Wise Money — Delivery Transcript

Proverbs (various) (ESV) · Wes Terry · Sunday, February 23, 2014 · *The Thing Most Needed*

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All right, well thank you team. If you would take your Bible, open it up to the book of Ephesians. We're going to be in Ephesians 5 for just a minute. And let me just go ahead and de-awkwardize the room. Since I mentioned I was preaching on money, everyone got awkward. There are preachers who preach on money in such a way so as to get something from you. But this isn't one of those sermons where I'm going to try and make you feel guilty for not tithing or where we're going to start a giving campaign and we're going to say, hey, will you give this much money so that we can feed orphans or whatever.

It's not any of those things. I'm not going to make you feel guilty. It's not a giving campaign. In fact, I don't really want anything from you in this sermon whatsoever. What I'm hoping through not just this message but through this series isn't something from you but something for you. So that when you look at your finances, it's not somebody wanting something; it's that you're doing so well financially because you're being wise with your money, that even if somebody asked you for anything, it wouldn't hurt you to give it at all because you're doing well with your money.

And so let me just throw that up front. I'm not going to ask you—well, I may ask you to tithe, but I won't do it more than once, and I won't try to make you feel guilty. And I hope I would never become one of those preachers who uses guilt to manipulate. Jesus never used guilt in his preaching. He used persuasion, absolutely, but he never guilted people into obedience. And that was certainly true when it comes to money. But last week we started this series and if you're if you're just coming in today, that's okay, you didn't miss much.

We started this series called The Thing Most Needed and basically said that our culture is telling us that there are things that we need to pursue if we're going to be happy in life, and we put them under the headings of sex, money, and power. And these are the things that

everybody wants. But if we asked ourselves the question, what if in pursuing the things that are most wanted, we miss out on the thing that is most needed? What if in pursuing sex, money, and power, we miss out on something greater, not something different, but something that we need above and beyond sex and above and beyond money and above and beyond power.

What if there's something greater and that greater thing we said was wisdom and we put forward this question. If there was one question, one powerful question that you could ask before any decision you made when it came to your sexuality or your money or your work life or anything, if there was one question you could ask and it could prevent you from experiencing your greatest regrets, would you want to know what it is? And the question is, what is the wise thing to do? In fact, we asked it a little bit differently.

We put three different aspects on it, and I got this from Andy Stanley's book, The Best Question Ever. He says, in light of my past experiences, my current circumstances, and my future hopes and dreams, what is the wise thing to do? And we said that wisdom is the ability to foresee the future consequences of your actions and to choose the right path. So when it comes to your relationships, when it comes to your finances, when it comes to what you're doing in the workplace, or in any responsibility that you may have even if you're not in the work field.

Ask yourself the question in light of my past experience, my current circumstances, and my future hopes and dreams. What is the wise thing to do? How can I foresee the future consequences of this action and choose the path that is going to make the most impact or be the best decision? And we got that question out of the book of Ephesians. It's Ephesians chapter 5, and Paul in the book of Ephesians kind of builds some theology, but in the second half of the book he really begins to unpack how to live the Christian life.

And I think this verse in Ephesians 5, 15 to 17, these verses, really give a mode of operation for the Christian life because it's not just a matter of what's moral or immoral or legal or illegal or permissible or impermissible. It's a different kind of question which produces different kinds of results and the question is a question of wisdom. So let's read Ephesians 5, verse 15, to kind of remind ourselves where we're headed in this series. Paul says, "Look carefully then how you walk"—or how you're living your life—"not as" what?

"Not as unwise but as wise, making the best use of the time, because the days are evil. Therefore"—here's the negative—"do not be foolish"—here's the positive—"but understand what the will of the Lord is." Any of you ever had trouble discerning God's will? I want to know God's will for my life. What Paul is basically saying here, if you want to know God's will for your life, all it takes really is stopping for just a minute and asking yourself the question, what's the wise thing to do? Should I do this job? Should I not do this job?

