

INTRODUCTION

1. INTRODUCTION

Begin the time by welcoming everyone and introducing yourself briefly.

Briefly set the stage for the workshop and conversation.

God Owns It All is the name for a new six-week small group Bible study curriculum whose aim is to help people find CONTENTMENT and CONFIDENCE in their finances. It is a wholesale look at what the Bible says about money and about what that means for our day-to-day lives. Managing money is a reality that all of us face. Unfortunately, it is a reality that is full of confusion, contradictory advice, bad/self-serving advice, shame, guilt, and fear, with very few people modeling truth.

It is with this background that I invite you on a journey with me to explore what the Bible has to say about our money. Whether or not you go through the *God Owns It All* curriculum, which I would encourage you all to do, I hope that our time together helps provide you with some clarity on issues that are pressing upon you today. What we will talk about today is a broad overview of the content that you will find in *God Owns It All*. I hope that this is a blessing to you!

2. YOUR MONEY STORY

Tell your money story. This is somewhat of your personal testimony mixed with your own growth in the areas of money, stewardship and generosity.

Some questions to consider as you create this part of the talk:

- When did you become a Christian and what were the circumstances?
- What is a memory you have about money (good or bad) from before the age of 12 that has shaped the way you view money today?
- What professional money experience do you have? Work, degrees, life, etc.
- How has God been shaping you into a steward?
 - Open up about mistakes, things you have learned, and where you are still growing. It is important to cast a perspective that while understanding these topics is not that complicated, putting them into practice is. A great tool to do

that is by talking about places where this has been hard for you or a time in your life when you struggled with these concepts.

- Why is this topic so important to you?

3. SKETCH EFFECT VIDEO

Briefly introduce the Sketch Effect video.

My journey is not yet complete and I am still learning and growing in my reliance on God every day. Let me show you a video that sums up what I have experienced as the major high points of managing money from a biblical point of view. With an understanding of these concepts, you can confidently make financial decisions and accomplish the goals and dreams God has placed on your heart.

Show the Sketch Effect Video found here: <https://vimeo.com/174702858>

PERSPECTIVE

1. INTRODUCTION

Transition to the first major point of this talk, PERSPECTIVE.

Isn't that a cool video? This video brings up so many great points, but let's take a little time and focus in on some of the high points. This is all fully covered in the *God Owns It All* curriculum, but let's dip our toes in the water a bit.

One thing this video teaches us is that if we don't get our perspective right, nothing else really matters.

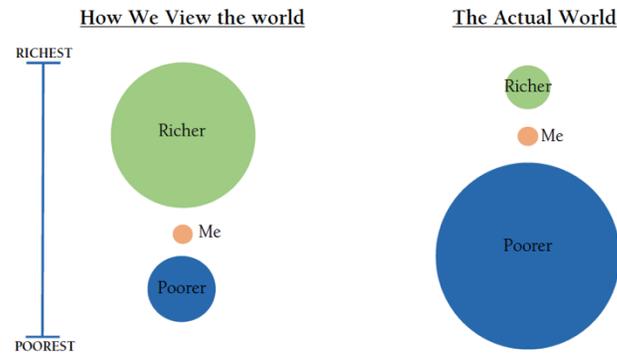
2. HOW RICH DO YOU FEEL?

Continue with a focus on what makes our perspective so critical.

We heard in the video that we live in the wealthiest nation in the history of the world. Were you surprised to hear that, if you are living at the level that the US government defines as poverty, you are wealthier than 85% of the rest of the world?

Here is a great graphic representation from the book, *God and Money*, that shows how most of us view the world, compared to the reality of the actual world:

[Note to Speaker: Briefly talk about the two different views and explain the slide. The first part shows how most people view the world – with a lot of people richer than them and a few people poorer than them. The second part shows the reality of our world as Americans – most people are poorer than us and only a few are actually richer than us.]



If we know these things are true through data and statistics, then why don't you and I feel rich? Why do so many people seem unhappy and discontent with what they have?

The answer is that our perspective needs to be adjusted.

We tend to focus more on what we *don't* have than on what we *do* have. It is hard not to do this, as we live in a world that wants us to believe that if we had a little bit more, we would be happy. It is easy to believe this lie, that if we had a little bit more money and could do or buy a few more things, we would experience contentment and peace. We all tend to believe that more money brings security, and security brings contentment.

The problem with this is that when we look around, we see many wealthy people just as discontent (or even more discontent) than we are.

This problem/feeling of discontentment is not a new thing. In 1959, John Steinbeck wrote a letter to Adlai Stevenson bemoaning the culture he saw. He spoke of two Christmases. One of plenty and one of want. After describing the awe, wonder and appreciation of the Christmas with very little, he turned to the Christmas of plenty and said this:

“Then there is the other kind of Christmas with present piled high, the gifts of guilty parents as bribes because they have nothing else to give. The wrappings are ripped off and the presents thrown down and at the end the child says—“Is that all?” Well, it seems to me that America now is like that second kind of Christmas. Having too many THINGS, they spend their hours and money on the couch searching for a soul. A strange species we are. We can stand anything God and

nature can throw at us, save only plenty. *If I wanted to destroy a nation, I would give it too much and would have it on its knees, miserable, greedy and sick.*

He wrote this in 1959. How much do you think has changed since then? If anything, it seems that things have gotten worse, not better.

