you with the same income. Because if you are Giving Sacrificially, it would mean you would have less now so others may have more. So your house should look a little smaller, your furniture maybe not as nice, or you have less gadgets than your peers with the same income. That's one way you know that you're giving sacrificially.

Now I need to mention this here, some of us here today are actually in need. Some of us here today don't have the financial means to meet the needs we have. And if that is where you are, I want to tell you, I am so glad you are here with us. Because that's the job of followers of Jesus: to step in and bridge the gap between what you have and what you need to live. So if that is you, let the people in your LifeGroup know that. Let them in on what's going on in your life. This will give them a chance for Jesus to grow them in what it looks like to Give Sacrificially.

Earn Faithfully

The Bible also talks a good bit about ethical and unethical ways to work and earn money.

In **Ephesians 4:28** it says

Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need.

Ephesians 4:28

The idea here is something that we talked about 2 weeks ago. We talked about how work is a good thing God has given us to do and we are all given the task to cultivate everything around us. So part of understanding all of this is that as you work, you should be cultivating and making things flourish around you. You should not be taking advantage of the people around you, but instead be serving them and making things better. So some questions we should ask ourselves to see if we are Earning Faithfully. Do you run a fair business? Are you lazy? Are you prone to taking shortcuts or looking for get-rich-quick schemes? Obviously, earning faithfully means we shouldn't take advantage of people at work or cut unfair, exploitative deals. But it **also** means we shouldn't spend four hours a day on Facebook when we're being paid to work. It means we shouldn't "go the bathroom" and scroll through Instagram for thirty minutes. That's actually not Earning Faithfully.

When we were talking about the sermon this week, Kent was saying that his brother Greg got a job with a security firm that does contract work for the government. Greg was at his new job for almost a year before his security clearance came through so he could do what he was hired to do. So while he waited for the security clearance to come through, Greg slowly went through the parts of the office he could and

cleaned out and organized every storage closet to make life better for the people around him. He was searching for things to do and to serve the people around him. And I assure you, there are always things that are needed to be done at your job. Do them.

That's what it looks like to Earn Faithfully.

Save wisely

The wise store up choice food and olive oil, but fools gulp theirs down.

Proverbs 21:20

So the picture here is that a wise person will store up some resources for later, rather than using them all as soon as possible.

There is some wisdom in not spending every dime you get as soon as (or before) you get it. If your budget doesn't have a spare penny in it for an emergency account or for a rainy day, that's probably something you should make efforts to create.

Now, I will say, the bible says that saving **in moderation** is a good thing. Not unlimited savings. On a number of occasions, Scripture actually *critiques* a person who saves up more than he needs to, which crosses over into the category of greed. So as a general rule, I would say saving up 3-6 months worth of expenses is wise. If you don't have that, make that a goal to work towards. If you have way more than that, might be worth re-evaluating and seeing what of that you actually need. And here's why: at some point, you are looking to money to be what only God should be for you. And the word for that is greed.

Along with his other gifts, God gives us wisdom to wisely manage His money and to save some up for a rainy day so that we can be a blessing to others.

Invest Heavenly

So Jesus actually says something really crazy about our finances: this idea that we can send it on ahead to heaven instead of keeping it here on planet Earth. So it's interesting to me that when it comes to what we invest in, Jesus doesn't say 'hey stop that! Don't invest your money in things, that's sinful.' Instead, he says 'you're investing in the wrong things. You need to invest in something other than what you are investing in currently.' Let me show you what I mean...

³³ Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys.

Luke 12:33

You can store up treasure for yourself in heaven. The reality for us is that you can't take your treasure here on earth with you. Everything you own now will be at a garage sale one day or in the landfill.

Growing up, I remember when I first got my Sony Walkman with a 12 second anti skip. Man I thought I was the coolest kid in school. I'd listen to my Nickleback CD and shake the walkman to see if it would

skip. And now most of us don't even own CDs anymore, let alone a Walkman. And for the young'n in here, for you maybe it's not a Sony Walkman. There was a time in your life you thought the coolest thing was this thing that's called an iPod. And I'm talking about the iPod that's got no internet connection, one color screen and this silly thing called a click wheel. And you thought you were the coolest as you scroll through 5000 thousand songs on that silly click wheel. And now, we laugh when we see an iPod. Everything you own now will be at a garage sale one day or in the landfill.

You can't take your treasure with you, but you can send it ahead. Being rich towards God ends with our treasure being deposited into heaven.

And whoever gives one of these little ones even a cup of cold water because he is a disciple, truly, I say to you, he will by no means lose his reward."

