

From Prophecy to Proof

Payment and Purpose

Fairview Missionary Church | Angola, IN

Scripture: Assorted

Speaker: Joel Greenwood

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It was somewhere around the year 2008. I had gone to a conference and at this conference they were handing out books to pastors to kind of help in their continuing education and learning. And one of the books that I received that was not expected at a conference like this was a book called *The Total Money Makeover* by Dave Ramsey. Now, by God's grace, my parents actually did an excellent job of teaching me about budgeting and being wise with money when I was growing up.

I also had the privilege of going through Crown Financial when I was in high school at my church. Some of you may be familiar with that program. And all of this was greatly beneficial when I started my married life at the age of 21, just three weeks after graduating from college, because I had a lot to learn. I remember taking the *Total Money Makeover* with us on vacation three years later, so I'm glad they gave me the book. It sat on my shelf for three years.

And I decided, you know what, I'm going to take it and we're going to read it while I'm on the beach. If you didn't know, my wife Carolyn is an avid reader. Now, she enjoys reading fiction, which I can't stand. So when I read, if I'm going to suffer through it, I want to actually learn something. So I took this book, *The Total Money Makeover*. Now, one quick recommendation. I highly encourage reading this book, but not on vacation, alright? It's probably not a good vacation book.

But when I started reading it, I couldn't put the book down because it was so encouraging to me and it was filled with very practical advice and applications on how to win with money. So when I was on that vacation, I completely nerded out and I began to make an Excel spreadsheet. And remember, I was on vacation, so you know to pray for my wife because I like things organized and neat. Now you know how to pray for her further, all right?

So we're on vacation, and I made this Excel spreadsheet on how to pay off my student loans, how to pay off our mortgage, and how to save for retirement, and I loved it. While I was on vacation, I found out that the author, this guy, Dave, had a radio show every day where people could call in and ask questions about money and their personal finances. I can tell you now that I have listened to so many episodes that I can answer most, if not all of the questions that are called in before he does, right?

I know all of the answers. But one thing that doesn't matter how many episodes I've listened to, I still often am shocked. I'm shocked by the situations that some people find themselves in when it comes with money. Let me just share with you, it is not uncommon to hear stories like this. A young couple are married with two small kids. The mom stays home with the children and the dad has a good salary and makes about \$85,000 a year.

But they're struggling because they have \$250,000 in student loans. Yes, I said \$250,000. They have a \$300,000 mortgage. Some of them even would have a \$40,000 auto loan. And they may also have some consumer or credit card debt. As they begin to ask questions, you find out they have zero equity in their house because they just purchased it, and they are upside down in their car, meaning they owe more money than what it's worth.

Without drastically changing their income, no matter how well they budget, this couple will more than likely be living paycheck to paycheck for the next 25 years. And it can seem hopeless, which is why they're calling the show. The advice that Dave would give them would sound something like this. And these are drastic measures, I'm just going to tell you, but that's the only way that you get yourself out of a situation like this.

He would tell them to sell their vehicle and then take out a small loan to pay off the difference of their vehicle and to buy a junker, just to buy something that can get them by. The dad is probably going to have to find a second job, and if he's unwilling or unable to do that, the mom is going to need to find some way to work and earn enough money to pay for childcare and make enough to have a good income.

He would then tell them, one of his famous phrases, that they should be living on beans and rice, and that they shouldn't see the inside of a restaurant unless they're working there, all right? Very extreme. Everything's got to go towards debt. He tells them, "If you can put \$50,000 a year toward your student loan with this extra income, that you would be debt-free in five years except your mortgage." Now, this still seems hopeless to most people.

I am not denying that it would be an extremely difficult five years, but at least you would have a plan, and if you squinted just right, you could see light at the end of the tunnel. Now, can you imagine if someone were to go up to that couple, can you imagine the joy, the relief, the elation that this couple would feel if somebody walked up to them and said, "You know what? I want to pay your debt. All of it, 100%."

I want to pay your mortgage. I want to pay your student loans. I want to pay everything you have. I want to make it so that you are going to be debt-free. Could you imagine that? Now, as hopeless as that couple's financial situation sounds, did you know that you and I were all born into a situation that was much worse? You and I were born into a situation where the debt is much worse than a financial debt.

We were born into a situation where it doesn't matter how much we worked, how much we budgeted, how much we sacrificed or fault that we would never be able to eliminate the debt that we were in in a million years. And that even worse, this debt wouldn't end when we died, but it would follow us into eternity. Now, of course, I am talking about sin, which leads to death. This is the debt that you and I were all born into in this world.