3. BEHAVIOR FOLLOWS BELIEF

Getting our perspective right is so important because our BEHAVIOR follows our BELIEF.

Perspective is so important because our behavior follows belief.

So I ask again – how rich do you feel?

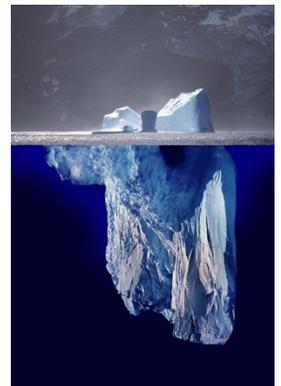
This is a critical question to answer, because we know that our behavior will always follow our beliefs. For instance, if you believe that you need a nicer car, or bigger house, or better shoes, then your behavior will follow that belief and you will feel unsatisfied with what you have until you get those things, not realizing that once you get those things, you will not experience contentment for very long. The reason you won't experience contentment for very long is that those new shiny things you buy will quickly become familiar and old and ultimately will become trash. Everything you own is really just pre-trash!

Unless we begin to feel that we have enough, we will have a hard time experiencing contentment with what we do have. It all starts with believing that what you have is, in fact, enough. Then your behavior will align with that belief.

4. ICEBERG DIAGRAM

Introduce the iceberg diagram as a visual way to help people understand the importance of our perspective and how “the why” drives everything that we do.

Here is a picture of an iceberg. When you look at this picture of an iceberg, you can see that about 90% of the iceberg is underwater, while 10% is above the water. This picture illustrates that **why** we do something is more important than **how** we do it. The portion of the iceberg that is underwater represents why we do things and the portion above the water represents how we do it. In other words, the why (our belief) matters more than the how. It is the foundation for all of our financial decisions. *Why* we make the



decisions we make about money is determined by our worldview and is the most important question we answer.

Our perspective and beliefs (the why portion of the iceberg) will drive all of our financial behaviors. Neil Anderson said, “All behavior is the product of what we choose to think or believe . . . Trying to change behavior without changing what we believe and therefore think, will never produce any lasting results.”

ILLUSTRATION: [Note to Speaker: Illustrations will appear throughout these materials. It is your choice which of these you use. It is not anticipated that you will use every illustration. Use them at your own discretion and based on how much time you have available.]

Do you remember the story of the twelve spies Moses sent into the Promised Land to report about the land? Ten of the spies returned to Moses and told him how terrified they were of the “giants” who lived in the land, while two of the spies, Joshua and Caleb, returned to tell Moses, “We must go up and take possession of the land, because we can certainly conquer it!” (Numbers 13:30 – HCSB)

These groups of men didn’t see anything different. The difference between the ten spies and Joshua and Caleb was a simple thing: their perspective. The ten believed in the strength of the opponent; the two believed in the strength of God. Perspective is everything!

5. WORLDVIEW

Spend some time comparing a cultural worldview and a Christian worldview with a focus on how each respective worldview either drives discontentment or contentment.

Knowing how important our perspective is with regard to money, and that ultimately our beliefs will drive our behavior, this should drive us to an introspective look at what worldview is shaping our perspective: the culture or the Bible.

Begin with a look at a cultural worldview.

Let’s first look at what a cultural worldview tells us.

A cultural worldview tells us that more is always better. It tells us that what we have is not enough. It aggressively seeks to convince us that we need something new or something different. The cultural worldview is filled with a message of economic uncertainty and fear. It tells us that the world is dangerous and falling apart and that the best thing we can do is

seize today. A cultural worldview will always lead to discontentment because we can never quit shopping or worrying.

Think about it this way. Have you ever bought something new, only to spend the next few weeks intensely examining everyone you come across to see if they have the same product, but in a different variety? Once you find these people, do you wonder if they are enjoying their product more than you are enjoying yours? Do you immediately have remorse after you buy something because you are convinced there is something better out there, or that maybe there was a better deal available? This is what I mean by never stopping shopping.

A cultural worldview is constantly asking:

- Will I ever have enough?
- Will it continue to be enough?
- How much is enough?

[Note to Speaker: Choose one of the following illustrations.]

ILLUSTRATION:

When Ron Blue was on a work trip to Africa, he was speaking to a pastor in a village on the outskirts of a town. They were watching a little girl play with a small battery on top of a pile of discarded rocks. The girl appeared perfectly happy and content. She did not seem to know that she was effectively playing with trash on a pile of trash. In the midst of this beautiful and convicting scene, Ron asked the pastor a question. He asked him what he perceived to be the greatest hindrance to the spread of the gospel in that part of Africa. After giving it a little bit of thought he simply said, "materialism." Materialism was the biggest hindrance to the spread of the gospel in that part of Africa, in the opinion of this pastor. Not fully comprehending how this could be, Ron asked him to explain. The pastor very wisely explained to Ron that in that part of the world if someone had a one-room hut, they wanted a hut with two rooms. If someone had a mud hut, they wanted a brick one. If they had two cows, they wanted three. And so on. You see, materialism, the pastor explained, isn't about having a lot and wanting more; it is instead defined by worshipping what you have and what you want. It is just as prevalent in the poor as it is in the rich. It is a belief that having more things can bring contentment and joy. It is a sickness that is present in all corners of the world. This struggle is transcendent.

