

“Following God’s Financial Plan” 2

Breaking Out Of the Debt Trap Part 2 of 4

Ecclesiastes 6:3-9 April 26, 2009

Everyday it seems that we get new depressing news about the direction of our economy. Even when we hear something good, we can trust that bad news will be around the corner. Many are wondering what needs to be done. And yet it is not really that tough because in the scriptures the Lord has given us certain principles. We started talking about the first three steps last week: Keep good records, plan your spending, and save for the future. Today we look at the two remaining.

4. Return Ten Percent to God.

The Principle of Tithing. We’ve had the principles of Accounting, Budgeting, and Saving. Now comes Tithing. The first ten-percent of all we make goes back to God. Malachi 3:10 *“Bring to My storehouse a full tenth of what you earn. Test Me in this, says the Lord. >I will open the windows of heaven for you and pour out all the blessings you need.”* God says that if we make a hundred bucks, the first ten goes to God. Why? I don’t know, because everything is His anyway, even our life. And yet we are told that we can keep 90% of all that comes our way. When we are no longer here it all goes back to God, but while we are here, we can keep 90%. But why should we give 10% to God. It’s not like He needs the money. So why ask for a tithe? Again, I don’t know why He said ten percent. It could have been twenty, fifty, ninety. But the standard was set at ten. And there are three reasons to obey:

1. it’s an act of gratitude that reminds us that everything comes from God and that we wouldn’t have anything if it weren’t for God. So in gratitude for all we have received over the years, the first 10% goes to God. It’s just a reminder that it’s all God’s from the very beginning.

2. it’s an act of priority. Matthew 6:21 *“Where your treasure is, there your heart will be also.”* That says that if I truthfully proclaim that my heart is with God, my treasure has to be there as well. Unless we put God first in our money and our time, it’s just so much talk. Because the way we use our time and our money speaks volumes about who is really first in our life. If you want to know what’s first in my life, look at my checkbook and my calendar. Because it doesn’t matter what I say is most important in my life. The way I use my time and money shows what’s really important to me. So I say, God, You’re first. The first part goes back to You.

3. it’s a statement of faith. The promise is that if we put God first in our life, blessings will follow. In Malachi we are told, *“Don’t just take my Word for it, check it out. Test Me in this.”* The Lord wants us to learn to give, and so He makes it a contest saying, *“I dare you. I dare you to trust Me. I dare you to tithe. I dare you to put Me first.”* We test drive cars to see if they will live up to the promise. Now we can test drive God to see if He will help us get to where we need to be. God says, *“You want to prove that I exist? Start tithing. Watch what happens.”* Prove to yourself the reality of God and take the challenge to tithe.

We are told not only what we are to give, but when we are to give as well. 1 Corinthians 16:2 *“On every Lord’s Day [that’s Sunday, the day of the resurrection] you should put aside something from what you have earned during the week and use it for the offering. This amount depends on how much*

the Lord has helped you to earn.” Paul tells us to regularly give as part of worship. And when he talks about this he is talking about giving to the church, not to some other charity. That doesn’t mean that charities aren’t important. They certainly are. Nancy and I give to several. But giving to charity is not tithing, because tithing is an act of worship. We come before God in worship and present who we are and what we have.

Did I always tithe? No. There was a time when I would give the church a set amount rather than a percentage. That wasn’t appropriate, but that is what I did. But as I matured as a Christian, as I took my walk in faith more and more seriously, giving at least a tithe became an important part and an important principle in my life. And through my walk with God I have found just how true the promises are. God is faithful, and God will care for my needs. The Lord doesn’t pay a whole lot of attention to my wants or greed, but my needs have been cared for. And so many times I have received just what I needed just when I needed it.

At one church we needed to buy a house because they had no parsonage. It had been a long time since we owned a house. Money got pretty tight and getting all the bills paid would sometimes get a little problematic. And around the time that our finances were at their worst, a strange thing happened. I was driving on 83, over the South Bridge at Harrisburg, when suddenly this chunk of iron came through my windshield. I was shaken because a few seconds or a few inches one way or the other could have been fatal. Well the windshield needed to be replaced and the front passenger’s seat and a few other things. An insurance adjuster came out, wrote up the estimate, and gave me a check. I took it back to the dealer where I bought it, expecting to use all the insurance money and probably a bit more. But somehow the bill was nearly \$500 less than the check. Just at a time when I needed it the most, in the midst of a situation that could have been tragic, I received a blessing from out of no where. It was amazing.

Now I know that some of you think that you can’t afford to tithe, but actually, you can’t afford not to. I am certainly not saying that money will come flying at you like a chunk of iron through a windshield, but I do know that the promises of God can be trusted. If we want God’s blessing in our life, we need to tithe. There’s a principle at work here, and it is good for any and all areas of life. Whatever you want God to bless, that’s the area where you have to put God first. Want God to bless your marriage, your relationships, put God first in that relationship. Want God to bless your career, put Him first in your career. Want God to bless your health, your hobbies, your sports, put Him first in those areas. God blesses the areas where we put Him first. Don’t let God have the leftovers of your life. If you want God to bless your finances, put Him first in your finances, and tithe.

The incredibly wealthy John D. Rockefeller was once asked how he made his wealth. He said, "It was the 10-10-80 principle. All my life the first ten percent I tithed to God. Second ten percent I’d pay myself. I put it into savings. I lived on the other 80%." That’s a principle that we should consider using. If you can’t afford to give the first 10% to God and the second 10% to yourself, it probably means that you’re spending too much. You’re overextended. So pay God first. Pay yourself second and then start paying off your bills little by little.

