

I. INTRO

- a. Money's fun ... if you've got some.
- b. Problem is, most people aren't having fun. They may look like they are. They may act like they are. But when they're too scared of the bills to walk to the mailbox in the afternoon, life doesn't look very fun, does it?
- c. Some sources say that 70% of Americans are living paycheck to paycheck. That means if you look down the row at the families sitting beside you right now, seven out of ten of them have too much month left at the end of the money.
- d. SPEAKER: If you have an engaging personal story of your own financial experiences, share your heart with the congregation to add a personal impact to the discussion.
- e. The problem is, though, that we have this idea that more money will fix all our problems. That's not true. Money isn't the cure-all. More money usually just makes us more of who we already are. So if you're a broke jerk, more money will just make you a rich jerk!

II. EVERYBODY STRUGGLES

- a. How many of you in here have done something really silly (or stupid) with money? Raise your hand.
 - i. SPEAKER: Raise your hand. Play this up.
 - ii. Well good. We've got some real honest people here. And it looks like we have a few who didn't understand the question.
 - iii. The fact is, if you've done something silly (or stupid) with money, you know what that makes you? Over twelve.
 - iv. We've all done it.
 - b. If you're struggling with money, if you've got bills piling up, if you're worried about retirement or college expenses or just the power bill, guess what? You're normal. Welcome to the club! The fact is, "normal" in North America is broke!
 - c. But that's not what the devil tells us, is it? The devil wants us to think we're the only ones. He wants us to be isolated, pushed to the dark corners of the church with our guilt and shame about money. He's a predator. If he can separate us from the pack, he knows he can take us out.
 - i. That's why money problems consistently rank as one of the leading causes of divorce in North America.
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- ii. That's why college students all over the nation are carrying record-high credit card balances.
 - iii. That's why bankruptcy continues to be rampant in our country. (The Office of the United States Trustee reports that in the 10-year period from 1998 to 2008, there were 14,347,244 bankruptcy filings in the United States Bankruptcy Courts.)
- d. The problem isn't money. The problem is a lack of hope. The problem is our own bad behavior.
- i. We do stupid things.
 - ii. We blame other people when we do stupid things.
 - iii. We do everything we can to avoid the pain that comes when we do stupid things.
- e. Pain is a teacher. It's instructive. Pain shows us where we went wrong and points the way back on track.
- i. If we spend all our time avoiding the pain, we'll miss the lesson.
 - ii. Pain will make you open your Bible.
- f. Our behavior is the key.
- i. Dave Ramsey says that personal finance is 80% behavior. It's only 20% head knowledge.
 - ii. So, what behaviors do we need to examine in order to get our finances in line with God's way of handling money?

III. SETTING UP THE FIVE BIBLICAL PRINCIPLES

- a. There are over 800 Scripture passages about money.
- b. Jesus talked more about money than He did any other topic, including heaven, hell, temptation, sin and salvation.
 - i. Clearly, money is a big deal.
 - ii. Sometimes, though, people in church get confused about this.
 1. Let's be honest. When you found out that today's sermon was about money, how many of you left your wallets at home?
 2. In church, we sometimes think that a sermon on money is just a plea for more giving. For Jesus, though, teaching about money was an essential preparation for a godly life.
 3. Like the old saying goes, "Show me your checkbook, and I'll show you what's important to you."
 4. In a sense, your checkbook is a little window into your soul.

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- c. The Bible doesn't have a complicated, hard-to-understand formula for how to save and invest.
 - i. What the Bible teaches about money is shockingly easy to understand. It's just really hard to do. Why? It's because of our behavior.
 - ii. I learned a long time ago that if I can get control of the guy in the mirror, I can win with money.

 - d. So let's take a look at Dave Ramsey's five biblical principles for winning with money.

IV. FIVE BASICS FOR BIBLICAL FINANCE

- a. Get Out of Debt
 - i. Proverbs 22:7: "The borrower is the slave of the lender."
 - ii. Matthew 6:24: "No one can serve two masters."
 - iii. Cast the vision: What would it be like to have no payments?
 - iv. Sometimes people get confused and think they need to borrow money to do what God is calling them to do. But if God wants you to do something, He will send you the money!
 - v. Debt is financial whining.

- b. Act Your Wage
 - i. Proverbs 21:20: "In the house of the wise are choice stores of food and oil, but a foolish man devours all he has."
 - ii. 1 Timothy 6:6: "But godliness with contentment is great gain."
 - iii. We've all done "stupid with zeroes on the end," but you can learn to live on less than you make.

- c. Get on a Budget
 - i. Sometimes people do stupid stuff and then ask God to bless it.
 - ii. Luke 16:10: "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much."
 - iii. A loving father gives you only what you can handle. Example: teaching a teenager to drive.
 - iv. You better have a plan!
 - v. Be responsible. Be an adult. Make a plan on paper, on purpose before the month begins.
 - vi. Agree on it with your spouse if you are married.

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- d. Save and Invest
 - i. You can't out-earn stupidity.
 - ii. It's important to save money in several different ways:
 - 1. Save for an emergency fund.
 - a. Like Grandma said, save for a rainy day.
 - b. Life is coming. You better be ready!
 - c. This will become "Murphy Repellant."
 - 2. Save up and pay cash for things.
 - a. Why? You spend less when you use cash.
 - b. A recent study showed that you spend 47% more at McDonalds when you use a card than you do with cash. Why? Because you feel it. It hurts.
 - c. Some studies show that in general you spend 12–18% more when you use plastic.
 - d. Use cash! You spend less, and you can get a deal!
 - 3. Save up and invest for your future.
 - e. Give
 - i. There's nothing more fun to do with money than this!
 - ii. SPEAKER: Give some examples of generous things people have been able to do for others. Dave uses the examples of leaving a huge tip at Waffle House or blessing a military wife.
 - iii. Face it: God doesn't need your money. It's arrogant to think that. If He did, there would be a greasy spot where you were sitting.
 - iv. He isn't concerned about your money. He cares about you.
 - v. He's trying to change the person in the mirror.
 - vi. God has a game plan. He is your father and wants good things for His children.

V. CONCLUSION

- a. All of these things weave together.
- b. God's ways of handling money work every time, but not without bumps in the road. You have bumps even when you're serving, though.
- c. If you do this stuff, broke people will make fun of you. This is not the "normal" way of doing things.
- d. But if you live like no one else now, later you get to really live like no one else.
- e. Hebrews 12:11: "No discipline seems pleasant at the time, but painful. Later on, however, it produces a harvest of righteousness and peace for those who have been trained by it."