ILLUSTRATION:

The advertising industry literally spends billions of dollars each year trying to convince us that our lives are incomplete or would be better if we only had their product or experienced their adventure. They are unabashedly trying to shape our buying habits and even use a term called “perceived obsolescence” to convince us that the things we have are old and in need of replacement, when in reality they are just fine.

Is this a worldview that makes you excited to get up in the morning?

Now turn to a look at a biblical worldview.

In contrast to a cultural worldview that is full of economic uncertainty and discontentment, a biblical worldview removes fear and provides us with a framework for learning to be content with what we have. A biblical worldview starts with the question of “Who owns it?” and then asks “How much is enough?” and then it points to eternity as our true treasure.

Who owns it?

The first question that a biblical worldview addresses is “Who owns it?”

This is not a difficult question to answer according to the Bible: God owns it. The following scriptures point to that conclusion:

[Note to Speaker: Choose one of the following scriptures and spend a little bit of time unpacking the contents of the verse(s).]

- Psalm 50:9-12
- 1 Chronicles 29:14
- Psalm 24:1

All of what we have is God-given and that means He owns it.

If God owns it, that means He cares what I do with it. This is the essence of stewardship -- responsibly caring for someone else’s property in accordance with their wishes and desires.

A biblical worldview begins and ends with a stewardship mentality.

Biblical stewardship can simply be defined as the use of God-given gifts and resources (time, talent, influence, relationships, etc.) for the accomplishment of God-given goals and objectives.

Do you see the difference between these two worldviews? One worldview says bring me more, the other says it's not mine anyway.

ILLUSTRATION:

The Parable of the Talents (Matthew 25: 14-30) is one of the best passages in the Bible on stewardship. The parable teaches us the following truths about stewardship:

[Note to Speaker: Read or summarize the parable of the talents. It is probably best to summarize it, but if you have time and want to read it, that is fine as well.]

- God owns it all. The master owned all of the talents in this parable and he could do anything he wanted with them. The servants were responsible to the master for how they handled the talents, because they were his talents.
- The amount is not important. While it's easy to say "it's not fair" about one steward getting five and one getting two, it is also interesting to note that the master responded exactly the same way to both of those stewards, indicating that he was not rewarding the amount they used or multiplied; rather, he was interested in the wise use of the resources they had.
- Faith requires action. The wicked, lazy slave knew better but did nothing. He did not have an active, faithful approach to stewarding the resources he was given. He lived by his feelings (fear) rather than by the truth (the master would be back, expecting well-cared-for resources).
- We are being prepared for something better. Our time on earth is temporary and is preparation for something more to come. Life here is part of the growth process that prepares us for what is next.

What an amazing perspective on stewardship!

How much is enough?

The second question that a biblical worldview addresses is "How much is enough?"

Once we have an understanding that we are stewards of God's resources and not owners, we will seek God's will in determining how much is enough in all areas of our lives.

Answering this question begins with asking God what He would have us do with His resources, along with an understanding of what God's word says about it. We will explore these topics in depth in a few minutes.

When we answer the question of how much is enough, we become lights to the world:

Matthew 5:13-16 reminds us that we are the light of the world, meant to be shown from the hilltops, not hidden under a bowl.

Whether we have much or little, how we handle our money can be a testimony to those around us. Our willingness to trust God when we have little and our willingness to share generously when we have much will both witness to an unbelieving world that Jesus is worth it.

Eternity over today

Finally, a biblical worldview treasures eternity more than today. This is hard for a lot of us.

An eternal perspective allows us to be content whatever the circumstances because we know that our true good lies in another world. It is not that things on earth are not valuable, it is just that the things of eternity are so much more valuable than the things of earth. When we realize that eternity is our purpose and that God is enough, we can be content no matter our circumstances.

[Note to Speaker: Read Matthew 13:44]

Matthew 13:44 illustrates the view of eternity to which we should all aspire. This man found a treasure in a field (which represents the Kingdom of Heaven) and in his joy he went and sold all that he had in order to buy the field. This is the equivalent to being willing to sell all of our earthly possessions to get what is offered in eternity. This values eternity properly – it is not a solemn event for this man, it is a joyous event. We are not to feel sorry for him, but we are to envy him for what he acquired.

A biblical worldview gives us the ability to be content in all things. Perspective matters!

Which worldview do you want to adopt?

PRINCIPLES

1. WHAT DOES THE BIBLE SAY?

Now that we have laid a foundation for how important it is to have a biblical perspective, we will present the major biblical money management principles.

Understanding the importance of our perspective and worldview, and working under the assumption that a biblical worldview is superior to a cultural worldview, let's examine what the Bible says about managing our personal finances.