Ask yourself the question, what is the wise thing to do? And the reason I wanted to ask this question in light of my past experience, my current circumstances, and my future hopes and dreams. What is the wise thing to do? The reason I wanted to apply it to our finances is because if we're like most Americans, we got 99 problems and money's a big one, right? It's a big problem. You know, you may be the exception to the rule, but if the statistics are right, we are not doing well when it comes to money.

And the reason we have to ask a question that's different than what is legal or illegal, or what is moral or immoral, or even what is normal or not normal, is because when it comes to the question of money, they didn't make it illegal to be a dummy with your finances. In fact, it's almost as if our system, our culture promotes foolishness when it comes to dealing with money. And so we want to stop and ask ourselves the question, when it comes to finances, what is the wise thing to do?

Because if we don't, we'll be just like everybody else and we'll get we got the money problems. I call them runny money problems. A case of runny money. And we all have it. It's especially most prevalent. The case of runny money is most prevalent in first world countries. I don't see it a whole lot in India or Africa, but in first world countries I see it all over the place. It is a condition in which you get money in the bank and then it just runs away. It's just like where did it go?

Anyone ever had this? It strikes hardest right after payday right after tax returns, during the holiday season, people really get a big onset of runny money and you begin to ask yourself the question, I had all of this cash and now it's just it's gone. You got a case of the runny money. I listed a few ways that you could know if you had a case of runny money. You have too much debt, too little savings, no sense of control over your life. You've probably got a case of runny money.

If you need purchase therapy because you had a hard day, you probably have a case of runny money, a runny money problem. If you spent more than you brought in last year, then you've probably got a runny money problem. Say that a little bit softer. If you don't care that you spent more than you brought in last year, then you've probably got a case of runny money. You've got a runny money problem. If you owe more on your car than your car is worth, you've probably got a runny money problem.

If paying the minimum on your credit cards is a way of life, then you've probably got a runny money problem. You say, I don't know what's wrong. I keep paying my minimum payments and they take my interest up over and over. I don't know why. Well you've probably got a runny money problem. If you don't know how much money you owe another person, you've probably got a runny money problem. If you have no way of tracking where your money goes, then you've got a runny money problem. If you've got plenty of money but you're always wondering where it went, you've probably got a runny money problem.

If you've got financial dreams and financial goals, but you don't have a financial plan, then you've probably got a runny money problem. If you're making decisions that you hope your spouse doesn't find out about, you've probably got a runny money problem. You've probably got a marriage problem as well, but you've at least got a runny money problem. If you're making decisions you hope the IRS doesn't find out about, you've probably got a runny money problem. And for a lot of people, especially young marriages, and let me just pick on the young people in here for just a minute since this is a 9:40 service.

A lot of people my age, newly married, or maybe you're single. A lot of the reason we have runny money problems is because we think we should have our parents' life within the first 18 months of our marriage. It took our parents 25 years to get everything that they have, and we think that since I got a new job and a new spouse. I need a new car, I need a new house, I need a new wardrobe, I need all of these things. And let me just tell you that you will go broke if you do that.

The money that you receive, it'll just run away. You got to be wise. Slow down. Ask yourself the question in light of my past experiences, my current circumstances, and my future hopes and dreams, what is the wise thing for me to do when it comes to my finances? Nobody plans on making $110,000 a year and having nothing to show for it. You say, well that would be nice. Nobody even plans on having a household income of fifty thousand dollars a year and having nothing to show for it. Nobody plans on doing that.

It just happens. And the reason that it happens is because we don't plan not to. We don't put a plan into motion to say what is the wise thing to do, how can I account and be wise when it comes to my finances. I read an article the other day that said that America's poor is basically the world's rich. That if you make over fifty thousand dollars household income, if it's over fifty thousand dollars a year, then you're within the top 1% of the world's income. You're rich. Let's just say it together.

