

Cultivating a Life Rooted in Christ: Financial Wisdom

Rev. Jonathan Murray · FPCL · October 11, 2026

Financial Wisdom, as Rev. Murray framed it today, is not primarily about budgets, savings plans, or investment strategies - though those matter. It is about the *spiritual formation* that happens every time we spend, save, give, or accumulate. Jesus' teaching in Matthew 6 anchors the message: "*Where your treasure is, there your heart will be.*" This reversal - our hearts following our treasure - reveals that financial choices shape our identity, our priorities, and ultimately our discipleship.

Money as a Spiritual Shaping Force

Rev. Murray emphasized that Jesus talked about money frequently not because He was obsessed with wealth, but because He understood its power to direct the human heart. Every financial decision cultivates something in us: comparison or contentment, accumulation or generosity, anxiety or trust. The question becomes: *What is my money shaping me to become?*

He explained the biblical concept of **mammon** - not merely money, but money elevated into a source of security, identity, or control. Wealth makes an excellent tool but a terrible master. When it becomes the master, "we can never have enough," and the finish line keeps moving.

Wisdom vs. Worry

Financial wisdom is not about rejecting resources. Scripture encourages planning, saving, and preparing for the future. The danger lies in believing that money can secure our lives. Worry tries to control; wisdom makes a plan. Jesus invites us to trust God's provision - like the birds and lilies - and to release the illusion that we can add even an hour to our lives by worrying.

First Fruits: Putting God First

Proverbs offers a key principle: *Honor the Lord with your substance and with the first fruits of your produce.* Rather than giving God what remains after bills, groceries, and wants, biblical wisdom reverses the order: begin with what matters most. Rev. Murray connected this to his earlier "large rocks" illustration - when the big rocks (God, family, relationships, service) go in first, everything else fits around them.

Financial wisdom works the same way: our spending, saving, and giving should reflect our deepest priorities.

Stewardship: We Are Caretakers, Not Owners

Rev. Murray shared personal stories - from taking Financial Peace University to attending a retirement seminar early in ministry - to illustrate how planning and intentionality free us to be generous. Stewardship begins with recognizing that everything we have is entrusted to us by God: money, time, opportunities, abilities. The question becomes: *How can I use what God has entrusted to me for what matters most?*

Generosity Connects the Heart to God's Work

Giving to FPCL is not about “keeping the lights on.” It is investing in worship, discipleship, children and youth, community outreach, justice, reconciliation, and hope. When we give, we are saying: *This matters to me.* And even more, we are shaping our hearts to become increasingly connected to God's mission.

The Central Question

Rather than “How much should I give?”, Jesus pushes us to ask: **What is my money cultivating in me?** Fear or freedom? Scarcity or generosity? Comparison or contentment?

The Heart Follows the Treasure

Rev. Murray closed with Jesus' invitation: *Strive first for the kingdom of God.* When God is first, possessions become temporary, money becomes a tool, generosity becomes a practice, and our hearts grow toward Christ. Financial wisdom is ultimately about learning what is truly worth having—and investing our lives in what endures.

Takeaway: Financial wisdom is spiritual wisdom. It is the practice of aligning our financial lives with God's kingdom, trusting God's provision, and cultivating hearts shaped by generosity, gratitude, and purpose. Where our treasure goes, our hearts will follow—and Christ invites us to place both in God's hands.

Transcript

As you're able, please remain standing for the reading of the gospel.

¹⁹Don't store treasures for yourselves here on earth where moths and rust will destroy them and thieves can break in and steal them. ²⁰But store your treasures in heaven where they cannot be destroyed by moths or rust and where thieves cannot break in and steal them. ²¹Your heart will be where your treasure is.

²⁴No one can serve two masters. The person will hate one master and love the other or follow one master and refuse to follow the other. You cannot serve both God and worldly riches. ²⁵So I tell you, don't worry about the food or drink you need to live or about the clothes you need for your body. Life is more than food and the body is more than clothes. ²⁶Look at the birds in the air. They don't plant or harvest or store food in barns. but your heavenly Father feeds them. And that you are worth much more than the birds. ²⁷You cannot add any time to your life by worrying about it. ²⁸And why do you worry about clothes? Look at how the lilies in the field grow. They don't work or make clothes for themselves, ²⁹but I tell you that not even Solomon with his riches was dressed as beautifully as one of these flowers. ³⁰God clothes the grass in the field, which is alive today, but tomorrow is thrown in the fire. So you can be even more sure that God will clothe you. Don't have so little faith. ³¹Don't worry and say, what will we eat or what will we drink or what will we wear? ³²The people who don't know God keep trying to get these things and your Father in heaven knows you need them. ³³Seek first God's kingdom and what God wants. Then all your other needs will be met as well.

