

**“Cents and Sensibility—a Biblical approach to finances”
February 26, 2017**

CORE: The Bible is filled with practical (and beneficial) financial advice. Here are a few time-tested principles:

1. BE CONTENT

1 Timothy 6:6- “Godliness with contentment is great gain.”

2 Cor. 8:20-21

- **The PROMISES of God have a PREMISE** (Too often we want the promise fulfilled w/o fulfilling the premise)
- **IF we learn the secret of CONTENTMENT—THEN God will supply all our needs!**
- **IF God leads you to it—THEN He will fund it** (for He funds what He’s into!)
- **ACTS 1:8- His VISION (and provision) for every church—He pours Himself out on them as they influence the world with the Gospel!**
- **NOTE: The enemy is the master of “DISCONTENT”—skilled & subtle as he moves us to be DISGRUNTLED WITH & DISTRUSTING OF the provision of God** (i.e., Adam & Eve toward the Garden; Israel toward the manna; religious leaders toward Jesus)
- **BEING CONTENT—the ability to trust God to always be “more than enough”!** (NOTE: HS teaches us to be CONTENT)

2. BE STEWARDS

- **One of the most freeing financial truths: it’s about STEWARDSHIP—NOT OWNERSHIP**
- **It’s HIS—all of it!**
- (NOTE: Then we can pray, “Lord, You have a problem with Your truck!”)
- **Heaven will be a place of INSTANT PERSPECTIVE!**
 - **We will not demand answers to all our questions**
 - **We will see how fallen our world really is**
 - **We will be amazed at how Jesus could leave this**
 - **We will see what really matters in light of eternity!**

3. BE GENEROUS

- **LUKE 20:25- Giving is the Gospel in action! (“Give to Caesar...give to God”)**
- **TITHING is a reflection of LORDSHIP—not “the Law”—in fact, tithing was established *before* the Law (Abraham & Jacob)**

- (Matt. 6:2) When Jesus instructed the religious leaders—He did not negate tithing—rather, He encouraged compassion
- Jesus taught everyone generosity, regardless of financial situation (*i.e., commended the generous widow in Luke 21*)
- The more we mature in our faith—the proof is in our disciplines, our capacity to extend mercy, and in our generosity (*i.e., time & tithes*)
- IMMATURITY rises & falls based on feelings or circumstances
- MATURITY doesn't walk away when the worship service misses our personal "tastes" or we have relational strains with other believers
- TITHING flows from deepening trust & increasing trust & pure obedience

NOTE: God doesn't want our money to fund His purposes—He calls us to give so that we learn to be SELFLESS, GENEROUS, GRATEFUL, AND TRUST HIM!

"THE PIPES" EXAMPLE (thanks to AOG pastor, Stan Tharp)-

TAXES- 28% of income (Matthew 12:17- *"Give to Caesar what is Caesar's..."*)

GIVING- 10% for tithe; 2% for giving

Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop. You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully. 2 Cor. 9:6-7 NLT

What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore the more important aspects of the law—justice, mercy, and faith. You should tithe, yes, but do not neglect the more important things. Matthew 23:23 NLT

SAVINGS- 10%

The wise store up choice food and olive oil, but fools gulp theirs down. Proverbs 21:20 NIV

Preparing for things to wear out; retirement; future plans & needs.

LIFESTYLE- 50%

Possible if we learn to practice "contentment" (Phil. 4:11- *"I have learned to be content whatever the circumstances."*)

[This is the Biblically prescribed standard of financial stewardship]

DEBT- Average American spends up to 30% of their income servicing their debt

“The borrower is slave to the lender” (Proverbs 22:7) (i.e., “Master” card)

MYTHS:

- *Things make you happy!*
- *Debt is unavoidable*
- *Just a little more \$\$ and my problems will be solved*

BECAUSE MOST AMERICAN CHRISTIANS CAN'T LIVE ON 40% (or less) OF THEIR INCOME, THEY:

- **Rob SAVINGS (i.e., their future)**
- **Rob GOD**

SET GOALS:

1. **ASK for help**
 - a. **Financial counsel**
 - b. **Books (Dave Ramsey; Dr. Soaries)**
2. **Stop the debt process**
 - a. **Live within your mean**
 - b. **Learn to live with less “toys”**
3. **Put God first**
 - a. **Tithe- Mal. 3:10- “The storehouse”- where you are fed, led, and serve with (i.e., “House”- the people you “live it out” with)**
4. **Start saving**

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