The Bible provides five very clear and simple principles for us to follow:

- Spend less than you earn, because every financial success depends on it.
- Give generously because giving breaks the power of money.
- Avoid debt because debt always mortgages the future.
- Plan for financial margin because the unexpected will occur.
- Set long-term goals because there is always a tradeoff between the short term and the long term.

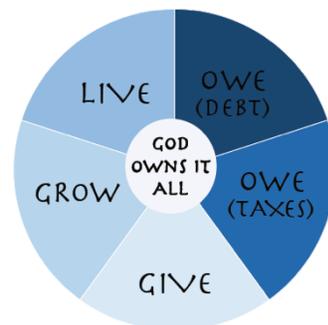
These principles are fairly easy to understand, but they are challenging to consistently apply because of the pressures we feel on a daily basis when we spend our money.

Therefore, in order to apply these principles well, we must understand how they work themselves out in the way we spend our money and the difficulties that come with making those decisions.

Introduce the pie diagram.

There are only five ways we can spend money:

- Live
- Give
- Owe Debt
- Owe Taxes
- Grow



These five uses can be displayed and shown in a pie diagram.

Before exploring the different wedges, let me give you an illustration that I hope will help us see the importance of applying these simple principles to our spending decisions.

ILLUSTRATION:

Have you ever heard of the “Butterfly Effect?” The Butterfly Effect is a concept that simply states that small causes can have large effects. The analogy goes something like this: if a butterfly flaps its wings in Asia, that small disturbance of wind will ultimately determine when and how a hurricane forms in the Atlantic Ocean weeks later. This phrase is commonly used in and out of science, but had its origin in chaos theory. These facts create a rather appropriate analogy to finances in a few ways. Not only is chaos the word that many of us would use to describe our financial situations, but the idea that small causes can have large effects is a fundamental principle in understanding the principles outlined in this session. The five principles and the pie diagram highlight the idea that small changes in our financial and spiritual lives can have dramatic results. Just think about choosing to make your coffee at home instead of buying it at a coffee shop every day. The cost difference may only be \$1.50 per day, but that \$1.50 per day is actually \$547.50 per year and \$10,950 over 20 years. Imagine the other uses that this money could be put to. [Side note: when you add compounding to this example the results are staggering.]

In order to put these principles into practice, we need to look at how they each impact the various wedges of the pie.

2. LIVE

Begin the application of the principles to the pie by looking at the “Live” wedge.

The “spend less than you earn” principle is often negatively impacted the most by our lifestyle choices. This principle is really the basic premise of making good financial decisions. We cannot save, give, pay off debt, or reach our financial goals without living within our income. If we are spending more than we make, nothing else in our financial lives can work.

Often, when faced with a tight budget, people immediately seek to add more income. Perhaps they take a second job or maybe a spouse goes back to work. I would love to challenge that “how can I get more?” thinking and encourage you to make every effort to spend less than you earn right now, today, before you jump to adding income. Ultimately, it may make sense for you to add income in order to accomplish your goals, but I believe

that respecting the paycheck you have and living within it is the first step toward accomplishing any long-term financial desire or goal.

In other words, if you aren't living within your income at your present income level, you probably won't have the discipline to live within your income at a higher income level.

The reason is that we tend to have a hard time saying no to our own impulses, but the truth is that we all have a limited number of resources and we must allocate them among an unlimited number of alternatives. Applying this principle requires a tremendous amount of discipline.

Another reason that this is so difficult is that most of us have never sat down and determined how much we actually spend on lifestyle and how much we actually should be spending. In other words, we have never determined what our appropriate lifestyle should be. This is the place where we all must ask the question: how much is enough?

Scripture actually gives us some pretty good guidance on what an appropriate Christian lifestyle is. Don't worry, I'm not going to try to tell everyone how much money they should be living on. I am, however, going to tell you that the Bible gives us guidance on how we should answer the question of how much is enough. If we are not asking this question, then we are in danger of living a lifestyle that is contrary to what God desires.

Looking at 1 Timothy, we see three things that we should keep in mind when we are thinking about an appropriate lifestyle:

[Note to Speaker: You can quickly read the scriptures for each of these directives and move on to Give, or spend a little bit of time unpacking each of the three admonitions. It will likely depend on how much time you have.]

1) Provision:

The first admonition from Paul's letter to Timothy with regard to our lifestyle is that we must provide for our family. 1 Timothy 5:8 says, "But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever." (ESV)

God calls each of us to provide for our families, but our human tendency wants to accumulate more and more (either out of a need for control or out of a need for security or significance). There is a wise balance between provision and "playing God" by trying to protect against all things or against things that only God can protect us from. The best way to solve this dilemma is to ask the question, "How much is enough?"

The process of determining what provision means for every person is a prayerful process and the answer is not going to be the same for every person. There is a minimum amount of provision that everyone needs, and above that level we need to be asking God what His will is for our lives. Are we falling into the trap of indulgence or are we honoring God with our provision?

2) Contentment

The second admonition that Paul gives in 1 Timothy is for us to be content in our current lifestyle. 1 Timothy 6:8 says, "But if we have food and clothing, with these we will be content." (ESV)

I believe that being content with our lifestyle as it is today is one of the greatest barriers to controlling how we live. If we are not content with what we have today, chances are we won't be content tomorrow with more.