This is the word of the Lord.

God is still speaking.

Please be seated. I suspect most, if not all of you, were asked the same question this morning. How are you? Or how are you doing? How do you respond to that question? Fine. Okay. Great. Well, you've also got the response of reciprocal asking, how are you? My 2 typical responses Looking at the grass from the green side and better than I deserve. But I bet if we changed that question and we asked instead, you might be shocked or even offended, if I were to ask, how are you doing financially? That question feels different, even uncomfortable. We tend to think of money as private. We'll talk about our jobs, we'll talk about our families, our hobbies, even our faith. But money tends to be a subject that we keep to ourselves, which is a little odd as Jesus' followers because Jesus talked about money more than almost anything else. And not because he was obsessed with money, quite the opposite. Jesus talked about money because he understood that money has a way of revealing or shaping our hearts. So we've been in this sermon series, and we're going

to continue on it for a while, cultivating a life in Christ. And that isn't only about what we do here on Sunday mornings. Cultivating a life in Christ truly includes our whole life, our relationships, our time, our work, our priorities, our possessions, and yes, our money. In the gospel reading from Matthew, Jesus says, do not store for yourselves treasure on earth where moths and rust can destroy and where thieves can break in and steal. Store for yourselves treasure in heaven. And then Jesus tells us why. Because where your treasure is, there your heart will be. I've heard those words many times, as I suspect you have as well. But as I was studying them more closely this week, it struck me. Wouldn't we say that the other way around? I would expect Jesus to say, where your heart is, there your treasure will be. That makes sense. I give my heart to my family, therefore my time and my resources go to them. I care about this church, so I invest in the church's mission and ministry. When I learn of a cause, any cause, and it becomes important to me, I give to that cause. Our hearts are where the treasure goes. And there is truth in that, but that's not what Jesus says. Where your treasure is, there your heart will be. In other words, your heart follows your treasure. And that may be exactly what Jesus wants us to hear, because Jesus is constantly flipping upside down what we think. Love your enemies. pray for those who persecute you. The last will be first. Where your treasure is, there your heart will be. Jesus is teaching us that our financial decisions are not spiritually neutral. Every time that we spend, save, give, or accumulate, we are practicing something, we are cultivating something, and we are directing how our hearts will be shaped. The author of the Gospel of Matthew uses the word treasure. What is treasure to you? Family, okay. Things you value. Health, especially as we get older, right? Friends, absolutely. Treasure are those things that we value, something that we consider precious. And Jesus connects our treasure with cardia, our hearts. Now at that time, cardia or heart was not about the root or the ground of our emotions. The heart at that time was talking about the center of our decisions, our will, our identity. So Jesus is saying what we put our treasure into shapes what we love and decides who we will be. Our hearts become connected to what we give. So if we spend our money in ways that cultivate comparison, accumulation, those things will begin to shape us. But if we spend, save, and give in ways that cultivate generosity, compassion, gratitude, community, those things shape us. So we need to consider what is my money shaping me to become? Well, Jesus continues. No one can serve 2 masters. You cannot serve God and worldly riches. Now that Greek word translated worldly riches is sometimes translated as mammon. That may be the more familiar word. And mammon is more than money. It's when we allow money or wealth or worldly riches to be our source of security, the source of our identity, our power, or even control. Money in and of itself is not evil. Everybody understands that, right? Good. Because money can do enormous good. Money can feed people, provide shelter. It can support education. It can help someone through a crisis. It can support ministry and it can strengthen a community. Money is a tool. But Jesus warns

