

Finances - Freedom or Frustration

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Financial defeat has reached epidemic proportions. This is not what God wants for us. He wants us to be free - financially free to live in victory.

There are 5 steps to financial freedom.

1. We must learn to think like a Christian - CAREFULLY

Matthew 6:19 - 24 -

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money."

I Tim. 6:6 -

"But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil.

Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

It beckons us,
 woes us,
 tantalizes us,
 seducues us,
 we devote our lives to it,
 glory in accumulating it,
 lie awake at nights worrying about it

Little wonder the Bible says, - "The love of money is the root of all kinds of evil."

We are to love God,

Love people
Use money.

Not love money,
Use God
Use people.

We must realize that money is a wonderful servant but a woeful master.

2. We must learn to work like a Christian - DILIGENTLY

Prov. 14:23 -

"All hard work brings a profit, but mere talk leads only to poverty."

Prov. 10:4 -

"Lazy hands make a man poor, but diligent hands bring **wealth.**"

1. First of all, there must be the right ATTITUDE.

For some, work is a curse.

For some, a sentence to be served.
A penalty to be paid.
A misery to be endured.

Work for them is an evil. They endure the 5 day work week to support the activities of a workless weekend.

The lie awake at night scheming ways to arrange early retirement.

Meanwhile, they are bitter, feeling their best years of life will be wasted in work.

A. Rogers one wrote: -

The latest polls indicate that at least 65% of Americans are disenchanted and dissatisfied with their jobs.

Sounds like the old song of the late forties:

"Up in the morning, out on the job ... fuss with my woman, toil for my kids, work `til I'm wrinkled and grey."

The song goes on to say, "But that lucky old sun has nothing to do but roll `round heaven all day."

For others, work is a celebration, a joy, a privilege.

What makes the difference?

One word, Attitude!

We ought to thank God for the privilege and opportunity of work.
And the privilege of being His witness in the work place.

We ought to do all we do for the glory of God.

If we are a brick mason we are not merely laying bricks - we are building a wall for the glory of God.

If we are a teacher, we are not marking time. We are shaping Christian leaders for tomorrow.

Adrian Rogers in God's Way To Health, Wealth and Wisdom gives 4 suggestions at this point ...

- 1. Don't Brag - The Bible says, "Let your light shine" - it is to glow not glare.
- 2. Don't Nag - Don't be chronic complainers about your job.
- 3. Don't Lag -
- 4. Don't Sag

2. A Right Aptitude

Attitude
Aptitude

3. Gratitude

Gratitude for the blessing work brings to us.

- 1. Confidence**
- 2. Character**
- 3. Contentment**

3. We must learn to spend like a Christian - CAUTIOUSLY

If you outgo Exceeds your income Your upkeep Will be your downfall

Prov. 6:6-8 -

"Go to the ant, you sluggard; consider its ways and be wise! It has not commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest."

4 Vital Suggestions...**1. Avoid credit buying**

Get on a cash basis

Let me say at the outset that borrowing is not a sin.

King James - "Owe no man anything..."

Romans 13:8 -

"Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law."

The context makes it plain -

Romans 13:6-7 -

"This is also why you pay taxes, for the authorities are God's servants, who give their full time to governing. Give everyone what you owe him: If you owe taxes, pay taxes, if revenue, then revenue, if respect, then respect; if honor, then honor."

But, credit is dangerous -

a. Credit leads to bondage**PROV. 22:7 -**

"The rich rule over the poor, and the borrower is servant to the lender."

Not free to do as God leads because of so many financial obligations

b. Credit presumes on the future**JAMES 4:13 -**

"Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." Why, you do not even know what will happen tomorrow."

PROV. 27:1 -

"Do not boast about tomorrow, for you do not know what a day may bring forth."

Literally, Americans are working for the "company store" again.

They labor at their jobs to pay the usurious interest they have come to accept as "normal".

The increase in personal bankruptcies has grown at an alarming pace.

In 1970 - under 100,000 to 2009 – over 1,400,000

c. Credit devours resources

Through interest drain -

LUKE 16:11 -

"If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"

PS. 37:21 -

"The wicked borrow and do not repay, but the righteous give generously;"

1960 - The average income was approximately \$6,700 per year.

Out of that income, the average family paid 8% in direct taxes (including social security).

There home costs amounted to 22% of their net income.

The average home sold for just over \$8,000 was about 1,000 sq. feet, carried a 21 year loan at 4.5%.

Credit cards were a rarity at that time, with the exception of specialty cards such as American Express.

By the mid-60's, financial reports from the big retailers began to reflect huge profits from the consumer credit they were issuing.

Stores like Sears were making as much on financing as they were making on the merchandise and with a whole lot less effort.

In 1990 - the average budget for home moved from 22% to 40% and took on some creative mortgages to expand their buying range.

