

Momentum Sermon Series

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SERMON ONE - TRUSTING GOD COMPLETELY

Text: Philippians 4:10-13

I. SERIES INTRODUCTION

- a. Nine weeks ago, many of us decided that it was time to get weird. We decided that we didn't want to be "normal" anymore.
 - i. Today in North America, "normal" means:
 - 1. We believe we'll always have a car payment.
 - 2. We have no money in the bank for emergencies.
 - 3. We have a student loan that's been around so long we think it's a pet.
 - 4. We're up to our eyeballs in debt.
 - ii. The bottom line is that "normal" means "broke." And we don't want to live that way anymore.
 - b. And guess what? It's working.
 - i. Give stats on the church's progress so far in FPU. Include things like:
 - 1. Number of families enrolled in FPU
 - 2. Amount of debt paid off so far
 - 3. Amount saved so far
 - ii. We're not stopping there, though. We're gaining momentum and we're on our way to becoming debt free! Think about that.
 - 1. What would it feel like to have no car payment?
 - 2. What would it feel like to have no house payment?
 - 3. What would it feel like to bring a major purchase home from the store and not have to worry about a bill showing up for it later?
 - 4. What would it feel like to cover a major emergency with cash from an emergency fund?
 - c. I believe there are five characteristics of a church walking in financial peace, and over the next five weeks, we're going to explore each one in detail. We'll see that a church operating with financial peace:
 - i. Trusts God completely
 - ii. Saves money consistently
 - iii. Recognizes God's ownership
 - iv. Embraces its God-given mission
 - v. Commits to lifelong generosity
 - d. Today, we're going to start with that first principle: A debt-free church trusts God completely. And that trust is based on the issue of contentment.
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II. WE LIKE STUFF

- a. Contentment is a tough word in today's consumer-driven culture.
- b. We're living in the most marketed-to culture in history.
 - i. The average American sees over 3,000 commercial messages a day.
 - ii. A child born today will likely see over one million commercials before age 20.
 - iii. The purpose of all this marketing is to drive home two important points:
 - 1. "You need what we're selling."
 - 2. "And you need it now!"
- c. And we're okay with that, aren't we? We love our stuff!
 - i. Dave Ramsey calls it "stuffitis."
 - ii. Others have called it "affluenza."
 - iii. The overriding image is that this persistent need for stuff is a sickness.
- d. A key symptom of stuffitis is nearsightedness: We can only see what's right in front of us and we're blind to the long-term consequences.
 - i. This nearsightedness brings impatience. That's why we'd rather use a credit card to have something today instead of working an extra job for two months to earn the money to buy it later.
 - ii. Don't forget, we're living in the microwave age. We're used to having anything we want within 30 seconds, just by pushing a few buttons.
 - 1. Comedian Brian Regan makes this point about Pop-Tarts®. Have you noticed that Pop-Tarts® now have microwave instructions? Seriously. The box says, "Microwave on high for three seconds."
 - 2. Good grief. How long does it take to toast a Pop-Tart®? A minute? Who doesn't have one minute in the morning to toast a Pop-Tart®?
 - 3. If you have to cut your breakfast preparation down from one minute to three seconds, you might need to loosen up your schedule a little bit. You're booking yourself too tight.
- e. But that's just who we are, right? We want our stuff, and we want it now!

III. WHAT IS CONTENTMENT?

- a. In the book *Authentic Faith*, author Gary Thomas says, "Contentment is nothing more than 'soul rest.' It is satisfaction, peace, assurance and a sense of well-being that is cultivated by pursuing the right things. Instead of more power, more money, more pleasure, and more control ... we seek an abundance of grace and peace."
- b. Let me say it again: Contentment is soul rest.
- c. So, let me ask you: Is your soul at rest?

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- d. For many, the answer is a resounding no. Their souls are not at rest. Instead, they are restless.
 - i. They are restless thinking about the raise they didn't get.
 - ii. They are restless thinking about the new computer they want to buy.
 - iii. They are restless thinking about a new car or new house that seems out of reach.
 - iv. They are restless thinking about the neighbor's new raise, new computer, new car, or new house.
 - e. Read Philippians 4:10–13.

IV. PHILIPPIANS 4:10–13

- a. That passage cuts like a knife through our stuffitis, doesn't it?
- b. Paul wrote the book of Philippians while sitting in prison. He had no freedoms, no privacy, and no assurance that he'd ever be released.
 - i. That makes his comments on contentment even more powerful.
 - ii. This is a man who once had everything in the world—power, prestige, respect, and possessions—but now he's stuck in prison.
 - iii. The Philippian church had sent Paul a messenger and a care package, and in chapter 4 of the book, Paul stops to thank them. However, he cannot thank them without stating clearly that God has already given him everything he needs.
 - iv. It is as if Paul is saying, "Thank you for sending this to me. That was indeed a blessing. However, I want you to understand—you who are free and well-off—that contentment isn't about the stuff I have with me. Contentment is a condition of the heart, and in Christ, all my wants, needs, and desires have already been met."
- c. And what does that kind of contentment do to someone?
 - i. It leads you to amazing levels of faith and assurance.
 - ii. We've all heard the often-quoted passage, "I can do everything through him who gives me strength." What we often forget, however, is that Paul makes this statement from prison and in the context of contentment.
 - iii. Paul is saying to the church, "I am in jail, but I have everything I need. Why? Because I have Christ, and in Him, I can do anything, bear any burden, and face any obstacle."
- d. Even in the pit of prison, Paul wasn't concerned with what he did or did not have. He certainly was not concerned with what anyone else did or did not have. If he lost absolutely everything and still had Jesus, that would be enough.