We were born into a situation where because of the decisions that we make, we have a debt that you and I could never pay. But today I want to focus and read the truth of the Scriptures that tell us that, in fact, somebody did step into our story to clean up our mess so that you and I could forever wear a price tag that said, "Paid in full." Somebody offered to pay our debt.

Last week, we took some time to think about how disturbing and how troubling sin truly is because we just get used to it in the world in which we live. But as much as we say we know how great this gift of Jesus was that He saved us from our sins, I think just like sin, you and I often begin to take that gift for granted, even if only slightly. I'm going to ask you a rhetorical question.

What do you think would cause more excitement and stir in our community today in church? Here's the question. Offering people the forgiveness of their sins if they would put their hope and trust in Jesus or the alternative if I offered to pay off anyone's financial debt 100% if they put their hope and faith in Jesus.

Which church service would have more emotion, more gratefulness, the one that offers the forgiveness of sin or the one that offers the forgiveness of financial debt? Now come on now, be honest. All right, I know I'm amongst church people, which would be more exciting? Which do you think would have more emotion in the service? How many people would come to the altar if the promise were, "If you do, we will pay off your debt." Dare I say every single person.

I would be willing to bet that the newspaper would come in as they would hear about this, and they would come out and they would write this huge story about a church that is forgiving financial debt. What if we advertised this in the newspaper? How many people would come to church next week from our community if we signed a

contract with their lenders saying that we will pay off their debt completely if they simply would come to church next Sunday? Can I just say I think we would need a bigger church, right?

This shows me, just this simple analogy shows me that we all understand our financial debt a lot better than we understand our spiritual debt. We understand and can grasp financial debt and somebody paying the price for us, but when it comes to our spiritual debt, there's something about it that just doesn't click. Today, I want to take some time to remind you and I of the price that was paid in order that we would be set free.

I hope that as we talk about this, you and I would be a little more grateful and aware of what we actually are going to celebrate next Sunday on Easter. So I want to pray, and then we're going to talk a little bit about what this debt was and how it was paid. So if you have your Bibles, I encourage you to open up to Romans 5:6. Romans chapter 5 verse 6, I'm going to pray and then we will jump in.

Heavenly Father, I believe we all have become used to a life of sin and living in a world of sin. Those of us that have been raised in the church or at least know the stories certainly are aware of the price that Jesus paid on the cross, but again, that also just becomes something we take for granted in our lives.

I pray this year as we celebrate Easter and we remember the death and resurrection of Jesus that we will be reminded of how great that price was and His willingness to pay it for us so that we could be debt-free before You. Father, would you receive the praise? We ask this in Jesus' name. Amen. Romans chapter 5 verse 6, the apostle Paul is writing to the Roman church.

He is writing to believers to remind them of the following. Paul says, "You see, at just the right time, when we were still powerless, Christ died for the ungodly. Very rarely will anyone die for a righteous man, though for a good man, someone might possibly dare to die." But God demonstrates His own love for us in this. While we were still sinners, Christ died for us.

Since we now have been justified by His blood, how much more shall we be saved from God's wrath through Him? For if, while we were God's enemies, we were reconciled to Him through the death of His Son, how much more, having been reconciled, shall we be saved through His life? Not only is this so, but we also boast in God through our Lord Jesus Christ, through whom we have now received reconciliation.

At the cross, Jesus paid our spiritual debt. Every single one of us in our lives have borrowed more than we could ever pay back in a million lifetimes with our sin. We could never be good enough. We could never go to church enough. We could never pray enough. We could never ask for forgiveness enough. There's nothing that you and I could do that would pay the debt that we have incurred because of our sin.

And He didn't pay our debt because we seemed nice. Jesus didn't pay our debt because we seemed like good people. I think I told you about the gentleman in Culver's this last year who came up to me and gave me a \$100 bill to buy ice cream for a group of young men from the baseball team at Trine as we were doing a Bible study in Culver's. He was just excited that there were young men that were pursuing God, and so he in some way wanted to reward them for what they were doing.

And so He gave us \$100 to buy some ice cream. This is not what Jesus did. To use the analogy, it would be like the owner of the restaurant paying for our entire tab and offering us to eat whatever we want while we were in his restaurant trashing it, being disrespectful, and even mocking Him in everything He stands for.

That would be a more similar analogy to what Jesus did on the cross while we were still mocking Him, while we were still disobedient, while we still did not believe, it was at that moment while we were still powerless that Jesus died on the cross. The Apostle Paul says in 1 Corinthians 6:20, "You were bought at a price because there is always a cost to sin.