I'm rich. You say, I don't make $50,000 a year. Well, even if you make poverty level, $20,000, $14,000, you're still within the top 10% of the world's income. See, Americans are rich, but we just don't feel rich, right? There's a difference between being rich and feeling rich, and the difference is you got more month than you got money, right? You're feeling financial pressure because even though you have this much money, you're spending more money than you actually have. And so we feel pressure. We don't feel rich even though we are rich.

We don't feel rich because there's always somebody else who has more money than we do. But the reason that most people have money problems, especially in America, isn't because of poor income. It's because of poor income management. We don't manage our money well. We don't ask ourselves the question in light of my past experience, my current circumstances, and my future hopes and dreams, what is the wise thing to do when it comes

to my finances? And when we ask ourselves that question, here's what happens. It'll uncover some hidden motives. It will enable us to use this word, this ancient word that nobody uses anymore.

It's the word no. And you'll know financial peace. See, nobody knows financial peace. Dave Ramsey says financial peace are two words that nobody seems to think they'd go together. I got financial stress, I got financial fears, I got financial worry, I've got financial depression, I've got anything but financial peace and if you want financial peace in your life, then what you have to do is get wisdom into your life. And the way that you get wisdom into your life is by asking yourself the question, what is the wise thing for me to do?

And if we could get this right, if American Christians could do well in the area of money, we could change the world. I looked at the numbers. We could eliminate the need for orphanages. I don't know if you could end world hunger, but you could get close. If we would just ask ourselves the question, what is the wise thing for me to do? But we don't ask that question. We ask the question, can I afford it? Not should I afford it, but can I afford it? We don't ask the question how much, we ask the question, how much a month.

How much is the payment? We don't say can I afford it? We say how much can I borrow? We don't ask the question, is it the wise thing to do? We ask the question, is it on sale? I was talking to Audra about this last night. Is that wrong? Well, I don't know that it's wrong. It's good to find things on sale, but if you're buying something on sale that you don't need or it's not a wise purchase, then it's foolish. You ask yourself the question, not is it on sale, not how much can I borrow, not how much equity is in my home.

The assumption behind those questions is, if I can make it work financially, then I should make it work financially. But the truth of the matter is just because you can make it work financially doesn't mean that you should make it work financially. What you should ask is what's the wise thing for me to do. Just because a banker says I can get you this much money doesn't mean that you should do it. Okay, bankers don't have your financial health in view. Okay, they have the bottom line in view. They don't care about your financial well-being.

They care about your financial history. So you step back, you ask yourself the question, in light of my past experiences, my current circumstances, and my future hopes and dreams, what is the wise thing to do? Now, what I wanted to do this morning, since we're in the book of Proverbs, is to kind of go through several different Proverbs and to see what the Bible says about wise money management. In your notes, it's called having dollars and cents, not C E N T S, but S-E-N-S-E. That's the cheesiest line I've ever done in my pastorate, so now it's out there.

Dollars and cents. Many of you know Ron Blue. He wrote a book called Mastering Your Money.[1] He says there's five things that we do with money. I guess you could add some,

maybe you take some away. But the five things are number one, we spend it, and you can write these down if you want. We spend it, we repay debt, we pay our taxes, we save it, and we give it. Those are the five things you do with money. The problem is that for most Americans, our financial priorities are in that order.

First we spend, then we repay all our debts, then we pay our taxes. Sadly. Then we save it and then we give it. Saving and giving are almost like afterthought. Saving and giving are at the end of the month after everything else has been done. How much do I have to pay myself? How much do I have? Now you may be a little bit more intentional, you know, but I'm just saying as a general rule for most people, when it comes to saving, when it comes to giving, they're afterthoughts the first thing to do is to live on all your money, pay off the debt for what you can and then pay your taxes.

