

“THE HABITS OF FINANCIAL HEALTH”
Deuteronomy 8:11-20, I Corinthians 16:1-4, Luke 16:13-17
February 24 & 25, 2018

We’re working our way through this series on Financial Fitness with the attempt to help you have better control of your money so that you can use it to bring honor and glory to the Lord our God. We’ve looked at foundational principles of financial health, we’ve talked about the law of contentment, and we saw the importance of the laws of sowing and reaping, all to help you to recognize the value of being good stewards of the resources God has given to you to manage. Today I’m going to lead you through 8 healthy habits that are important in obtaining healthy finances. Each one, practiced and developed, will guide you into financial stability and growth.

The first healthy habit (1) is to **REMEMBER THAT GOD IS MY SOURCE**. As we learned in the parable of the Minas in Luke 19, God is the One supplying us with the resources that we have, and when we use them well, we are rewarded by Him to become managers of even more of God’s resources.

The Old Testament lesson of **Deuteronomy 8** today reminds us that we need to be careful not to forget that it is the Lord who has provided us with all things. In **verse 18** we are called to “*Always remember the Lord your God, for it is He who gives you the ability to produce wealth.*” God has loaned to us all that we have in order that we become obedient to His guidelines and put the money to work for His glory; but God expects us to be productive.

You see, God desires that we work with the resources that we have. We’re not to just sit back and expect the government to hand out money to us so that we can live. There is no welfare system in God’s eyes, so He expects us to work with what we’ve got in order to supply our needs and help those around us who are in need. And as we work with God’s money and resources, He will make sure that we have what we need to do His work. God does not expect that we’ll live off the wealth of others who are working hard. The distribution of wealth is not what God is after. We’re to earn our own way so that we don’t need to rely upon anyone else to supply us with our needs. God will reward us as we work hard for Him.

(2) And we're to **MAKE MONEY HONESTLY!** The verses from Proverbs on your handout sheet informs us that we are to be diligent in making money honestly. God doesn't bless cheaters (show Proverbs 15:27). God wants us to earn our wages honestly by putting in a fair day's work for a full day's wage.

If you were to go to another state to look for a job, because you are from Wisconsin you will probably get the job. Wisconsin has a pretty good track record of having a high work ethic, meaning that we know that it is only right to work hard for the money we make. And if you are a Christian, that may make you even higher on that employment scale, because there is the expectation that Christians work as if they are working for the Lord, so they will work hard.

But that means that we deal honestly with the work we do. It means that you keep that expense account honest and true when you turn it in to be reimbursed. You don't waste your resources that you have been given to manage. You don't fudge on your taxes. Christians are to become the living examples of handling money correctly, fairly and discreetly.

Proverbs 16:11 lays this out nicely when it says, "*The Lord demands fairness in every business deal; He sets the standards.*" Remember it is the Lord's money in the first place and He has set up the guidelines for the use of it, and as long as we follow His guidelines, He will bless us with what we need in our lives. Be fair in all of your business transactions.

So we can't charge huge interest rates on loans and expect God to bless us (show **Proverbs 28:8**). We are not to take advantage of others for the sake of our own benefit in getting rich off the poor. We are to be fair in our dealings.

God wants us to work for the things we have, putting His resources to work in order to gain more (**show Proverbs 13:11**). Get rich schemes just don't make it. The other day I was in a convenience store and there was a man at the counter buying lottery tickets. As I was waiting, I heard him say to the attendant, "I never win with these things, but there's always a chance." Did you know that the **odds of winning the lottery is 1 in 14 million?** With every ticket you buy for the national lottery, you have to beat out 14 million other people. I found myself

thinking “Why don’t you just give me the money you’re wasting on the lottery tickets? It’s just a waste anyway. You’re only giving away what you already have with the hope of making more. How STUPID!” Yet, I have done the similar things in my life before, hoping to get rich. But it just doesn’t work out. I’m just as guilty at Proverbs 13:11 as that guy at the counter was. Greed makes us gullible to a variety of harebrained ideas. And that is why Proverbs 21:5 is so important. (**Show Proverbs 21:5**) When we make hasty decisions, they usually turn against us.

No, God would have us work steadily and honestly in order to obtain prosperity. Don’t jump to decisions! Decide slowly, ask others about it before investing in it, and never decide on emotion. If someone says it’s got to be done right now, don’t do it! And remember whose money it is in the first place – God’s. Don’t waste it; work for it!