Other Scripture tells us the same thing:

Hebrews 13:5 says, "Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you." (ESV)

Philippians 4:11-12 says, "Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need." (ESV)

Did you catch that word "learned" in the last sentence of the Philippians passage? Contentment is a learned habit. It may not be the natural state of your heart. It comes by having a perspective that trusts God and values eternity more than today.

The big idea that each of these verses communicates is that enough is exactly what we have right now. God gave us the amount we have right now and as a result, our attitude should be one of contentment and thanksgiving. So start with what you have right now and learn to live with that with contentment. Ask God to give you the ability to be thankful for what you do have instead of unthankful for what you don't have.

ILLUSTRATION:

John Wesley is a man who was content with what he had as a result of answering the “how much is enough” question early in his life. When he first started working, he made \$30 and gave away \$2. Determining that \$28 was sufficient to live on, he capped his lifestyle at this number and would give away anything he made above that number. His income quickly increased but he continued to give away all excess money he made above \$28. He famously said, “I cannot help leaving my books behind me whenever my God calls me hence, but in every other respect my own hands will be my executors.”

John Wesley understood that more would not make him content. He had everything he needed and was content giving the rest of it away. What an awesome testimony!!

3) Enjoyment

The final admonition that Paul gives to us with respect to our lifestyle is that we are to enjoy it. 1 Timothy 6:17 says, “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.” (ESV)

The admonition to enjoy the things God has given us means that we are to put our hope in God who always remains and to remember Him as our provider.

The big question with this admonition is whether or not we are enjoying the lifestyle we have right now. Charles Spurgeon once said, “If you are not content with what you have, you would not be satisfied if it were doubled.” In other words, if you don’t enjoy what you have right now, you are not going to be satisfied with more.

Looking at the world in which we live, it is fairly evident that more does not necessarily mean better. Taking a brief peek at celebrities in our culture, we can easily see a constant desire for more and a constant striving after something that will never satisfy. The tendency for most people is to get all we can for ourselves, regardless of the cost and regardless of how it affects other people (even our own families). This tendency can be described as a scarcity mentality.

An abundance mentality is the opposite of a scarcity mentality and it says: “‘There is enough for everyone, more than enough: food, knowledge, love ... everything.’ With this mind-set we give away whatever we have, to whomever we meet. When we see hungry people, we give them food. When we meet ignorant people, we

share our knowledge; when we encounter people in need of love, we offer them friendship and affection and hospitality and introduce them to our family and friends. When we live with this mind-set, we will see the miracle that what we give away multiplies: food, knowledge, love ... everything. There will even be many leftovers.” Henri Nouwen

Paradoxically, the more we are generous with our things, the more we actually enjoy what we have. This leads us into our second use for money: give.

3. GIVE

Turn to the “Give” wedge of the pie by applying the principle of giving generously.

In the Give wedge of the pie, we apply the principle that we should give generously, because giving breaks the power of money. God has made us conduits, not containers, pipelines, not pools. As He blesses us, we honor Him and love others by allowing His resources to flow through us for His purposes.

When we are willing to give, we assume the posture of an open hand. Holding our hands in this manner permits God to take things out of them whenever He wants and to put things into them whenever He wants to. When we grip things tightly with a closed fist, we are letting those things control us. That is why we say that when we give (open our hands) it breaks the control and power of money in our lives. It helps to root out the selfishness and greed that exists and helps to break the mindset that this money is MY money. As long as we hold on to things, we believe we own them.

A great way to identify where this control exists in our lives is by looking at how our possessions control us. If we think about our cars, phones, shoes, bags, etc., and imagine how we would feel or what we would do if something happened to them, it is easier to understand the control that things have over us. Luke 16:13 reminds us that we cannot serve two masters, we will either love the one and hate the other or we will be devoted to one and despise the other.

Matthew 6:19-21 is a passage that is commonly referred to as “The Treasure Principle.” It says, “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” (ESV) This verse illustrates the principle that our hearts follow our money. Where we put our money is ultimately what moves our hearts.

Our treasure is the thing that moves our hearts and is the thing we value the most. Luke 12:16-21 tells the story of a rich man who produced a large crop. In order to store the crop, he built large barns to store it. He sat down, admired his work, and felt pride. However, God called him a fool, because his life was to be taken that night. He had laid up treasure for himself and was not rich toward God. This man's treasure was misplaced. Contrast this man with the parable from Matthew 13:44, where the man finds a treasure in a field (which represents the Kingdom of Heaven) and goes and sells all he has to buy that field and the treasure. This man had his treasure in heaven; he recognized that it was worth selling all that he had to acquire the treasure. The Bible said that he sold all he had with "joy."

C.S. Lewis describes the fallacy of loving things above God when he wrote, "We are halfhearted creatures, fooling about with drink and sex and ambition when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at sea. We are far too easily pleased." Are you more easily pleased by the things of today than the anticipation of eternity? Do you have trouble imagining anything better than the mud pies that you make with your things today?

