

## “What to Do When the Economy Stinks – Part 2”

Text: Matthew 6:31-33

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Park Boulevard Presbyterian Church ([www.pbpc.org](http://www.pbpc.org))

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I want to address two issues that came to my attention after the service last week.

- One is that I may have been a bit overzealous with the current U.S. deficit. I said it was at 100 trillion dollars and it is actually at 455 billion dollars as of Wednesday this week. That’s what happens when you watch too many news shows and I apologize for the wrong information.
- Second, someone asked me a question about the tithe and unemployment. Those who are unemployed are free from tithing as long as you aren’t receiving any income whatsoever. Remember, the tithe is an act of gratitude to God for his faithful provision and an act of trusting God with our future provision.

### **PRAY!**

As a review, more and more people are getting worried about the economy. Jesus says in Matthew 6, *“Don’t worry... Your heavenly Father already knows what you need, and He will give it to you if you will give Him first place in your life and live as He wants you to.”*

- God says, “You don’t have to worry. It doesn’t matter what happens in the economy. I’m going to take care of you. I really will.” There are two conditions in this passage from Matthew 6: if you give God first place in your life and if you live as He wants you to live. Then you can count on God to help you out.

This morning, I want us to look at what to do when the economy stinks, part two. Or how to follow God’s financial plan. My goal, again, is to get everybody out of debt.

Last week I said that God tells you do five things. And you have to do all five. We went over the first three:

1. Dedicate all you have to God.
2. Give the first part back to God – the tithe (10%)
3. Save for the future – 10%

Let’s continue now with points 4 and 5.

#### 4. REPAY WHAT YOU OWE.

- A. These principles must be done in order. You pay God first. You pay yourself second. Then you set up a repayment plan to repay your debt. If you say, "I'm going to wait until I'm out of debt until I start saving and tithing," you'll never get out of debt because you're not doing it God's way. Repay what you owe.
- B. Proverbs 3:27 in the Living Bible says, "*Don't withhold repayment of your debts.*" Romans 13:8 says, "*Let no debt remain outstanding*"
- C. I read a quote the other day from Ann Landers. "Most of us would be willing to pay as we go if we could just finish paying for where we've been." That's true. Sometimes just a few dumb decisions in life set you up for tension for the rest of your life. You get overextended on a car or a house or a college education or something, then the rest of your life you're just playing catch up and you're under tension. Does anybody vaguely relate to this? It's because we get in a hurry and then we get in debt.
- D. What causes debts? There are a lot of reasons people get into debt, like health issues. But if you've been saving in advance, maybe you would have avoided health debt. The two greatest causes of debt are definitely in your control...
- E. The Bible says **the greatest cause** of debt is not planning **my spending**. Proverbs 21:5 says, "*Plan carefully and you will have plenty, if you act too quickly, you will never have enough.*" If you don't get anything else, I want you to get what I'm about to say right now. Financial freedom is not based on how much you make. It is not! Financial freedom is based on how you spend it. You can live financially free at any level of income if you spend it wisely. If you think a little bit more is going to solve all your problems, you're wrong. It's based on learning to plan your spending and you have to have a plan.
- F. God says, "*Plan carefully and you will have plenty.*" Then God says, "*If you act too quickly you will never have enough.*" Circle "act too quickly." What's He talking about here? He's talking about what advertisers call impulse buying. Impulse buying is unplanned expenditures based on emotions. It's when you buy without thinking. You just do it emotionally. Have you ever bought something without thinking and later regretted it? You see it and you've just got to have it! And you buy it and then you're in debt and you say, "Why in the world did I do that?"
- G. If you want to break the habit of impulse buying which is what gets us into debt, there's a word for it...Budget! That's a foreign word for some of you. A budget is simply planned spending. It's planning your spending. A budget is telling your money where you want it to go rather than wondering where it went. If you want to get out of debt, you've got to nip it in the budget. It's like that great theologian Barney Fife, "Nip it, nip it, nip it!" One way of doing this is to cut up some or all of your credit cards.