There are more promises in the Bible about money management, about giving and tithing than anything else. Why? Because God wants us to be like Him. Again, He doesn’t need our money. But He wants us to learn to be generous, because God is a generous giver. God so loved the world that He gave. If we’re going to be like God we’ve got to learn to be generous. And remember Proverbs 3:9-10 *“Honor the Lord by giving Him the first part of all your income and He will fill your barns to overflow.”* Don’t give God the leftovers. Put God, put Christ on top and watch what happens. We won’t know if God is a liar or not till we try it. I challenge you to keep good records, plan your spending, save for the future, and return the first 10% to God.

5. Enjoy What You Have.

The Principle of Contentment, enjoy what you have no matter what you have. Sometimes what we don’t have keeps us from enjoying what we do have. Ecclesiastes 6:9 says, *“It is better to be satisfied with what you have than to be always wanting something else.”* That’s a principle that we often violate. As a nation, we have been so busy getting more and more that we don’t have any time to enjoy what we already have. It doesn’t matter if it is your home, your hobby, your toys, your work, we can’t enjoy it because we’re too busy looking for something else. There are 4 phases.

1. Our yearnings start to exceed our earnings. We start to see things we want but can’t afford, and yet we are determined to get them anyway.
2. We get over extended financially. We have more than we can pay for. Which leads us to...
3. Constantly having to hustle, getting extra jobs. Both husband and wife are working, day and night just to make ends meet. And then
4. Home life starts to deteriorate, relationships start to deteriorate because everyone’s tired. Everyone’s exhausted. And everybody’s irritable.

This nation has an epidemic of absentee parents simply because we have fallen victim to the "gotta have it" syndrome. Kids don’t need more things. They need parents. Sure kids ask for stuff, but what they need more than anything, what they long for is our attention. But many are so busy making a living that they don’t have time to make a life. We don’t have the time to give our attention or ourselves. We want to, but we feel trapped by this syndrome. We feel like there’s no way out. The truth is, we made the decisions that got us into this situation, and we can make the decisions that will get us out. Yes, it’s going to be tough and maybe painful. But it’s painful now. And getting out will not be as painful as not living the life God wants us to live.

Instead of changing, we rationalize. We say, "It’s only temporary" and we keep doing the same things. *“We’ll do it just for six more months. We’ll do it just for another year.”* We’re kidding ourselves. No, we’re lying to ourselves. The temporary situation becomes a habitual lifestyle. Once we catch up, we buy more so we are stuck in the same rut, and a rut is nothing but a coffin that’s open on both ends. We need to enjoy what we have now, because one thing that is temporary is how long the kids are going to be at home. It’s such a short window of opportunity. To lose that for the sake of having more things is foolish. Understand that no one is holding a gun to our heads. No one is making us do these things. Nobody’s making me live in this house. Nobody’s making me make these financial decisions. I

can make some different decisions however difficult it might be. The truth is things will settle down when we chose for them to settle down. Remember Hebrews 13:5 *“Be content with what you have.”*

Do these principles really work? Yes! Absolutely! God wants to work in our life. But there are two conditions. First, we have to do all five. We can’t pick and choose. It’s not a Chinese restaurant where we can take one from Column A and one from Column B. God’s Special includes all five, and there are no substitutions. They are all necessary. Keep good records. Plan your spending. Save for the future. Return 10% to God. And Enjoy what you have.

When it comes to money, most of the world is way out of whack. We earn it and our first priority is to spend it on ourselves, on whatever we want to enjoy. First earn it, second enjoy it. Then with whatever is left over, we start repaying our debts. With what is left, if there is anything left, we save a little of it. And if there is more left, we give some it. That’s all out of whack. God has a different order. First, earn it. Second, tithe it, because God is number one in our life so the first part goes to Him. Third, save it. Pay God first and ourselves second before we pay anybody else. Fourth, repay it. Set up a repayment plan to pay off all our debts. And finally, fifth, enjoy it. Spend it on those extra items and things.

Our Lord already knows the stress we are under at this particular time. And He always wants to help us with whatever we are dealing with. But we see ourselves in Isaiah: *“Why spend money on what does not satisfy?”* For we do that all the time. We need to turn toward God. We need to be willing to accept Jesus into our life. Whether it is health or relationships, career or finances, the Lord has given us principles by which we can live and even move forward in life. Use the outlines from last week and today to evaluate your current situation. Mark the ones that you are already doing and then put a star by the ones you need to start this week.

If you’re feeling pressured about your finances, if you find yourself arguing about bills all the time, if you see that you are spending everything without anything being put in savings, all of those are symptoms of a deeper spiritual problem, for out of control finances are symptoms of an out of control life. We don’t need a financial planner. We need a life manager. His name is Jesus. I want to encourage you to say, “Jesus, I want You to be the CEO and the CFO of my life from this day forward. I want You to call the shots. Lead me. Guide me through life. Help me to follow Your financial plan.”

The root behind all of our financial problems is one thing - unbelief. Do I really trust God? Do I really think that God knows more about how to handle money than I do? Am I going to try to handle things the way He tells me to? Or am I going to use it the way I want to use it, even if I haven’t had good results up to now? Do I really believe that God will take care of me if I do it His way? In Job we read, *“If I have put my trust in money, if my happiness depends on wealth, it would mean that I denied the God of heaven.”* Whatever I trust for my security is my god. If we put our trust in money, if our happiness depends on wealth, it means that we have already denied the God of heaven. God says, *“Trust Me. Trust My Word. Test Me and see that I am God. See the blessings that are possible when we walk together as one.”* The promises of life and grace are here, waiting for you to receive them, to use them. In your life may you know it is true. And in your life, may it be so. Amen.