The emphasis with all of this is that eternity is so much more valuable than the here and now. Storing up treasures in heaven makes sense, not because things on earth are bad, but because things in heaven are so much better. Besides, everything that we acquire here on earth will eventually waste away and become trash. It is all really just pre-trash. There is an overriding emphasis on eternity in the treasure principle.

ILLUSTRATION:

Randy Alcorn, in the book *The Treasure Principle*, talks about how foolish it would have been for a person living in a Southern state near the end of the Civil War to begin to accumulate Confederate money. That person would have found their money worthless as soon as the war ended. We can all see the foolishness in collecting something that will soon be worthless, but we all tend to do these same things with our money and possessions here on earth. We needlessly store up things on earth, knowing that they will be worthless the moment we die.

ILLUSTRATION:

George Müller lived a life marked by radical generosity. Müller began life without much purpose. He was known for his stealing, gambling debts, drunkenness, and lewd stories. However, Müller experienced a transformation and set out to serve God and bring him glory. Müller and his wife were deeply affected by the plight of orphans roaming the streets

in their town of Bristol, England. They decided to begin an orphanage and determined that they would never ask for money. Whenever they had a need, they would bring it to God and watch Him provide. During his life, Müller received over 1.5 million pounds in donations. He directed every pound to serving the orphans in his care. He and his wife cared for more than 10,000 orphans, sharing their lives and Christ with each of them. When he died, he had impacted countless souls and is remembered as one of the great men of faith in history. Müller never held on to what was given to him, he kept it moving, and God always provided for him and the orphans. When any orphan became old enough to leave the orphanage, Müller would place a Bible in the orphan's right hand and a coin in the orphan's left hand. He would pray with the child and tell him that if he clung tightly to what was in his right hand, God would always make sure he had something in his left hand.

At the end of the day, if our hearts follow our money, then we can break the power that money holds over our hearts by giving it away. Giving sends a powerful message that we believe in God's goodness, we trust God's ownership, and we are about God's agenda. And, when we give, we deeply experience the reality of His goodness, His ownership, and His agenda in our lives.

4. OWE DEBT

Owing is broken down into two types, debt and taxes. Focus on the "Owe Debt" wedge of the pie as you apply the principle of avoiding debt because debt always mortgages the future.

Turning to the Owe wedges of the pie, we can see that debt is dangerous. It is so easy to get into debt and can feel nearly impossible to get out of it. Additionally, when we take on debt, we become a slave to the lender. Proverbs 22:7 says, "The rich rules over the poor and the borrower is the slave to the lender." (ESV)

There are two great dangers of using debt to satisfy a want or perceived need in our lives:

1) Debt always mortgages the future.

What does it mean to mortgage the future? Simply put, if I take on debt today, I am pre-committing how I will spend certain dollars in the future. For instance, if I take out a loan to buy a car and have a \$350 monthly payment for three years, then I have already determined how I am going to spend \$350 of my monthly income for the next three years. I have thus limited my flexibility and given a third party (the lender) the right to demand that I spend that \$350 a certain way each month. To state this another way, when I take on debt I am obligating tomorrow's income. I

am in effect saying, “I will earn a certain amount of money tomorrow so that I can have something today.”

James 4:13-15 tells us this kind of living is folly. “Come now, you who say, “Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit”—yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. Instead you ought to say, “If the Lord wills, we will live and do this or that.” (ESV)

Like mist, life is uncertain and we do not know what the next day will bring.

2) Using debt may be denying God an opportunity to provide

When we use debt to satisfy our longings, we are learning to rely on a bank instead of God. As we talked about under the Live wedge, we must learn to be content with what we have. Remember the passage from Philippians.

Philippians 4:11-13 says: “Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.” (ESV)

This danger is one of the most difficult to avoid because it requires us to have our hearts and minds near to God, with the ability to discern whether or not we are providing for ourselves in a place where God would otherwise provide. Some people may try to say that this question is akin to asking whether Christians should visit doctors if they truly believe God has the power to heal. Should we just leave it up to God by faith and not seek medical help? Personally, I believe that God gave us doctors to treat sickness and disease, but not to replace Him. The difference with money, is that we often times are trying to meet a need or want that God knows it would be better to not have. When we run to the bank to provide, we are putting the bank in the place of God and could be relying on the bank as our provider, instead of God.

There may be times when we aren't denying God an opportunity to provide by using debt, but the only way we can know this is by asking Him. We should not be afraid to ask God these types of questions.