The most "creative" mortgage plan is the adoption of a 90 year payment schedule.

Effectively Americans have mortgaged their future to buy the homes they have come to expect.

In 2007 the current median income per family was around \$50,000.

If the ratio from 1961 were still in effect today, an average home would sell for approximately \$60,000.

At the end of 2007, the median home price in the U.S. was \$227,700.

Those who buy at these prices, and many do, find themselves in constant financial difficulties.

In 1980 it was estimated that Americans had equity of about \$180 billion in their homes.

As a result of the 1986 Tax Reform Act, which allows tax deductions only for home-related interest expense, home equity dropped to less than \$100 billion.

As Americans borrowed against the equity in their homes, in just 5 years home owner equity fell more than 40%.

A past study by the President's Council on the Family showed that if the real value of homes was reflected Americans would have a negative equity in their homes. (As of 2010 – 1 out of 4 homes is worth less than is owed on it)

d. Credit causes overspending

ECC. 5:10 -

"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless."

2. Avoid impulse buying

PROV. 19:2 -

"It is not good to have zeal without knowledge nor to be hasty and miss the way."

Don't go to the grocery store when you are hungry -

Don't buy on impulse -

Especially major purchases -

go home,
do your research,
sleep on it,
do I need it,
can I afford it,
why do I want it,
does God want me to buy it?

Read Consumer Guide -

Compare prices - take bids

3. Avoid envy buying

10th commandment -

4. Avoid mood buying

Bottom - line -life does not consist of the things we possess, - things will not satisfy
Like the man who drinks to drown his problems and his solutions become a problem
in themselves.

When we buy, as a solution to the problem of depression - the solution becomes
another problem.

I remember **Manual Scott of Jacksonville** ask us "What is the word?", the word is
relationship.

If we have that, we don't need the other. If we don't have that, it matters not
how much we have, we will never be satisfied.

MATT. 16:24 -

"Then Jesus said to his disciples, "If anyone would come after Me, he must
deny himself and take up his cross and follow Me. For whoever wants to save
his life will lose it, but whoever loses his life for Me will find it. What good
will it be for a man if he gains the whole world, yet forfeits his soul? Or what
can a man give in exchange for his soul?"

Imagine for a moment, what it would be like to own everything! But, then through
some strange disease, everybody but you dies. You have it all! But, how
much would you enjoy it?

It is relationship, not riches that matters.

4. How to give like a Christian - GENEROUSLY

II Cor. 9:7 -

"Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

Mal. 3:10 - 11 -

"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. I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit, says the Lord Almighty."

II Cor. 9:6 -

"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."

3 Principles understood by Farmers...

1. Principle of investment - no seed no harvest

So in tithing, Investment - In God's mission and our freedom

2. Principle of increase - 2 bushels of wheat, 67 bushels, 3 bushels of oats, 79 bushels

Luke 6:38 -

"Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

3. Principle of Interval - after a time

I believe most would like to tithe - they know they should

2 Positive results

1. enjoy the joy of financial freedom
2. enjoy the joy of church that is not limited in ministry

Now there are Questions...

1. Should I tithe on gross or net earnings?

Before - God gets more, so do you!

If you sow bountifully you will reap bountifully.

If you sow sparingly, you will reap sparingly.

2. Where should I give the 10th?

Malachi 3

What is the only institution birthed by Jesus Christ?

Matt. 16:17-18 -

"Jesus replied, Blessed are you, Simon son of Jonah, for this was not revealed to you by man, but by my Father in heaven. And I tell you that you are Peter, and on this rock I will build my church, and the gates of Hades will not overcome it. I will give you the keys of the kingdom of heaven; whatever you bind on earth will be bound in heaven, and whatever you loose on earth will be loosed in heaven."

Eph. 5:25 -

"Husbands, love your wives, just as Christ loved the church and gave himself up for her."

3. Is tithing taught in New Testament?

"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your species - mint, dill and cumin. But you have neglected the more important matters of the law -justice, mercy and faithfulness, You should have practiced the later, without neglecting the former."

4. Isn't tithing a part of law and we are under grace?

Genesis 14:20 -

"And blessed be God Most High, who delivered your enemies into your hand. Then Abram gave him a tenth of everything."

For a Christian to give less under grace than a Jewish person gave under law would be a disgrace.

5. When?

I Cor. 16:1-2 -

"Now about the collection for God's people: Do what I told the Galatians church to do. On the first day of every week, each of one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collection will have to be made."

6. What if I have not tithed for seven years? – Catch UP!**7. What about giving to other causes?**

Someone says, "I just give the widows mite? - God will honor that -

Mark 12:41-44 -

"Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny.

Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything - all she had to live on."

**5. How to leave your money like a Christian – WISELY –
Your Will or God's Will**