

Making Change

Title: Part 2 – Stress is Bad

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Transition: Paul Prays & Seats

While everyone here in the house is saying “Hi,” I am incredibly thankful for everyone joining us on our app or social channels. We consider you a part of our family so let us know how we can pray for you or serve you.

I’ve got a little audience participation to get things going because I know how much you love it, right? Most of us have been broke at one point or another so by show of hands though, and be honest, this is a safe place, but how many of you have ever put a bill of some kind on a credit card to buy yourself 30 more days, come on, raise your hands. You know you have some extra coming in next month, so you throw that doctor bill or power bill on the credit card to buy some time. What about this, how many of you have ever “borrowed” money from your kids college fund? Raise your hands. My hand is up! One more, how many of you have waited until the very last minute to mail a check because you know by the time they cash it there will be money in the bank, come on... it’s due on the third, but the third is a Sunday so you mail it on Monday.

Today we are continuing a collection of messages called “Making Change” where we are talking about managing our resources in a way that will honor God and actually change our lives? If you missed last week, as always you can get caught up on our app or website, but we've got four big themes we are covering. Last week we talked about: *{These will all be on one slide with icons}*

Less is More

Right? Better is one handful with tranquility than two handfuls with toil and chasing after the wind. Today we are going to talk about how:

Stress is Bad.

Financial stress is never a good thing. Then week three we're going to talk about how:

Giving is Good.

Then week four we're going to talk about how:

Tomorrow Matters.

So, help me out, what are we going to talk about? Let's say them all together: Less is More, Stress is Bad, Giving is Good, Tomorrow Matters. Again: Less is More, Stress is Bad, Giving is Good, Tomorrow Matters. That's really good, let's do them one more time: What are we going to talk about? Less is More, Stress is Bad, Giving is Good, Tomorrow Matters.

Less is More, Stress is Bad, Giving is Good, and Tomorrow Matters. I'm going to be annoying, because I really want you months and months from now to be able to say these things. Help me out, what are we talking about...

Today, I want to talk about how financial stress is bad. I have never heard anybody in my entire life say, “Ever since I got into debt, my marriage has been so much better. Back before we had payments, we fought all the time, but now that we have payments, we never, ever fight, thank you Visa!” Like you’ve never heard that either have you. I've never heard anyone say, “The massively high rate on my credit card right now improved my love life. You know what everyone always says, high rates equal hot love.” That’s silly, right?

I've never heard anybody say, "Every night when I go to bed I thank God for my student loans, I just praise Him!" If you ever heard someone say that you'd question what they actually got their degree in!

You've never heard someone say that, but you know people, and I know people, and many of us are people who have said things like, "I wish I could give more to help people who are in need." Right? Or, "I wish that one of us could stay home with the kids while they are little, but that's not even close to being an option." I talk to people who tell me, "I wish that we didn't have this financial stress. We're fighting all the time. I wish we could take a vacation, but that's not even an option right now..."

I think we all can agree that financial stress is bad stress!

BUT the challenging thing is a lot of people really don't have a comprehensive, let alone a Biblical, understanding about how money works, because most of us didn't take a class in high school or college about this. We have a degree on the wall but nothing within that degree prepares us for the world of everyday finance. So, what do we do? We just go with the flow. We take out student loans because that's what someone told us to do. We get a credit card because after all, "You have to build your credit score, you'll never buy a house without a credit score." Then we get our first job and what's the first thing people do, they go out and buy a new car. Right? Any of this sounding familiar?

Very few people have a mentor or another voice other than culture that tells them things like, "Hey, that new car you just bought for \$56,000. I know the bank said you qualified for that loan amount and for an 84-month loan. But here is what they didn't tell you, by the end of that 84-months that \$56,000 car will actually end up costing you \$83,870.04! AND the worst part is for that \$83,870.04 you now own a car worth \$12,000 (maybe)." We're paying \$83,000 for something that's going to be worth maybe \$12,000. I didn't get great scores in Algebra and my math SAT score was somewhat embarrassing, but come on, even I know that those are not good numbers! And yet what do people tell us, what does the culture tell us, "Well, you know you are just always gonna have a car payment." Right?