But when you put your financial priorities in that order, the Bible basically says that's foolish. In fact, the wise person, what the wise person does is he takes that list and he turns it upside down. First it's giving, then it's saving, then it's paying your taxes, then it's retiring your debt, and then it's spending. And just to show you that, let me take you to Proverbs chapter 3, Proverbs 3, 9 and 10. The Bible always starts with giving, you give to God first, then you pay yourself second. The way I remember it is that you give, you save, and you live on the rest.

You give, you save. You live on the rest. And Proverbs 3:9 and 10 says, "Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine." Of course, last summer we talked about this text, and if you want a whole sermon on that text, then you can go online and look it up for yourself. But basically what Proverbs three, nine and ten is saying is that when it comes to your money, God gets the very first and God gets the very best.

It's first fruits giving. It's from off the top and it's what the Bible calls first fruits. It's the very best of what you have. And what the Scriptures do is that they attach a blessing to giving. It says, if you'll honor the Lord with your wealth, give God the very first and the very best, then your barns will be filled with plenty and your vats bursting with wine. And some of you are saying, I don't have a barn or a vat, so I don't need to give. Basically he's saying you will experience blessing in your life when you are obedient to the Lord in the area of giving.

I've seen it be financial blessing in most cases, but there are other kinds of blessing. This is the only area of your life when it comes to giving to the Lord where God says, test me. Malachi 3:10. He says test me in this. Just try me. Just try tithing and see what happens. See if I don't open up the floodgates and bless you. And I don't even care where you give it. Did I just say that? I care a little bit where you give it. But you don't want to give it here?

Don't give it here. Just try it. Just try giving and see what happens. What giving is, giving is an invitation for God to get involved in your finances. You say, well, I'm in debt. Should I give if I'm in debt? It depends. Do you want God involved in your finances before or after you get out of debt? Giving is an invitation. It's a way for you to say, God, I want to honor you with my wealth. I want to be obedient to you in this area of giving. You don't give him the leftovers.

He's not the bottom of the priority list. He's the top. If someone came over to your house for dinner, you wouldn't serve them leftovers unless they were from Roby, right? You would give them the very best choicest meats. You would use the Perini steak rub that's very expensive, but you would bring it out. If that's true of the guests that come into our home, then why is it that we would give God leftovers in our budget? You honor the Lord with your wealth. You give first. Proverbs 11:24: One gives freely, yet grows all the richer, another withholds what he should give, and he only suffers want.

In other words, money was meant to flow. Flow in one hand, flow out the other. And when you let money flow, you end up becoming wealthy. But if you're tight-fisted with your money, money can't get in, money's not getting out, and you never build wealth in that way. Money wasn't meant to be held on to tight-fisted. You can't be tight-fisted with your money and be obedient to the Lord and experience wisdom when it comes to your finances. Honor the Lord with your wealth. You give first, the second thing is saving.

You save second. You pay God first, then you pay yourself second, and saving must become a priority. Okay, it's not just an afterthought, it's not after I've spent all my money in the budget, whatever I have left over to spend. What the Bible suggests when it comes to saving is that you pay yourself second, that it's a priority. And just as giving, at least in our home, giving is a percentage, we give a percentage of our income straight to the Lord. Also, we give a percentage of our income straight to our savings account.

So no matter how much comes in, a percentage of that money goes straight to savings and you prioritize it. You first you fund God's kingdom and then you fund your own kingdom. And when it comes to saving, there's really no get rich quick schemes in the scripture. In fact, Proverbs mostly looks at get rich quick schemes as foolishness. You save little by little. You save over time. Look at Proverbs 13:11. Proverbs 13:11. Oh, I'm sorry, Proverbs 21:5. Go the other way. Keep your finger in 13:11. Proverbs 21:5 says, it is the plans of the diligent that lead to profit.