There is always a cost to sin, and the cost is high. I have said it over and over again. The cost is so high that you and I could never pay it on our own. Instead, it would require a sacrifice greater than any of which had already

been offered. And this sacrifice takes place on what you and I now call Good Friday. This coming Friday before Easter is Good Friday.

And as I think about this day, I wonder, has anybody else ever thought that it's interesting that we call the day Jesus was crucified Good Friday? Sometimes that was a struggle for me to understand why we would call this Good Friday. But 16 years ago, something happened in my life that God would use as a way for me to remember and to understand why we call the day Jesus was crucified Good Friday.

Sixteen years ago, roughly almost to the day, my wife and I were trying to expand our family through adoption. It was spring break and my wife Carolyn was a teacher and so she was over in Michigan City with her mom shopping and I was home and a couple of weeks previous, we had met with a woman in Detroit named Amanda. She was a birth mother, we had connected with her through an adoption agency and her baby was due sometime around the middle of April and she was still trying to decide whether she wanted to choose adoption or not for her child.

And so we met with her a couple of times up in Detroit, and every time we left, she wasn't sure whether she was going to go through with this or could go through with this or not. And so we were kind of just going on with our lives. On that Thursday, during spring break, we received a phone call from the agency, and they had given us a phone number and said, "Hey, we think that you should call this number. Somebody has something to tell you." And we're like, "Okay, that's fine." And so my wife said, "Should I drive back from Michigan City?" And the adoption agency said, "Yes, you should." So she drove back and we tried to call the number and nobody answered.

And we called again, nobody answered. So we called the adoption agency and said, "Hey, nobody's answering." They said, "Well, let us try to figure it out." So they did, and we received a phone call later that evening, and we picked up the phone, and it was Amanda. And she said, "Hey, I just want to let you know that I have chosen you to adopt my son." So, of course, we're crying, and we're excited, and, you know, a million emotions running through, and some of you have heard this story before, but in the very next breath, she said, "Oh, and he was born today at two o'clock." He had come two weeks early.

And so we said, "Okay, okay, you know, we got to get some stuff around. We'll be up there tomorrow morning as early as we can." This was a Thursday, and that Friday was Good Friday that year. So on Thursday night, after the phone call, my wife and I drive down to Babies R Us in Fort Wayne, if you remember that store, and we have to get a pack and play, and a car seat, and a stroller, and diapers, and pacifiers, and bottles, and everything else, and so we get all this stuff, and we come back home, and I still jokingly like to tell the story, my wife had to go in and make subplans, because she was not going to be going back to teach.

And so she said, "I just have one thing I need you to do while I'm gone. I need you to figure out how to put up this pack and play." Two hours later, I still don't have the pack and play put up. And I remember her coming home, by this point, it's probably midnight by that point, and I remember her coming in and I just said, "I've failed as a father. I can't figure this thing out." Fortunately, she had somebody with her who had four kids of her own, and she came in, and two minutes later, she had to pack and play up and said, "Okay." So we get up that next Friday morning.

It's Good Friday. We drive up to Detroit, and I remember going into the hospital and walking into the room where Amanda and Micah, my oldest child, were. And I remember holding Micah for the first time and just falling in love and just praising God for this. But I also remember the pain of that day. Because as we were there in that room, as though my wife and I were super excited and just anticipating our life now, and I look into the bed and there is Amanda, Micah's birth mother, with tears running down her cheek.

Because she had made this decision out of love for her son. She wanted what was best for him, even if that meant giving him up. And so as the day would go on, we would go back and forth. I had to find a place to stay because we were going to have to stay in Michigan for a month because of all the legal stuff that happens. And

so I was trying to find a place to stay. And so I come back to the hospital and my wife is there and we keep going in and out of the room as we're having conversations and the adoption agency is showing up.

And I remember Friday evening, after an extremely long day, we were sitting in the hospital room there with Amanda and with Micah, and tears are running down her face, tears are running down our face, and as strange as it is, I felt like I was stealing her child. That's what it felt like. And I could feel her emotion. We had gotten to know her, gotten to know her over the last couple of weeks and just felt her emotion and her crying.

And I recognized that it was Good Friday. And I feel that God gave me something that would give me peace and I hope would give her peace. And I remember looking at Amanda and saying, "Amanda, you know today is Good Friday." And she said, "Yes, I know that." And I said, "Do you think that the disciples thought that first Good Friday was good?" And she said, "No, probably not." That's absolutely correct. There's no way that the disciples thought that first Good Friday as their Savior.