For so many of us this is not something we learned or saw modeled at home. We didn't learn it at school. So, most of us have had to learn this stuff that hard way! Let's be honest. This is a difficult subject to talk about because we've all made mistakes with money. The truth is, many of us are embarrassed because we don't understand, or we feel overwhelmed, so we'd rather put our head in the sand and pretend like this isn't going on. We feel helpless, and we feel hopeless.

We understand the principle of Proverbs 22:7, it says:

The rich rule over the poor, and the borrower is slave to the lender.

Solomon tells us the borrower is in bondage. When we owe a person, a bank, or some institution we're actually in bondage to the one that we owe. That's why we don't just say that less is more, we say financial stress is what? It's bad! We don't want to be in bondage to someone, and that's why, as your pastor, I'm just going to beg you to plug in, stay engaged, have an open heart, AND do something about this. I believe with all of my heart God wants something better for His kids than for us to always be in financial bondage.

Stop and imagine with me. Imagine what it would be like to be free of financial stress. Imagine if something breaks but you have the money to just pay to have it fixed. You don't have to freak out. You don't have to figure out which credit card to put it on. You just pay for it and it's over with. Imagine if you need or want to buy something, what do you do? You pay cash for it. No payments over time with interest. You just pay cash for it. Imagine if someone you know is in need, but guess what, you can go, "I can help. I can pay for that." Imagine if you got a week or 10 days off for vacation and your biggest problem is you can't decide where you want to go. You've got options. The mountains, or the beach? Imagine never having a fight over money or who spent what again!

Come on, if the practical side of this doesn't motivate you, for those of you who are Jesus followers, I pray that the spiritual side will. Jesus is the one who said this: (Luke 16:10-12)

“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. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?”

Jesus says living with integrity in what God trust us with is actually a way we can worship, serve, honor, and please God. If the practical side of being financially free doesn't motivate you, if you're a Jesus follower, let the spiritual side, that what we do with what God trust us with matters to God. Let that motivate you! He who can be trusted with a little can also be trusted with a lot!

I hope and I pray that every single one of you wants something different, that you want something better than this world's broken system! That you want something better to leave as a legacy for your kids! Why? Because **less is more**, **stress is bad**, **giving is good**, and **tomorrow matters**.

SO, what I want us to do, in the time we have today, is begin praying some prayers over our finances. I want us all to learn some prayers we can pray over our pursuit of the debt free life. I'd encourage you to write these all down and begin praying them daily for the next 21-days. Just set a little reminder on your phone to pray them at the same time everyday. I believe God will not only honor them, but that they are honoring to the God who has entrusted us with so much. So, here we go, the first prayer we are going to begin to pray over our finances is this:

God, give me self-control.

Let's say it out loud. God, give me... Now say it with a smile, believing He'll do it. God, give me... Why is this so important? Proverbs 25:28 tells us this:

Like a city whose walls are broken through is a person who lacks self-control.

If you're a city without protective walls, guess what you are? You are massively and completely vulnerable. You are vulnerable to lies, vulnerable to attacks, vulnerable to greed. You are vulnerable if the walls are broken down because you lack self-control.

Now the problem is that living inside of all of us is a two-year-old kid. You know the kid I'm talking about. We've all seen “that kid” in the grocery store that wants a toy or a candy bar. What does a two-year-old kid do? What does he do? “I want it! I want it! Give it to me!” But the reality is that's inside of you and inside of me too. So, here's what we need to do. We need to lock that kid up, discipline that kid, and don't let them out again until they grow up! We need to pray, “God, give my inner two-year-old little kid self-control. Give me self-control.”

Ladies, if I can pick on you for a moment—I know no one is giving me that permission—but every time you walk by a clearance rack. “Give me self-control, God. Give me self-control.” Here's the difference between men and women. Ladies, you are vulnerable to whatever is on sale, and then you come home and try to convince somebody how much money you “saved.” You know you do it! Ladies, nickel and dime. Nickel and dime. Nickel and dime. You sink the ship S L O W L Y.