us what happens if we allow the tool to become the master. Worldly riches makes an excellent servant, tool. but a terrible master. Because if worldly riches become our master, we can never have enough. There's always another number, another house, another car, another investment, another purchase, whatever next thing we think will make us feel secure. And Jesus cautions us not to build our ultimate security on something that cannot save us. Financial wisdom doesn't mean we shouldn't save. It doesn't mean we shouldn't budget. It doesn't mean we shouldn't prepare for the future. And it doesn't mean we shouldn't enjoy life with the resources. resources we have. Biblical wisdom encourages those things. The issue isn't whether we have resources. The issue is what we believe the resources can do. It's the difference between wisdom and worry. Worry says I need to control. Wisdom says I need to make a plan. The Bible repeatedly challenges our illusion of control and encourages wisdom. And this is where Proverbs reading really ties in. It gives us that important piece of wisdom. Honor the Lord with your substance and with the first fruits of your produce. The Hebrew word for substance is the same that we might use for possessions or wealth. Whatever resources we have, honor God with those. Let a tool be a tool. And the wisdom of Proverbs invites us to give of the first fruits, which as the name implies, give what is first, what comes to us first. Proverbs wisdom says, begin with God, not give God what is left over. Many in society that I talk with when we talk about money live with receiving their wages. So they pay their bills, they purchase groceries, they cover the unexpected expenses that seem to arise every month. They buy what they want, they save what they can, and then give whatever remains. The Proverbs and Jesus invite us to reverse that order by answering the question, what matters most? And then prioritize our financial decisions, our choices that reflect that answer. A couple of weeks ago I used the illustration of a jar with the large rocks, the small rocks, and the sand, where the jar represents your life. The big rocks, the large rocks, represent what is most important to you. God, family, relationships, health, service. The small rocks represent the important responsibilities that we have but aren't first. And then we have the sand, which is every other part of life that just seems to fill. And if you start by filling the jar with the sand, there's no room for the rocks the large or the small. But if you go first with the large rocks, those most important things, then the smaller rocks fill in around it and then the sand fills the space. Financial wisdom works much the same way. What matters most goes first. Our money isn't simply to pay for things. It allows us to construct a life that reflects what matters. Several years ago, my wife and I took Dave Ramsey's Financial Peace University. In taking the course, we began to understand how clearly money could be used as a tool. And I remember realizing how much I was learning I wish I could give to my younger self. If only I knew then what I know now. Make a plan. Live within your means. Know the difference between a need and a want. Save wisely and don't let debt control you. I learned and I would tell that to my younger self and today I will tell anyone who listens an adage of Ramsey that has stuck with me. Plan

where your money goes or you will wonder where it went. And If you've lived at all, how quickly money can disappear if you don't plan where it will go. But I'll also add, don't wait until you have more to be generous. Because stewardship isn't about how much we have. Stewardship begins with understanding that we're not owners. We are caretakers. We are managers. Everything that we have has been entrusted to us by God. Our money, our possessions, our time, our opportunities, our abilities. And as stewards, we can ask, how can I use what God has entrusted to me for what matters most? Nine years ago, my wife and I attended a retirement seminar that's offered to the pastors in the Presbyterian Church. Caressa and I were there. We were the youngest by at least 20 years. And that first evening session, the pastors and spouses who were about to retire teased us. for being there. You're too young to be thinking about retirement. Why are you here? You have years before you need to think about this. Well, I've learned, and I suspect you have too, that if you're going to journey far into the distance, if you only look at your feet, you're going to have a hard time getting there. You have to look ahead to where you want to go so that you can make that plan. We were at that retirement seminar to make a plan. We wanted to be intentional, to gain wisdom so that we could plan where we would go, how we would take care of our family and give generously. We wanted to be good stewards so that our resources could be used generously and joyfully. Because generosity has a way of moving, of shaping our hearts. Where your treasure is, there your heart will be. And this is a good time of year to reflect on your spending and saving and giving. What do you want to focus on or change, be wiser, disciplined about in order to cultivate your heart? When we give to FPCL, we're not simply keeping the lights on. We're investing in worship and discipleship. in children and in youth. We're investing in people who gather around scripture to learn and grow. We're investing in ministry beyond these walls. We're investing in opportunities to embody God's love and justice and reconciliation and hope. We're investing in a community where people with different perspectives and experiences can gather in faith around Jesus. Our giving is one way we say, this matters to me. But even more deeply, I want my heart to become increasingly connected to what God is doing here. And Jesus gives us the key. Strive first for the kingdom of God and God's righteousness. Strive first. Not eventually, not when everything else is taken care of, not when our financial lives are completely settled. First, That's the center of financial wisdom, putting money in its proper place. When God is who we first seek, we remember that possessions are temporary. Money is a tool, generosity is a practice, and the kingdom of God is worth investing our lives in. Now sometimes around the church, especially around this time of year, we'll hear the question, how much will you give? And that's an important question, but it shouldn't be our first question. Our first question is what is money cultivating in me? Anxiety or trust? Scarcity or generosity? Comparison or contentment? Fear or freedom? And another way to ask that question is where do I want my heart to be? Because again, Jesus tells us, where

your treasure is, there your heart will be. If we invest in God's work, our hearts become more connected to what God is doing. If we give generously, our hearts become more generous. If we invest in relationships, our hearts become more relational. Put God first. Hold earthly things loosely. Invest deeply in what matters. Financial wisdom isn't ultimately about having more. It's about learning what is truly worth having. What is your money cultivating in you? Because where your treasure is, there your heart will be and your heart will follow. May our hearts increasingly follow Christ. May our whole lives become cultivated around the conviction that God's kingdom is worth more than we could ever accumulate. Amen.