Matthew 10:42

"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

Matthew 6:19

Being rich towards God looks like supporting ministry, meeting people's needs, taking care of the poor, we actually gain heavenly reward. And it's not selfish to be generous because of it. Jesus actually says we should think about it. When we are rich towards God it's a win, win, win, win. God gets the glory, other people get their needs met, ministry gets done, and we get our treasure into heaven where it will be waiting for us.

So for example. You know one of the reasons we are able to be a church, how we are able to gather here together right now? How last month we were able to go to an inner city school in our city to serve them with our time and give them resources the school need? It's because we have people that are a part of our church who are Investing Heavenly. And I want to pause and say thank you guys so much. But it's not just people in our church family, we have people outside of our church family Investing Heavenly as well. People who decided that instead of putting more money into retirement or spending it on themselves now, they are supporting our church with \$20, \$50, \$100, \$200 a month so that our city can have a church in the downtown area. We have a gentleman in Asia who gave us \$10,000 cash because he wanted to see our church become a reality. I'm sure we all can name about 100 ways to spend \$10,000 here on planet Earth, but instead, he chose to Invest Heavenly, sending his money ahead and being rich towards God.

So when you look at your budget, where is your money going? Is all of your money going to your kingdom, your family, your needs, your wants? Or is some of it consistently going to God's kingdom? Is there money going outside of you and your family that is benefiting other people? How much is going to the good of others? Part of us managing the money God has given to us is making sure all of our money is not going to just ourselves but to people outside of us and our family.

I don't know exactly how this works, but somehow when we are rich towards God, there is reward and blessing for us in heaven. Our money and possessions go ahead of us to heaven. Jesus doesn't say exactly what it is or how it works. We don't exactly have a category for it, but it's just better. Treasure in

heaven. Does it mean nice parking spots? Mansions? Cars with spinner rims? Its hard because treasure in heaven is abstract. It's a concept that isn't concrete to us.

I have two nephews. Last summer Callie and I took a trip back to Taiwan to see my family, and we wanted to bring some gifts to them. We're trying to score some points to be the cool uncle and aunt with the kiddos. So I asked my brother what they're really into right now, and he told me that they are at the age where they think cars are absolutely the coolest things. So we picked up a couple toy cars for them and surprised them. But it was so funny to watch when they got the toy cars, because for some reason they were more excited about the box that the cars came in than the cars themselves. They just wanted to keep playing with the boxes and we were all like "No no, go play with the car, that's better, you will have more fun with it than the boxes."

I think the reason Jesus talked about us sending our money on ahead to Heaven is because he is trying to help us see that having our money in heaven is going to be so much better than having our money here on planet Earth. So Invest Heavenly.

Enjoy Gratefully

So this one is going to feel a little different than the others in some ways. Realistically, most of us probably don't need to be told to enjoy our money and our stuff. If anything, most of us need to be told "enjoy a little bit less of your stuff, and you'll still have plenty, and then other people can have some too." But because I know most of you in this room, I know that a few of us need to hear this: it is okay for you to enjoy a good meal every once in a while. It's okay to take your spouse out for a nice dinner sometimes. It's okay for you to take your kid and go get ice cream, just because ice cream is delicious and fattening.

I do think if we're not careful, it's possible to be so focused on saving and giving and investing in the kingdom of God and all these things that we think God is somehow disappointed in us if we spend any money on ourselves. If we are not careful, we start seeing God as a task master who's constantly demanding from you instead of a loving father who is involved in your life, teaching you, shaping you, and gives you good gifts. Look at this verse in **Ecclesiastes 2**

***24** There is nothing better for a person than that he should eat and drink and find enjoyment in his toil. This also, I saw, is from the hand of God, **25** for apart from him who can eat or who can have enjoyment?*

Ecclesiastes 2:24-25

The verse here is saying, it is ok for you to eat and drink and find enjoyment in your toil, in the fact you have Earned Faithfully. If you feel like you can't ever take a moment and enjoy buying something you enjoy because you're so stressed about making God happy with your money, let me tell you: you're allowed to do that. Hear me say that you have permission to spend the occasional penny on yourself.

Now, like I said, most of us don't need to hear that. Most of us are plenty good at that, but just for the few of us that do struggle on that end of things, I felt like it'd be good to mention. So if you hear that it's ok for you to go and buy your dream yacht, you listened to the wrong part of the sermon.

So after you have given sacrificially, earned faithfully, saved wisely, and invested heavenly, you need to be able to enjoy gratefully with what God has given you. Some of you guys need to be ok with buying a steak for yourself. It is a right, holy, and worshipful for you to enjoy that beautiful piece of steak. If you're a vegetarian, buy yourself a really nice portobello mushroom. Maybe it's spending some money on yourself by going to Starbucks or a local coffee so you can take a break from the busyness of life, so you can just breathe and enjoy what your heavenly Father has given you.