Men, we're not like that at all. We just blow the ship up all at once! That's the way we do it! “I bought a boat, twin Sea-Doos, an RV and a truck to pull it all with. Now all we need is a lake house.” Right? Guys, we do it

all at once. Every time we pass a Bass Pro Shops we need to pray, "God, give me self-control. God, give me self-control. God, give me self-control. My life does not consist in the abundance of possessions."

Everybody say, "God, give me self-control." You've got to get that little kid under control. So, what we're going to do is this. We're going to learn to say no. Everybody say, "No." We're going to learn to say no. Everybody say, "No." We're going to learn to say no for a little while. WHY? So, we can say yes for the rest of our lives. I'll say it again. For some of you, this is it, this is all you need. We're going to learn the discipline of saying no for a little while so that we can say yes for the rest of our lives.

I don't know how this will play out for you, but it will somewhere. You might like to get your nails done every week or whatever, so we're going to say no to getting our nails done. I know I'm meddling in all this kind of stuff, but ladies, you get your nails done for other ladies anyway. Guys don't care! I just need to tell you that! I've never heard a guy go, "Bro, did you see the set of nails on that babe? Woo! I want some of those nails. You think they're real or fake?" Never heard that. We say no for a little while so we can say yes for the rest of our lives.

Guys, you may love to play golf once a week. What do we do? We say no for a little while, you trick your father-in-law into inviting you out, I don't know, but you say no for a little while so you can say yes for the rest of your life.

We may say no to \$5 a day Caramel Macchiatos for a little while, say yes to grocery store brand coffee for a little while, then one day you can drink whatever kind of coffee you want.

Your 12-year old's demanding an iPhone 15? I know in many circles today it's considered child abuse not to give an iPhone to your 12-year-old, but we say no for a little while so we can say yes for the rest of our lives.

You may want a brand-new car with brand new car smell. But we say no for a little while, and drive the older one that for \$1,500 will last you another 2 years, so we can say yes for the rest of our lives. "God, give me self-control."

I don't know if you know who Dave Ramsey is or if Dave Ramsey is a four-letter word in your house, but he says it like this:

"If you live like no one else, then one day you can live and give like no one else."

— Dave Ramsey

When Cheryl and I got married 21 years ago we made the commitment we would never have credit card debt and for 21 years we have never had any credit card debt. We were just joking about this the other day; our budget was so tight early on that we had \$67 a week for groceries! That's how we stayed out of debt! But early on we did buy a couple of new vehicles. We bought her a car first and then later bought me a truck. Cheryl was teaching full time at Mitchell High School, and I was a youth pastor in Tarpon Springs. But as we, well as I, finally got ready to have kids we both really wanted her to be able to stay home while they were small. But there was no way we could cut our household income in half and ever make that happen. So, what did we do? We said no for a while. We said no so we could say yes to something greater. So, we got serious, and we got after it, and we paid off our cars and vowed we would never have a car payment again. For most families that's \$700 - \$1,000 a month, right? Well, how did we do that? We stopped eating out, we didn't buy new clothes, we kept our house on 80 during the day, we said NO to a lot of things. In fact, I can remember when Sophie was about 8 or 9 weeks old maybe we went to a Wendy's and for the first time in a long time we ate out and I literally cried right there over my Frosty and fries. But for 11 years now we have said no to a lot of things so that we could say yes to something greater.

AND I know some of you hear that and think, "That's nice, but I'm 45 or 52, it's too late for me!" But I just want to encourage you, every single one of you, it's not too late! Start where you are right now. Wherever you are right now, and say, "We're going to say no to some things for a little while so we can say yes for the rest of our lives." Because then when you're out of debt, get your nails done every day if you want to! Put the glitter stuff on it, and the little dots, and the hearts, whatever you want! Go play golf every day! BUT we're going to say no for a little while so that we can say yes for the rest of our lives. We are going to live like no one else so that one day we can live and give like no one else.