(3) But God desires that we show appreciation for what He has supplied. We are to **HONOR GOD FIRST!** Whatever it is that you want God to bless in your life, **put Him first in it.** Most of you already know this so I’ll summarize what God says for us to do.

a. **The Promise** God gives to us (**show Proverbs 3:9-10**) is that if we give to Him from the first of our income, He will bless us abundantly in everything else. That’s why He asks us to tithe – giving 10% of our income back to Him. It is a way for God to test our faith, because He promises to make the other 90% go so much further if we but give the first 10% to Him. Try it and see if God won’t keep His promise. God is faithful to those who are faithful to Him.

b. **“The Purpose** of our tithing is to teach you always to put God first in your life” (**Deut. 14:23**). Tithing is an act of gratitude to God, saying “Thank You!” for supplying my needs. It is also an act of showing our priorities, letting God be **first** in our lives. And it is an act of faith in the promise of God that He will reward our faithfulness. If you haven’t tried it yet, put God to the test for 3 months. Give God 10% of all your income and see what happens. See if God doesn’t make that 90% you hang onto blossom into enough to meet all your needs. Try it out!

c. **The Place** of bringing the tithe is to the church, the place where you worship. **Malachi 3:10** is a wonderful promise for us to remember. God will pour out His blessings on all those

who trust in Him and give Him the first 10%. The Prophet states it very clearly – Test God!

d. **The Day** that you are to bring the tithe to the Lord is made clear in **I Cor. 16:2 (show it)**. We read it just a few minutes ago. Paul tells us that we are to bring our tithe with us as we gather to worship the Lord, so that we might come before Him in grateful thanks for all He has supplied. However you give, be it through the ACH automatic withdrawal, through the VANCO system on our website or with the offering envelopes, let God get the **FIRST** part of your earnings. I have my tithe taken right off the top before I get my paycheck, and God has been meeting my needs with what I take home. I don't see the money so I'm not tempted to spend it on something else. My tithe is the very first thing taken off of my income.

(4) Once we give God the first fruits of our work, He invites us to **SAVE MONEY WISELY**. (**Show Proverbs 21:20**) Saving money is a test from God. If we save a portion of what we earn, we'll have enough for future events, or emergencies, or greater needs that will come. If we live off the paycheck week to week, we'll never have enough for those unexpected expenses that will **ALWAYS** come up and will **ALWAYS** get us into trouble.

This is what we call the 10/10/80 principle. That means that you **GIVE** God the first 10% of your income, you **SAVE** the second 10% of your income, and you **LIVE ON** and work with the 80% that is left. It will be surprising how fast your savings will grow as you diligently put money away for the future. Saving money makes your money work for you.

But that doesn't mean you get the latest gadget or desire. (**Show Proverbs 24:17**) When you get an increase in pay, or a benefit, or a tip, or a gift, don't go right out and spend it. Save it for that special thing you're waiting for. If you don't **HAVE** to have it, don't get it. Save that money for something you really want or need.

And if you can begin to invest some of the savings, it will increase all the more. The rule for investing is that you diversify in different accounts so that if one area fails, you don't lose it all. (**Show Ecclesiastes 11:2**) Put a little in the stock market. Put a little in mutual funds. Put a little in bonds. Whatever you do, spread it out so that you have more eggs in your basket, and

more baskets with eggs in it. Just a little here and a little there grows quickly. (**Show Proverbs 13:11 again.**) You don't need huge amounts to go in all at once, but consistency is the key. Start when you're young, if you can, and it will grow tremendously all the time you're still working so you'll have it when you need it.

(5) As you work it's a good plan to **KEEP GOOD RECORDS** of your income so you can account for it (**show Proverbs 21:5**). Not only does it make for easier tax preparations, but it also helps you see where your money is going and what you're doing with it. If you write it down, it's easier to track where your money goes; otherwise it will disappear all too quickly and you'll always wonder where it went.

Proverbs 27:23-24 makes a clear statement about this. *"Riches can disappear fast...so watch your business interests closely. Know the state of your flocks and herds."* Now our society today has made it very easy to let our money disappear. It's called the credit card and the debit card. If you don't keep track of what you use these cards for, you can rack up huge debt in the matter of weeks and not realize it. The debit card has a safety feature on it, letting you only use the card only when it has money in that account, but still, if you don't keep track of your money, it will quickly disappear. (**Show Proverbs 23:5**)

Have you ever looked closely at one of our paper currency? Each denomination of bill, whether it is the 1 dollar bill or the 1000 dollar bill, has an eagle on it. First it represents the United States of America, but that eagle has a tendency to take flight and if you're not careful, it's gone in an instant with nothing to show from it. Money not kept track of grows wings and flies away quickly. So keep good records of it and it will go away slower.

(6) So to help you track where your money goes, **PLAN YOUR SPENDING**. Put together a budget so that you can plan your spending. Make your money work **for you**. If you budget your expenses and your income, you will be able to save for those unexpected expenses that come only once per quarter or a couple times a year. (**Show Proverbs 21:5**) Plan ahead by using a budget sheet for each month so you can look ahead and be ready for those irregular

expenses. That will help you to live within your income, making sure you have enough to cover all the expenses. (**Show Proverbs 21:20**) Keeping track of your money and planning how to use it gives you the control you need to become financially healthy. Another version of **Proverbs 21:5** says, “*Good planning and hard work leads to prosperity, but hasty shortcuts lead to poverty.*”

(7) Make a plan for using your money, budget the use of it, and then live within that budget so that you will be able to **SET UP A REPAYMENT PLAN** to pay off those debts you’ve incurred up to this point. My hope is that you would become debt free, but that means you need to plan, budget and work hard at living within that budget. Wouldn’t it be nice for you to have all of those loans paid off? Wouldn’t it be nice to have that credit card debt taken care of? Wouldn’t it be nice to be free from having the bank or the credit company or the landlord calling for you to pay up your bills?