So for our wheel of personal finances to turn properly, for us to manage well the money God has given us, we need to understand and practice all 5 of these principles.

What's going to ruin it all

Can I tell you what's going to hinder you when you try to practice these principles? Greed. People think of Greed as the person on Wall Street who never has enough. Nobody thinks of themselves as greedy, and yet we all are. At the beginning of today, one of the statistics that states 40% of people in debt is because they are overspending on things they don't need. Greed is going to prevent you from being able to achieve all of this. It's going to prevent you from Giving Sacrificially because you want to keep everything for yourself. It's going to prevent you from Earning Faithfully because the heart of greed screams for more and more, it will lead you to start cutting corners from your work, taking advantage of people, so you can get more. It's going to stop you from Saving Wisely because YOLO! You only live once, so why wait? Spend it all now. It's going to prevent you from Investing Heavenly because you want to see your reward now and not later. Greed is going to want you to focus on your comfort instead of thinking and investing in the Kingdom of God and being rich towards God. Greed is going to prevent you from Enjoying Gratefully because the heart of greed is a desire for more, and more. And the desire for more can never be satisfied--it's just never enough. That heart will never allow you to pause and be content and grateful for what your Heavenly Father has already given you because you are constantly striving for more.

Gospel Hope

And Jesus changed all of this. Jesus is our hope and the solution to the problem of greed that prevents us from being able to put this into practice.

*For you know that it was not with perishable things such as silver or gold that you were redeemed from the empty way of life handed down to you from your ancestors, **19** but with the precious blood of Christ, a lamb without blemish or defect.*

1 Peter 1:18-19

In 1 Peter, it says that we are redeemed from the empty way of life, the emptiness of constantly chasing more and more. In another translation it reads that we were ransomed. And the price that was paid for our ransom wasn't with silver or gold. It was Jesus. And it was costly. The creator of everything, gave all of himself up for us, to ransom us from an empty way of life. Jesus didn't save you or me by tithing his blood, by giving a portion of himself. Each of us are alive and made right with God because Jesus gave everything. That is what happened on the cross, where Jesus was beaten and bloodied, nailed to a wooden beam. He gave all of himself to make us his own. Every single bit. Jesus Christ gave himself away, and look at the result: it's me, it's you, it's us gathered here. That's the reason why we gather,

that's the reason why we love each other, that's the reason why we have each other. Because Jesus gave all of himself to us. He didn't withhold anything from us. And it is through understanding this good news, letting this sink deep into your heart, that will allow us to do the same, to give all of ourselves and think correctly about how we should manage the money he has given us.

Getting Practical

Here are some steps for you to take in practicing the 5 principles:

Give Sacrificially

Budget for generosity. Have a line item for it. Don't wait for anything to be left over and count on you'll use that for generosity. It's amazing for me personally how many "needs" I have all of a sudden when I have leftover money at the end of the month. And here's the secret: when you budget for generosity, you'll start looking for opportunities to be generous.

Earning Faithfully

Do your job well at work. Make it a goal that no one at your job needs to ask you to do something twice. Look for ways to serve your co-workers. What are things you wish someone will take care of at work. Be that someone. A thought of "that's not my job description" doesn't apply to followers of Jesus. Everything is an opportunity to serve the people at your work.

Saving Wisely

Make a budget and follow it. Make a spreadsheet and tell your money where to go instead of the other way around. And make a plan to follow through with your budget. If you need help with this, we have a budget workshop coming up on 5/27. Or, invite Lifegroup to look in on your budget to make sure you are thinking everything through. Work on having 3-6 months of expenses saved up.

Invest Heavenly

Tithe. The easiest way for you to start putting your money ahead of you is by partnering with your local church family to be on mission where you are, right here in your city. Now that's not the only way to do but it is the most tangible way because you are joining in on what God is doing right here where you live. Through your tithes, since we started meeting weekly this past August, we as a church family was able to bless Beaumont Academy with over \$5000. Through your tithes we were able to give over \$2000 to more churches being planted. So if you are part of our church family or consider this your church home, commit to tithing. If you forget to bring a checkbook every week, that's ok! We have an online giving system that you can set up automatic giving.

Enjoy Gratefully

Put money in your budget for fun, vacation, or a date night. And when you use money from that budget, remember that you have a heavenly Father that loves you, that's providing for you, and that he is what you need--not more money. Pause to thank him and then enjoy it.

And when you put these 5 principles into practice, it's going to allow you to be able to steward all the resources that God has given you well.