Everybody say, "God, give me self-control." Help me, God, to recognize that less is more, stress is bad, giving is good, and tomorrow matters. The second prayer we're going to pray is this:

God, give me understanding.

Give me understanding! Like we said earlier, so many people just don't understand how debt works to hurt you. The prophet Hosea talked about this thousands of years ago. He said: (Hosea 4:6)

My people will be destroyed, because they have no knowledge. You have refused to learn.

We could loosely apply that verse to, say, "People are hurt financially because they don't have a working knowledge of debt and they refuse to learn." In our culture today, when someone's buying something, generally people ask two questions. They want to know how much down, and how much a month. Right? How much do I have to put down and how much will it be a month. BUT what we're not asking is, "How much is the real cost? How much does this really cost in the end?"

I did some research, a typical American household now carries around \$10,000 in credit card debt, by one recent WalletHub estimate. Some of you feel a lot better. Some of you are like, "Help me, Jesus." But that's the average. So, let's break down the real cost of \$10,000 worth of credit card debt. This will be shocking for some of you. I want to show you how compounding interest works for you or against you. But let's say you take that \$10,000 and just pay the minimum payments on it which would typically be about \$200 a month. Here is what you come up with at today's interest rates: {One slide}

Months to pay off:

143 months

Total interest paid:

\$18,570.20

Total amount:

\$28,570.20

That's \$10,000 sofa and trips to mall and who knows what from Amazon takes you 12 years to pay off and in the end you end up paying \$28,000! Is everybody okay? If you're okay, say, "I'm okay." This is understanding. This is how it works against you. The credit card game is rigged against you! You won't win! No one ever attributed their wealth to credit card debt!

BUT watch this, if you take that same \$10,000, and I know this might be a stretch for some of you, but if you took that \$10,000 and invested it over that same 12-year period while contributing \$200 a month at the average market rate of return, watch this: {One slide}

Starting Amount:

\$10,000

Total Contributions:

\$28,800

Total Interest:

\$61,778

End Balance:

\$100,578

Even if you did nothing but invest the \$10,000 and didn't add a single thing to it, after 12 years you would have \$39,000! That's the choice every single one of us has! We can pay someone else \$28,000 for 12 years or have someone pay us \$39,000 or even \$100,000 in 12 years! Come on, do you think your life would be different if you didn't charge your coffee on your credit card every day? That is how compounding interest works for you or works against you.

God, give me self-control. God, give me understanding, because there's so much that I don't know yet, and I want to learn so I can honor you with what you have trusted me with. Then, number three, our prayer is this:

God, give me a plan.

Everyone say, "God, give me self-control." Everyone say, "God, give me understanding." Everyone say, "God, give me a plan." Proverbs 21:5 says:

The plans of the diligent lead to profit as surely as haste leads to poverty.

Well, what does haste mean? The Hebrew word translated as "haste" means, "I felt sad and went shopping." That's what I learned in Bible college anyway. I don't know. But the wisdom of Scripture is diligent plans lead to profit, financial peace, and prosperity while not having a plan or just winging it leads to poverty, to living paycheck to paycheck, to debt.

Because here is the truth, you've heard me say this before, you can wander into debt, but you never wander out of debt! You can stumble into debt, but you never stumble out of debt. You can mistake your way into debt, but you never mistake your way out of debt. That's why we need a plan, this is spiritual, and it is Scriptural. The plans of the diligent lead to profit.

So, in the time we have left, let's look at what that would look like. Grab your service guide and write some stuff down. This is so simple, but it is also where so many people blow it. I don't care how much money you make, if you don't know where it is going then you will never have enough! SO, step one:

1. Create a written budget and record every dime you spend.

There may be all kinds of programs and apps to help you do this, but personally nothing beats a composition notebook and a number two pencil. First, start with how much money you take home, the money you actually see each month. Then, list all of your expenses from biggest to smallest. Some of these are set for you, like your mortgage / rent, some of them you are going to have to set yourself like

gas, food, and entertainment. The ones that aren't set for you are where you can adjust if things don't balance out in the end. You know you are done with your budget when you end in a positive number, right? When you get there, now you start recording every dime you spend. Make sense?