There are many in our world today who find themselves in financial trouble, and their first thought is to file for Chapter 8 – Bankruptcy. They want to unload their loans, so they decide that they won’t pay off their bill, but just let go of it. While that might seem like the easy way, it is disaster to your personal credit. **Proverbs 3:27** tells us “*Don’t withhold repayment of your debts.*” Take responsibility for them and make sure that you pay back those you owe. By following the first 6 habits we’ve just talked about, you will be able to start paying off all of those loans you’ve taken out.

I know a man who got into real trouble financially. In fact he was living in a house that came with some very unrealistic expectations in the rental agreement. In order to get out of that situation, he filed for bankruptcy, just to get out from under the abusive landlord, but he paid back all of the other loans that he had. He contacted each organization that he owed money to, explained the situation, and worked out a repayment plan with them, even though he had filed for bankruptcy. He took responsibility for his loans and made sure they were paid.

You see, the Lord calls us to “*let no debt remain outstanding, except the continuing debt*

to love one another” (**Romans 13:8**). That means that we pay everything off, not just the minimum payments on credit cards. If you cannot pay the whole amount on your monthly credit card, it’s time to get rid of that credit card and time to start living within that budget.

As Christians, we are to be respectful, and responsible to cover all our debts so that our witness will carry over to those around us. As we care for our finances and take care of our bills, people will come to respect us AS CHRISTIANS because we do what is right and good.

The **last of the 8 habits** of financial health is the most important one to get started. **COMMIT IT ALL TO GOD!** Debt is not your biggest problem in your life. It is a symptom of an unmanaged life. So to begin to get out of debt, the first step is to give yourself, and all that you have, back to the Lord so that He can begin to help you manage your life. Only with His help can you get out of debt. Only with the help of the Lord can you expect to find financial freedom.

Jesus tells us in **Luke 16:13-17**, *“No servant 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.”* The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, *“You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God’s sight.”*

We must make a choice as to who we will serve. Money makes a poor master, and we get into trouble when we become servants to money. But when we let the Lord God become the Master of our life, as we love Him and devote ourselves to Him, He makes sure that we have enough, supplying us with all our needs. God loves us and desires that we succeed in our lives, but we cannot succeed unless we allow God to be the Lord of our life. On our own we can do nothing, but with God’s help we can do all things (Phil. 4:13).

Proverbs 3:27 says it very well. *“Commit your work to the Lord, and then your plans will succeed.”* If we serve money as our master, we never have enough and we will work our lives to death trying to get more and more. If we have God as our Master, we learn to be content

with what we have and we let Him guide us and direct our use of His resources to bring honor and glory to Him.

“If God gives us wealth and property and lets us enjoy them, we should be grateful and enjoy what we have worked for. It is a gift from God” (Ecclesiastes 5:19). But that only happens as we let God become the Master of our lives.

What most people do when they get money, in this order: (list on screen) **1. Spend it. 2. Worry about it. 3. Repay it**, if they can. **4. Save it** when possible. **5. Give it**, if there’s anything left.

But the order of how we are to use His resources that God blesses is this: (list on screen) **1. Dedicate all of it** back to Him. **2. Tithe it** back to Him. **3. Save it. 4. Repay it. 5. Enjoy it.** Do you see the difference (**go back and forth between screens**)? Our order is corrupted, but God’s order is perfect.

Let me close with doing 2 things. First, for the next 2 minutes we’re going to put these 8 Habits slowly on the screen. I would like you to ask yourself, “Which ones do I need to work on?” Please don’t get up and leave, think quietly which one of these 8 Habits you need to work on. Circle the ones on your outline you need to work on. (**Display each for 10 seconds or so.**)

8 Habits of Financial Fitness

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| 1. Remember God is my Source | 5. Keep good records |
| 2. Make money honestly | 6. Plan my spending |
| 3. Honor God first | 7. Set a repayment plan |
| 4. Save money wisely | 8. Commit it all to God |

Now, I’d like us to pray for those in our congregation who are struggling through financial situations. You may know some, so pray with me...

Father, you know each of our situations. You know our struggles and difficulties today. I lift up each person here today who is struggling with their finances. Let them begin to develop these habits in their lives. I pray that you would miraculously turn around their finances. Replace pressure with peace, tension with trust, debt with delight. Help them out of the hole and onto your pathway to financial freedom. This I pray in Jesus’ name. AMEN.