GOD'S GREATEST RIVAL PT 2. THE 4 'T'S OF MONEY

We began a new series last week called God's Greatest Rival. I suggested that Satan was not God's greatest rival but money was. Money competes for the affection of our hearts, far more than Satan does. The Bible says that money itself Is neutral. The issue is the love of money, that the Bible says is the root of all evil. 1 Timothy 6:10

The Bible speaks strongly against greed and yet almost no one considers themselves greedy. Greed is the desire for more than is necessary or fair. Check last week for the symptoms of greed. The cure for greed is to become aware of the brevity of life. The futility of seeking after money is obvious when faced with our mortality.

Today I want to talk about managing our finances. On the money site, Sorted.org it talks about 5 different types of personalities when it comes to money. In the simple version there are savers and spenders. Who is saver? Who is spender? Who is married to the opposite? The sorted site said that we typically marry the opposite personality type, which might be why there are more rows over money than almost anything else.

Two spenders will have a blast for a while. Two savers will support each other. But if saver/ spender, likely to influence each other but with conflict along the way. Whether we like it or not, our attitude to money is strongly influenced by our parents and how they handled money.

Basic premise we have to get our heads around when it comes to money. God owns everything. Job 41:11, Psalm 24:1 Implications. #
We will have to give an account to God one day for how we used our money

 # We are managing it on his behalf.

 # One day we will have to give it all back.

This is the greatest challenge to get our heads around. Because we say. But I earnt it. It is mine to do with what I please. We conveniently forget that not only is everything in this world God's. God directed where you were born and has given you abilities and skills. God has placed you in your family of origin. These things we had no control over and yet these are huge determiners in how much money we have now. You could have been born in Niger, to illiterate parents, who could not afford to send you to school. Both of you might work hard. And yet inevitably you will have more money than the person from Niger. So this leads me to 4 T's around money.

Money is a test. *Jesus said. " Where ever your treasure is, there the desires of your heart will also be." That means whatever you value the most, is where the desires of your heart are. Example from the church budget. We spend ¼ of our budget on youth and children. As a church we put a high value on youth and children's ministry. Now this is not right or wrong. Another church might spend ¼ of their budget on mission. That is what they value. So, if you were to look at your own budget, of where you spend money, you would be able to make some deductions about where the desires of your heart are. So what does your budget tell about what you treasure if I was to put it on the screen?*

Jesus said money is a test of faithfulness. Luke 16:10-12 So God has given us money, resources as a test of faithfulness. He has shared resources with us, to test us with how we use them. How we use them is a reflection of what we truly value.

Money can be a trap. *The trap is we can borrow money. And that is incredibly easy to do these days. Lots of warnings about the perils of debt. Proverbs 22:7 Some translations have the borrower is a slave to the lender. We are in bondage as it were. If you have huge debts you know the feeling of being in slavery to the lender. It is like a weight hanging over you*

Two things we can borrow for. 1. Appreciating asset. I.e. a House. Houses in general go up in value. So if our circumstances were to change, lost our job, whatever, generally we can sell the asset and not be in debt any more. 2. Depreciating asset. When we borrow money for a car, couch, fridge. etc. The problem with this kind of debt is that the asset decreases in value. So if in a years time, our circumstances change, and we have to sell the asset, it is not worth as much as the debt.

Why do we do this? Because we don't want to wait. We are betting on the future. Ie same job, circmstances etc And if that bet goes wrong, then we are in a hole. See James 4:13-16

We are also not using the resource money very well as we have 50% more. Now I realize that sometimes we might be forced into this situation. But we need to be aware of the trap of debt. Get out of it as fast as we can.

I read recently that many people who are seeking financial help are not those on low income but people on good incomes who have just stretched themselves too thin with consumer debt and are using one credit card to pay off the other. This is a very stressful way to live. It might be humbling to admit we are in financial trouble but there are people at places like Jubilee Budgeting who can help you if you are drowning in debt.

The other trap with money is that we don't save enough. As NZ'ers we are really bad at saving with one of the lowest savings rates. We ignore the fact that almost always things go wrong and then we need some money. We don't set aside enough for those unexpected disasters. We somehow assume we will be immune until we are not. Proverbs 30:24-25 encourages us to be like ants, and show wisdom by saving for the future.

Money needs taming. *It is not so much money that needs tamed. But us. We actually have to actively manage our money. We need a plan. Left to it's own devices money can just trickle through our fingers as it were. It just goes and we wonder where has it gone. Often we will look at other people and wonder how can they afford that holiday or that car. But what we don't see is what they have gone without. We don't see the plan they have had in place for years, saving so they could afford that item. Someone can appear wealthy and be living on a knife edge of credit Others might appear poor but have a very healthy bank balance.*

To manage our money, we have to know what we are spending our money on, and what our goals are. Money has to carefully managed so that is does what we want it to do. We often focus on the now, as the future just seems a long way away. When we are young, retirement seems an eternity away. We have to take charge of our money and not let it run our lives. We are to run it. Proverbs 13:11 Prov 21:5

Money requires Trust. Luke 12:29-31 Are we willing to trust God when it comes to finances. Look at Jesus promise in Luke 12:29-31 There is an Instruction not to worry about having enough. Yet if we are honest, often money is the thing we worry about the most. There is an observation that money thoughts dominate those who don't believe with an obvious implication if we are believers. And there is a Promise. Put God and his kingdom first an He will give you everything you need. Note it does not say Want. Note also it was spoken at a time when no govt benefits or ACC, or superannuation.

Many of us have a reasonable income. In a sense it is not as easy to trust God when we have a regular pay coming in. Having to trust God financially is not there. So what does it mean to trust God with my finances in this situation? Some of the answer to this might be around generous giving. Some are on low income. That element of trust is very much a reality. This is a promise and a call to truly trust God with our finances whether we earn lots or little.

The Four T's of Money. Money is a test, can be a trap, needs taming, and requires trust.

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REFLECTION + DISCUSSION

What does my spending say about my priorities?

How do i feel about one day having to give an account to God for what he has given me?

What is your attitude towards consumer debt? How do we resist the pressure to have more things and more things now?

Both lack of savings and consumer debt are betting on our future being the same or better? What does the Bible say about this?

If 1 is my money is out of control, and 7 is I have my money totally under control, where would you be? What do you need to do to increase your score?

Discuss Luke 12:29-31. What do you think of these verses. Do you worry about finances? Does money dominate your thoughts? Does God really give us everything we need if we put him first?

How can we grow in trusting God with our finances, esp. if we get a regular pay?