- H. **The second reason** we get in debt is not keeping good records. Proverbs 27:23-24, *“Riches can disappear fast ... so watch your business interest closely. Know the state of your flocks and herds.”* In those days all the ranchers and farmers had their entire assets in flocks and sheep. The proverb says know the state of your flocks. Today, it's saying know the state of your stocks.
- I. I saw a cartoon where two business men were talking. One guy says, “Who’s watching your stock portfolio?” The other guy says, “I’d say the Tidy Bowl man has a pretty good view of it.”
- J. You’ve got to know where it’s going. You’ve got to keep track of your finances. You must be aware of how you use your money. I can’t tell you how many people have said to me, “Chris, I just don’t know where it goes!” Warning! If you don’t know where it goes, you’re already in trouble. Let me give you an equation. Ignorance plus easy credit equals disaster.
- K. There are four things you need to know about where your money is going.
  - What I own – assets
  - What I owe – debts
  - What I earn – income
  - Where it goes – where I’m spending it.
- L. If you’re not keeping good records on those four you’re headed for disaster. You’re never going to get out of debt and you’re certainly never going to have God’s blessing on your finances.
- M. Most marriages get into trouble because one of the two spouses is kept in the dark about finances. You need to write it down, keep a log. You need to keep good records.
  1. How many of you would attend a budget workshop? If you’re married and you want to attend, it should be a mutual decision. You should pray about it together. You should ask God for wisdom.

Then the fifth one. This one you’ve got to do, too. If you ignore this one you won’t do the first four. The fifth principle of God’s financial plan is...

## 5. ENJOY WHAT YOU HAVE

- A. This is the principle of contentment. If you don’t learn contentment you will never stick with the first four principles. Ecclesiastes 6:9 says, *“It is better to be satisfied with what you have than always to want something else.”* Is that a problem in the Bay Area? People are so busy getting more they do not have time to enjoy what they already have. What develops is a serious syndrome in four stages:
  1. Stage one – Your yearnings exceed our earnings. That’s going to happen the rest of your life. You will always want more than you can afford.

2. Stage two – You go out and buy it anyway and you get and into debt.
  3. Stage three – You have to hustle constantly now to make ends meet because you're over extended.
  4. Home life begins to deteriorate because everybody's exhausted, anxious, irritable. And absentee parents are so busy making a living they don't have time to make a life.
- B. I've said it many times. Kids don't need more things. They need parents. They need you. They need your time. They don't need the latest gizmo. We rationalize this hectic, hurried, hustling lifestyle where everybody's working as fast as they can to make ends meet and say, "It's only temporary." Who are you kidding? It's not temporary. It becomes a lifestyle. You never catch up. And before you know it the kids are going to be gone.
- C. Things are going to settle down when you choose to make them settle down. That is a choice of values. There are some things more important than things. Like your health and your family. Like relationships and love, there are far more important than things. To continue to let certain material possessions dominate your life, control your lifestyle and keep you under stress, is not a very good idea.
- D. Notice what most people do with their money.
- First, they spend it. Actually they overspend it.
  - Two, they worry about it.
  - Three, they start repaying it.
  - Four, if they've got any left over, they save a little.
  - Finally, they give it.

God says, No, this is the order that I will bless.

First, dedicate it all to Me.

Second, tithe it (10%)

Third, save it.

Fourth, repay it.

Fifth, enjoy it.

- E. God uses money to test your spiritual maturity. Jesus talked more about money than He did about either heaven or hell. Jesus said, "*if you have not been trustworthy in handing worldly wealth, who will trust you with true riches?*" How you manage your money influences how much God can bless your life. God says, "I look at how you manage the resources I've put into your hands. And that's how I determine how much I can bless your life."

**PRAY (Pray this in your heart...)**

**Father, I want to follow Your financial plan. Forgive me for spending more than I make. Forgive me for unwise purchases. Help me to get back on track with Your plan. Starting today, I dedicate all that You have allowed me to have to You. I realize that it's just a loan while I'm here on earth. But**

**with Your help I'm going to keep better records. And I'm going to learn to plan my spending. With Your help I'm going to save some for the future. And I'm going to prove that You really are first in my finances by returning the tithe on all I make back to You. Help me to enjoy what I have, to learn to be content. Jesus Christ, I invite You to be the manager of my life. I want to trust You with my finances and my future. Teach me to trust You. In Jesus' name. Amen.**