ILLUSTRATION:

Story from Ron Blue: “Back in 1979 after much prayer and seeking of wise counsel, I decided to leave full time vocational ministry and start a financial planning company. I had five kids under the age of 12 at home and no clients. I thought that it would be wise to obtain a line of credit from a bank as a way to have cash on hand during the beginning stages of my new business. So, I went to a bank and secured a \$10,000 line of credit. In the following weeks, as I sought God during my daily devotional time, I became uncomfortable with the idea of borrowing money to start my business. After all, I intended to give advice to clients that would encourage them to avoid using debt. It felt hypocritical. I became so convicted on this subject, that I went to the bank and canceled the line of credit. This felt extremely risky, as I had seven mouths to feed and no reliable source of income. Nonetheless, when I feel the conviction of God, I have found that it is best to obey. Approximately one week after I canceled the line of credit, I was visiting with some folks at a major international corporation about my new venture. They asked me if I would consider creating a financial training seminar and delivering it to their employees four times over the next year. Eager for any opportunity, I said ‘yes!’ When they asked me how much I would charge for that seminar, I was at a loss. I had not thought about the charge for the work, so I asked them how much they would pay. (I know, not the best negotiation tactic.) They said they would pay me \$6,000 to develop the seminar and \$1,000 for each time I taught it. “Coincidentally,” that adds up to \$10,000, the exact same amount as the line of credit that I had cancelled. I am convinced that if I had not given up my line of credit, I never would have gotten the opportunity to develop the seminar and, even if I did, I would not have seen it as God’s provision. It felt as if God were telling me, ‘I know where you live and I know what you need. Trust me.’”

Being in debt puts us in a position of servitude. It mortgages our tomorrow and it means that we have an obligation to serve the lender first – before we save our money or give it or choose to spend it on family memories. Debt payments demand first priority, no matter what. Scripture goes so far as to make debt repayment a moral issue. Psalm 37:21 says, “The wicked man borrows and does not repay, but the righteous one is gracious and giving.” (HCSB) Both paying debts back and being “gracious and giving” are upright practices in the eyes of the Lord, but being a gracious giver is a lot more fulfilling than being a faithful debt repayer!

5. OWE TAXES

This is the second piece of the Owe use of money, "Owe Taxes."

As soon as I say we are going to talk about taxes, everyone gets a little bit grumpy. Taxes are universally despised. None of us enjoy paying taxes, but they are a reality of life. A proper attitude and perspective with taxes is the primary takeaway of this section. Luke 20:22-25 and Romans 13:6-7 tells us to render to Caesar what is Caesar's. We are required to pay our taxes according to the Bible.

The first perspective that we need to adopt with respect to taxes is that they are merely symptomatic of income. Therefore, if we ever want to reduce the amount of taxes we pay, all we need to do is reduce our income. Not that attractive, I know, but that is the only guaranteed way to reduce taxes.

Since taxes only exist if and when we have income, we should adopt a spirit of thanksgiving when we pay taxes since it means we have a job and income. As a result, taxes should be paid with gratitude to the one who gives us an ability to work.

Just because we pay taxes with gratitude and recognize where our blessings come from does not mean that we shouldn't hold our government accountable for spending. Remember, there is a big difference between exercising our power to vote to get changes made to taxes versus cheating the tax code to reduce our taxes. The first is our civic responsibility and the second is illegal.

A right perspective of taxes won't change your financial situation, but it will make paying those taxes a little bit more bearable.

6. GROW

The final use of money from our pie diagram is Grow. This wedge focuses on saving and margin.

The final wedge of our pie is where we plan for financial margin and save to meet our long-term goals. This wedge really combines our final two principles: maintain margin and set long-term goals. We must maintain margin since the unexpected will always occur, and we need margin to meet our long term goals. Understanding these two principles sets the stage for how we should allocate our money to the Grow wedge of the pie.

Margin provides us with flexibility in our financial decision-making life. When we fail to set aside something for a short-term emergency, we put our whole financial lives at risk of collapse. Without margin, an unexpected event could spell financial disaster.

Many of us get caught in financial binds because we have not planned for short-term margin; we haven't addressed our need to have savings in the bank to cushion against the unexpected. Maybe we budget our money so that we can save, but often that money goes straight toward retirement or college funds that are inaccessible to us in the short term, leaving us high and dry when "stuff" happens.

Solomon talked about the ant, reminding us that, "Without leader, administrator, or ruler, it prepares its provisions in summer; it gathers its food during harvest." (Proverbs 6:7-8, HCSB) Jesus talked about planning for the future and counting the cost when He said, "For which of you, wanting to build a tower, doesn't first sit down and calculate the cost to see if he has enough to complete it?" (Luke 14:28, HCSB)

Financial wisdom says that we need to have accessible savings, allowing us to deal with short-term trouble and helping us grow toward long-term goals.

Finances always involve a tradeoff between the short term and the long term. If we don't have long-term goals, we simply won't know how to prioritize our spending and saving in the short term. Because money is a tool to accomplish other goals and objectives, setting goals gives us clarity about how to use our "tool" – money – toward our savings, debt repayment, budgeting, or giving.

One huge tension that we must deal with in this area is whether we are saving or hoarding.

The Bible has much to say about saving and the wisdom behind it. Proverbs 21:20 and Luke 14:28 both tell us that we should be storing up and counting the cost of the future. The word for "sluggard" in Proverbs means a shiftless and lazy person. These are strong words exhorting us to consider the coming winter and prepare for it. Saving is wise and biblical.

While there is little controversy that we should all be saving for emergencies and for certain future events so that we don't become a burden to our children, there should always be a tension around how much we should save. If we look at the ant in Proverbs 6, we see that she only saves for one winter and then gathers it and uses it when she needs it. She did not save up for 15 winters hoping she would see four more. She knew how much she needed and she prepared for it.