They believed their Savior is hanging on a cross and dying. There's no way that they thought that was good. So how is it that we call it Good Friday? We call it Good Friday because we recognize what Jesus actually was doing on that cross and that it was an act of love. It was His love for us that kept Him on that cross. It wasn't the Roman soldiers. He could have gotten down any time he wanted, but it was His love that caused him to stay there.

And we also can call it Good Friday because we know what is going to happen on Sunday. And so I remember looking at Amanda and saying, "Hey, I know that today is painful. It's painful for you. It's painful and joyous for us as we're here trying to figure this whole thing out. But here is my prayer. My prayer is that years later we can look back on this Good Friday and we can see this as an act of love and we can celebrate the decision that you're making.

And so here we are 16 years later and it certainly is a day of joy for us. We can look back on that day and call it Good Friday because we have 16 years of being blessed with my oldest Micah and doing life together. The Apostle Paul in Galatians 3:13 says this, "Christ redeemed us from the curse of the law by becoming a curse for us.

For it is written, curse it is everyone who is hung on a pole. He redeemed us in order that the blessing that was given to Abraham might come to the Gentiles through Christ Jesus so that by faith we might receive the promise of the Spirit.

Paul again in writing to the Corinthian Church in 2 Corinthians 5:21 says, "God made Him who had no sin to be sin for us, so that in Him we might become the righteousness of God." Paul is saying, "Jesus paid our debt so that we could have a relationship with God and so that we could receive the blessings that were promised for the people of God." He says that we have been clothed in the righteousness of God.

You and I need to understand that without Jesus paying our debt, we would have been eternally dead in our sin. And so today we call it Good Friday because of what was going to come, Sunday, the resurrection. We can look back on that day now and see the love and the joy. We know the end of the story. It doesn't remain a sad day because of what happens a few days later.

And the same is true if you watch a movie over and over again. The first time you watch the movie, if something traumatic happens, you may cry or have emotion. But the more you watch it and you know the end of the story, you go, "Oh, it's okay. I know what's going to happen." And the same was true for me. The first movie that I ever cried in growing up, and this is going to be a spoiler alert, all right? The first time that I watched Frosty the Snowman, I cried when he was trapped in the greenhouse and melted.

Now, again, spoiler alert, if you've never seen it, you might want to plug your ears. I no longer cry when I watch Frosty the Snowman because I know He comes back, right? You see, Good Friday is good because of what

happens on Sunday. Our entire faith hinges on what took place on Sunday, so much so that the Apostle Paul says in 1 Corinthians 15, that if Christ has not been raised, our preaching is useless and so is your faith.

If Jesus has not been raised, then everything we are talking about is pointless. And so next week on Easter, we are going to look at some of the evidence of the resurrection of Jesus. And we're going to answer the question, is it logical to have faith in Jesus and to put our hope in the resurrection? As we prepare our hearts for Easter, I would encourage you to take some time this week to offer your praise and gratitude to God.

Take some time to humble yourself before Him as you do your best to comprehend the debt that He paid. Think of how you would feel and what you would do if someone came up to you and offered to pay all of your financial debt and set you free? Can you imagine the excitement that you would have, the freedom that you would feel, the bondage and the weight that would be lifted off your shoulder if somebody were to do that.

And then I want you to remember that Jesus has done something even greater. How have you responded to Him? How have you responded to His grace and His mercy so that your debt is paid in full? Jesus has taken the steps necessary to free you from sin and death and the grave. And now the ball is in your court as to what you are going to do. You see, our loving Father does not force Himself upon us.

It is something that you have to receive. This gift is available to everyone, and so the decision is, are you going to receive this gift or are you going to keep trying to pay off your debt on your own? Knowing that you're never going to succeed. You cannot pay off your spiritual debt. There's nothing you can do. It's only through the blood of Jesus. And so He stands before all of us today, all of us in this room, people that are watching online, people that are listening on the radio, and he wants to know, will you sign the papers that allows him to pay your debt?

You must receive it, and then he will do it. The choice is yours to receive. Let's pray. Heavenly Father, we thank You for Your goodness in our lives, for the ways that You prove yourself faithful and true, and for the sacrifice that was made on Good Friday so that we can call it good.

We thank You for the resurrection and for the hope that we have, that the same power that resurrected Jesus from the dead will be the same power that can resurrect us. I thank You for paying our debt. I thank You for Your act of love. Father, if there is anyone here or anybody watching or anybody listening, that they would receive that gift, that that burden would be relieved, it would be lifted from them, and that we all would recognize that eternal life does not start when we die.

It starts when we confess You. We now can live in that freedom that comes through Jesus. And so may we receive it. We pray this in Jesus' name, amen.