V. THREE CHARACTERISTICS OF CONTENTMENT

- a. Contentment means trusting God, not Visa.
 - i. Where do you turn when you have a financial emergency—to God’s Word or to your Visa card?
 - 1. People often excuse their lack of savings by saying something like, “I’m just trusting God to provide what I need when I need it.”
 - a. They may even quote Philippians 4:19 to justify their failure to save and plan.
 - b. The truth is, the Bible tells us to save money. In fact, Scripture says that only a fool doesn’t save money! (Proverbs 21:20)
 - 2. If we’re trusting God, then we have to trust His Word. And that Word tells us to save money.
 - ii. When we’re operating from a position of trust and actually daring to apply the biblical principles of finance, then we’ll be prepared when emergencies come up.
 - 1. Seven out of ten people can’t even cover a \$5,000 emergency without borrowing money or pulling out a credit card.
 - 2. But “in the house of the wise are stores of choice food and oil.” (Proverbs 21:20)
 - iii. Trusting God is a proven financial principle!
 - iv. There’s a funny thing about God’s way of handling money: It works when the market is up, and it works when the market is down. It works when you get a raise, and it works when you get laid off.
 - v. God’s principles of saving and planning work in the real world. These aren’t obscure spiritual realities; this is real-world, day-to-day financial advice!
- b. Contentment means being thankful for what you have.
 - i. Have you ever noticed what happens to your attitude about what you have when an attack of stuffitis has you focused on something newer, bigger, and better?
 - 1. Car fever is the perfect example of this. We Americans love our cars. We will sign up for a seven-year car loan just to impress someone we’ll never meet at a stoplight.
 - 2. What happens when the car fever starts to sink in? Once we start checking out the new models, the current car starts looking worse and worse, doesn’t it?
 - 3. You may have been in love with your current car two months ago, but once you saw the new model, something changed. Suddenly, the interior looks dull and stained. The exterior paint looks faded. The brakes seem to squeak out of nowhere. There seems to be a weird noise in the engine. Right?

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- 4. All of this builds up until we come to the inevitable conclusion: “I need a new car!” or “I need a safer car!” or “I need a bigger car!”
 - ii. It’s funny how we convince ourselves that what we have suddenly isn’t sufficient. We tend to excuse it because it is so common in our culture today, but the harsh reality is that this attitude is not biblical.
 - iii. When stuffitis begins to beckon, we need to repeat to ourselves Paul’s words, “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.” (Philippians 4:12)
 - c. Contentment means giving generously in all circumstances.
 - i. Giving changes our mindsets, even when we have very little to give.
 - ii. Giving a tithe serves as a reminder of ownership. It is a concrete recognition of the fact that God owns it all. (Psalm 24:1)
 - iii. Giving a tithe demonstrates your contentment with what you have. You see, you cannot give if you aren’t convinced that what God’s given you is enough to meet your needs.
 - iv. God honors your faithful giving.
 - 1. Giving is an act of obedience. It enables us to participate in relationship with God in a meaningful way.
 - 2. The emphasis must remain on God.
 - 3. The focus should remain on what we can give, not what we can get.
 - v. When we are responsible with what we have, I believe God honors that and entrusts us with more while protecting what we have. That should never be a motive for giving, but it should be a faith-based expectation.

VI. CONCLUSION

- a. The world is not teaching contentment.
 - i. The world is teaching us to take what we can get, to borrow for what we want, and to satisfy our desires immediately.
 - ii. The world doesn’t demonstrate long-term solutions. It only focuses on short-term desires.
- b. Contentment is not a short-term mindset. It is a decision to maintain an attitude of gratitude and consistent state of “soul rest” for the long term.
- c. Contentment is an active choice. We can choose to be content, regardless of our circumstances.
- d. Contentment makes us available for what God has in store for us. We can freely say “yes!” when He calls us to go, give, serve or do.

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- e. A commitment to contentment may make us uncomfortable at first. In fact, it probably will.
- i. Long-term solutions always cause short-term discomfort.
 - 1. We have to learn to tell ourselves no.
 - 2. We have to look past the stuff we want right now and look toward retiring with dignity, sending our kids to college without student loans, using cash to buy a car in 3–5 years, and having the cash on hand for that roof repair that is looming in the future.
 - ii. Short-term solutions always cause long-term problems.
 - 1. When we live paycheck to paycheck, meeting every desire today, we are robbing the comfort and dignity we could enjoy later in life.
 - a. We can have it today with sorrow, or we can have it later with joy.
 - b. Proverbs 10:22
 - 2. This is what Dave Ramsey means when he says, “If you will live like no one else, later you can live like no one else!”
- f. Truly living like no one else requires a simple, humble joy and contentment with what God has given you today.
- i. What has He given you? With what has He entrusted you?
 - ii. If you don’t think you have much to offer God, you need to take a closer look at your life.
 - 1. He’s given you family, friends, opportunities, talents, skills, abilities, time—He’s given you everything.
 - 2. This isn’t a question of whether or not you have something to offer. This is a question about what is keeping you from offering what you have to Him.
 - 3. What is your stuff keeping you from doing for God today?
 - 4. Trusting God will help you become content and experience true peace.