And when you reach the limit of your budget, what do you do? You stop spending! You take it from the entertainment fund. You stop eating out. You cut Disney+, Netflix, and Hulu. You have some self-control like we've been talking about and praying for!

That's step one, create a written budget and record every dime you spend. Number two:

2. Save and keep \$1,000 for emergencies.

Why? Because things are going to break, you're going to have to go to the walk-in clinic because your kid stuck a marble up their nose, your car's going to get a flat tire, life is going to keep happening. This \$1,000 keeps you from having to throw more things on your credit card.

So, how are you going to get a thousand dollars? I don't know, but you're going to get it. You're going to sell some stuff; e-bay and Craig's list are now your best friends. Sell everything until the kids are nervous their next! You may get a second job for a couple months, whatever it takes! But save and then keep a minimum of \$1,000.

Alright, last one:

3. Do the debt snowball.

Basically, the debt snowball method is a debt reduction strategy where you pay off debts in order of smallest to largest, gaining momentum as each balance is paid off. It looks something like this: **(BUILD LIST)**

Step 1: List your debts from smallest to largest.

Step 2: Make minimum payments on all your debts except the smallest.

Step 3: Pay as much as possible on your smallest debt.

Here's what's going to happen: You're going to find an extra \$200.00 a month. Now, you're probably thinking, "Where in the world am I going to find an extra \$200.00 a month" and that's a good question! I don't know, but you will find it! Cut your cable and internet and boom, there is your \$200! Get rid of your smart phone and get a \$15 a month flip phone baby! Start brown bagging it, skip your daily Starbucks, don't buy any new clothes for a year, you'll find \$200.00 a month if you look hard enough. Get out from under your \$500 a month car payment into some beater you pay cash for if you are serious about this!

But start paying as much as possible towards your smallest debt. And, for most people it's probably around \$1,000 you owe some store. So, in 5-months you will have your first debt paid off. Throw a little party and then cut the card up!

BUT here is the cool part, this is where you begin to see real momentum and this will become like a game for you:

Step 4: Pay as much as possible on your next debt, *PLUS* the minimum payment(s) from previous debt(s), until each debt is paid in full.

You take the \$200, plus the old minimum payment or whatever you were paying and attack the next debt with those funds. See how this works? You just keep repeating that cycle *and* most people who stick to this method pay off everything (credit cards, personal loans, student loans, medical bills) everything but their house in less than 3 to 4 years! Imagine yourself there for a moment, imagine you free in 48-months!

SO, what are we going to do? We're going to say no for a little while, so we can say yes for the rest of our lives! This is spiritual. God, give us self-control. Give us understanding, and God, give us a plan.

I know many of you are not experiencing financial peace right now, you are going through financial pain! I know that pain is so real, but I also know we serve a very good God. We serve a very good God. It's amazing. Whenever we start to do what's right, to pursue Him, to put Him first, to seek Him and to work His plan, it's amazing how He honors our faith. It's amazing how He blesses our faithfulness. It's amazing how fast our God can begin to bless our right steps and we can see significant change take place! Amen?

It is amazing when we realize what? Help me out: *{These will all be on one slide with icons}*

Less is More

Stress is Bad.

Giving is Good.

Tomorrow Matters.

One more time, say it like you believe it: Less is more. Stress is bad. Giving is good, and Tomorrow matters.

We will be faithful to our God because He's been faithful to us! He gave us His son Jesus that we could live eternally, therefore our only reasonable response is to give our whole lives back to Him! God has blessed us with gifts, with talent, with income, with resources that do not belong to us. Therefore, we will honor God by being faithful with what He's given to us!

Even if we've messed up in the past. God is a forgiving, and a redeeming God! He offers self-control, He offers wisdom and understanding, and He, through His Word, He gives us a plan so that one day we will not be in bondage to anything in this world! Just as Jesus sets us free from spiritual bondage, He will set us free from material bondage, and we will live radically generous lives!

May we live in a way God that truly honors you! Let me pray for you.

[PRAYER TIME]