

## **Conquering the Giant of Finances 4-12-15**

We are continuing our series today on Conquering the Giants we face daily in our lives. The #1 giants in our church survey were Temptation and Financial Pressures. Next Sunday we are going to talk about the giant of Illness.

Many have been asking for prayer regarding financial issues. It's scary to not have enough to pay our bills, it causes arguments and this giant robs us of all that God desires for our lives.

You also said, "Hey, we're dealing with the giant of failure." In a few weeks, we're going to talk about that. Then we're going to talk about the giant of temptation, and on we're going to go.

God has answers and today we are going to look at some of them. But here's the BIG QUESTION: **Are you open to considering God's way?**

- One reason David was called a man after God's own heart: he said, "I want to pursue God's plan. I want God's path." Read with me from Psalm 25:

**"Show me the right path, oh Lord. Point out the road for me to follow. Lead me by your truth and teach me, for you are the God who saves me. All day long I put my hope in you."**

Today we are going to look at 5 principles in the Bible **FROM GOD**, that will help us conquer our financial pressures that we face. Ready?!

**1. The principle of accounting says, Keep good records.**

- Ever hear this before: “I just don’t know where my money goes!”
- This means someone isn’t keeping good records
- If you don’t record well, your money will definitely disappear fast!

Proverbs 27:23-4 says it like this:

*“Riches can disappear fast... so watch your business interests closely. Know the state of your flocks and herds.”*

Keep good records. Know the state of your flocks and herds.

Proverbs 23:23 says, **“Get the facts at any price.”**

What facts do you need to get?

1. **First of all**, you need to get the fact about **how much do I earn?** How much money is coming in Weekly, bi-weekly, or monthly.

2. Then **how much do I spend?**

Every day: update your checkbook (Keep your Debit Card receipts!)

Every month: at Dollar General, Food Lion, on gas and insurance, cable....the list goes on

**So, get the facts on How much do I earn, how much do I spend and**

3. **Then how much do I owe?** How much do I owe on my mortgage? How much do I owe to the credit card companies? How much do I owe on my car loan? You can do it monthly. You can do it quarterly.

**Number one: keep good records.**

**Number two:** the principle of budgeting, which means I plan my spending.

**3 kinds of plans / goals to have regarding our money:**

- 1. Spending**
- 2. Saving and**
- 3. Giving**

Looking at what the Bible says, Proverbs 21:5. Let's read it out loud together.

"Plan carefully and you will have plenty. If you act too quickly, you will never have enough."

**Heather's story**

#1 keep good records. #2 plan my spending. #3

**3. Save for my future.** The principle of saving.

Proverbs 21:20, The wise man saves for the future, but the foolish man spends whatever he gets." LB

- The avg. Japanese family saves 25 percent of their income.
- The avg. European family saves 18 percent of their income,
- but the avg. American saves only five percent of their income. Wow!

Look at Proverbs 13:11. It says,

*"Money that comes easily disappears quickly, but money that is gathered little by little will grow."* - Proverbs 13:11

How do we Conquer the Giant of Finances? Keep good records; plan my spending; Save for my future and #4

**4. The principle of Tithing. Return 10% to God. 10 percent of all that I make goes back to God. That's the principle of tithing.**

How many of you know we shouldn't test God? Great! But God says 1 time in the Bible we can test Him....and it is regarding money!!

- The last book of the OT, Malachi, Chapter 3
- God is talking here. He says, "**Bring to my storehouse.**" Now in the Old Testament that was the temple. In the New Testament it's the church.
- God says, "**Give to my church a full tenth of what you earned.**"
- **The tithe is special because it is from the beginning, not the end. We are to honor God 1<sup>st</sup> before we pay our bills, splurge on movies, cable, whatever**
- And, if you wait till later you will never have enough to Give to God! And here is the test:

**God says, "Test me in this, and I will open the windows of heaven for you, and pour out all the blessing that you need."**

**Now listen: God doesn't send sickness if you don't tithe! Or calamity, or the hounds of hell! But he does promise to bless us and also to remove the one who is destroying you. Listen to Malachi 3:11**

And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts.

- God promises to remove the devourer in our lives if we honor him with our financial gifts. Wow!!

Basically, remember giving is about HONORING GOD. To value God highly. If we honor Him he will take care of us more than we know. Listen to His promise in 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."

So four principles so far: principle of accounting (Keep good records), budgeting (plan my spending), saving (save for my future), tithing (Return 10% to God) and then the last one is perhaps the hardest one.

**5. It's called the principle of Contentment. Which means I enjoy what I have.**

- Cell phones, TV's, Cars...even your spouse and kids!  
Well, maybe not our kids (lol)
- The Bible says in Ecclesiastes 6:9  
"It is better to be satisfied with what you have than to always be wanting something else."

Practical advice, right?

- Like what you have. Be satisfied.
- We are tempted to "Keep up with the Jones" to want what they have. **Problem is this:** they are in debt, too!
- Friends, let's ask God to make us content. With little or with much

Pray

Close your eyes and respond to God today. If you would like to have special prayer today would you be willing to raise your hand? Just put it up, and put it back down. Put it up, put it back down.

Father, you see these hands. You know their individual situations. You love them. You care about them. You want to be on their side. God, I know many here today are experiencing financial stress and difficulty. Father, as they follow your principles, I pray that you would miraculously turn around their finances. Replace their debt with the light of Jesus Christ.

Replace their pressure with your peace. Help them to get a hold on their finances, and to stay on your pathway to financial freedom. God, I pray for a miracle of finances in the lives of those who need it today.

Everybody pray this silently: Say, "Father, I want to follow your financial principles for the rest of 2015. Forgive me for spending more than I make. Forgive me for the unwise purchases that I've made. Help me to get on track with your plan. Today I commit myself to your financial principles. With Your help, I'm going to start keeping better records. I'm going to learn to plan my spending. With your help, I'm going to save for the future. I'm going to put you first in my finances by returning the tithe back to you. Help me to enjoy what I have."