It is in this tension where we all need to wrestle with the question of "How much is enough?" In the recent book *God and Money*, John Cortines and Gregory Baumer have provided a great modern-day paraphrase of the Parable of the Rich Fool. It reads:

Someone in the crowd said to him, "Teacher, tell my boss to pay the full year-end performance bonus he promised me." But he said to him, "Man,

who made me a judge or arbitrator over you?” And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” And he told them a parable, saying, “The stock options belonging to a manager vested after a major run-up in share price, and he thought to himself, ‘What shall I do, for I already have enough saved to send my kids to college, my house is paid off, and I already max out my 401k every year!’ And he said, ‘I will do this: I will open an investment account and create a passive income portfolio, and I’ll exercise my options and put the money there. And I will say to my soul, ‘Soul, you have a big enough portfolio to be financially independent; retire early, plan some vacations, play golf.’ But God said to him, ‘Fool! This night your soul is required of you, and the portfolio you’ve built, what use will it be then?’ So is the one who endlessly builds his net worth and is not rich toward God.”

Doesn’t this person seem like he is living the American dream? What is wrong with what he is doing? His mistake is that he is focusing on richness toward himself and not towards God. Randy Alcorn distinguishes saving and hoarding this way: “Saving is a means of not presuming upon God. Hoarding is a means of replacing God.”

Many times the line between saving and hoarding is dependent on our attitude. Once we have saved enough to pay off our consumer debt and provide for emergencies, we must continually ask ourselves if our savings are available to God if He asks us to do something else with it – even give it away. It is important that we not put shackles on this money but instead keep it continually available and open to God. The concepts of saving and hoarding are difficult to reconcile, but they are important concepts to bring before God and ask Him what He would have us to do.

ILLUSTRATION:

Joe Temeczko was an immigrant from Poland who had survived internment at multiple prisoner-of-war camps during World War II. He moved to the United States in the 1950s and took a job cleaning the Statue of Liberty. Eventually, he moved to Minneapolis, where he did odd jobs as a carpenter, handyman, and roofer. Neighbors often saw him collecting discarded items around his neighborhood that he restored and sold. Mr. Temeczko was a regular at the local shelters where he went to get free food, and he often read newspapers inside stores so that he wouldn’t have to pay for them. He lived an extremely frugal life. Mr. Temeczko died of a heart attack at age 86 doing work around his house. To the surprise of all, he left behind a \$1.4 million bank account, which was given to the city of New York. This

man worked very hard, endured a tremendous amount of hardship, and somehow managed to save a tremendous amount of money.

The only way that Joe Temeczko ended up where he was, was by maintaining margin in his life, by giving up the desires of today for tomorrow, and by taking full advantage of the magic of compounding. This tool is one of the most powerful tools in all of finance and must be appreciated for the power it has. Without a proper appreciation, we will have a harder time delaying gratification to let it work for us.

I believe his story is one where we can ask whether Joe was saving or hoarding. When reading this story, it is easy to see it as both an example of diligent saving and as a warning against harboring a fear of the future. On one hand, this story demonstrates the power of giving up the desires of the present for the benefit of the future. On the other hand, it demonstrates when a fear of loss and the future overwhelms the ability to enjoy God's blessings. Joe behaved with a real fear of the future and hoarded an excess of money for these purposes. Joe's story is a good one and should be shared as a positive example, but it must not be over-glorified.

Through these principles we are beginning to build our foundational rock for our financial future. This is a rock of principles that say we can build our house by spending less than we earn, giving generously, avoiding the use of debt, creating short-term savings, and setting long-term goals. Psalm 127:1 says, "Unless the Lord builds the house, those who build it labor in vain." (ESV)

CONCLUSION

Wrap up your time with a brief conclusion and then invite the people into the six-week God Owns It All study.

Your perspective (what is under the waterline) is the most important thing that will determine your ability to experience contentment and confidence in your finances.

Correctly answering the questions of who owns it and how much is enough will enable your perspective to align with God's view of money and will lead you to greater security and contentment than you have ever had before.

Understanding God's principles of money and money management will allow you to make consistent decisions on how you allocate the resources God has given to you.

Remember that, like an Olympic marathon runner, you can't just hop out of bed with no preparation or training and expect to be able to compete in, much less finish, a marathon. The only way you can compete is to start out by running short distances and then gradually increasing your distances until you have the stamina and ability to finish the race. This financial race that you are on is not simple, but it is possible. If the task before you seems impossible or too daunting, I would encourage you to put on your shoes and take a jog. Don't try to solve it all at one time, but do start somewhere. Just like you will never run a marathon without beginning your training, you will never get to a place of confidence and contentment in your finances if you never change anything.

If you were encouraged or challenged by what you heard during this time, I would invite you to join us as a church family as we go through the *God Owns It All* small group Bible study. This session today was a small preview of the types of things that *God Owns It All* explores. If you want to have a more complete understanding of what the Bible says about finances, please join us in this study. It is a powerful tool that will help you align your perspective about money with the Bible and equip you with tools and resources to enter into the plan God has in store for you.