Haste leads to poverty. In other words, get rich quick schemes, you're never going to experience wealth, you'll only experience poverty. But if you're a diligent person, the plans of the diligent. You've got a plan in place. You're saving, you're being committed to your plan, then that will lead to profit. And diligence just basically means care and perseverance over a long period of time. It's hard to save money, isn't it? Especially when you got all these other

things that you could do with the money. But because you have a plan and because you're being diligent with your plan, you're taking care to put a percentage of your income into a fund that you're saving for and over time it will build wealth.

But it takes perseverance, it takes patience and it takes having a plan and sticking to your plan and it takes you making it a priority. You give first, you save second. It's not what's left over in the budget, it's number two in the budget. You save. Proverbs 13:11: "Dishonest money dwindles away, but he who gathers money little by little makes it grow."[2] And that's obviously true when it comes to your income. You get a certain amount every week or every month or every two weeks, however you get paid. Over time, as you take money from that income and you put it in savings, obviously it's going to grow.

But it's also true when it comes to investing. Albert Einstein, I think, was the one who said that the greatest discovery, the greatest mathematical discovery is compound interest. Anyone ever heard of this term compound interest? Some of you are smiling because you know what it does for you. Basically when you invest money, you make interest on the money that you save, and over time, over a long period of time, you begin to make interest on the interest and it not just adds to the money but it multiplies the money that you have.

Of course you can get calculators that will show you this, but let me just give you an example so as to encourage you to start saving because it's not as though you're just storing it away and nothing is happening in the savings account. When you're investing and you're making a percentage on your money, it begins to multiply. So just one example. If you start from nothing, you didn't have anything in your investment account and you put $2,000 a year into that investment account and it made 8% interest, over 30 years you would have invested $60,000.

Now two thousand dollars isn't a ton of money to put into an investment over a year. That's a pretty good amount. But over thirty years you would have put in $60,000. So you say, well, so I have $60,000. Not really. What you actually have, because of compound interest, is $245,000. This means your original investment of $60,000 has produced an additional $185,000 with absolutely no effort on your part. No effort except diligence. No effort except for patience and a plan that you had put in place and you're basically saying, I'm not going to spend this money on anything else.

I'm going to put it in this savings account. I'm going to leave it in this investment account and I'm going to leave it alone for 30 years. And over years, because you had a plan and because you were diligent, it produces wealth. Bible suggests when you save, you save little by little, and you do so over a long period of time. One of my favorite Proverbs chapter 13, verse 7. It should be right there on the page you're looking at. He says, "One pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth."

That about sums it up, doesn't it? There are the Joneses. Not to decry anyone named Jones. Okay. Can I just tell you the Joneses are broke. They don't have any money. And there is a way to do money in which I'm just going to pretend to be rich. I'm going to go into debt. I'm going to have all of this nice stuff. I'm going to look rich on the outside. But if you were to actually look at your portfolio, you're in the hole. One pretends to be rich yet has nothing.

Another person, on the other hand, pretends to be poor. In other words, he lives on less than he makes. He may have this much money, but he only lives on this much money, and what he doesn't live on, he saves it and he gives it and that person over a long period of time is actually going to have great wealth. So there are two different ways of approaching money. I think Dave Ramsey says, you live like no one else so that later you can live like no one else. You live poor.

You pretend to be poor so that later you can actually enjoy wealth. That's what it means to be wise with your finances. You give, you save, and then you live. Now, under this heading of living, I'm going to say two things. And this is going to be controversial, and you don't have to agree with me on this. Hopefully our church doesn't disappear after this sermon. Okay. This is a loose hand I'm holding these two things with. It's not sinful if you don't do these two things. The Bible doesn't say it's sinful.

It's just something to think about. Okay? Everybody good? When it comes, you say oh here comes the tithe. Oh gosh. No, it's not. When it comes to living your financial life, The best, your best life now, your best financial life is experienced when you live without debt and with a plan. You live without going into debt, and you live with a budget, a financial plan. You're saying debt is sinful? I'm not saying debt is sinful. I have a house debt. I have debt. But it's not often wise. Proverbs chapter 22, verse 7 says, the borrower is the slave of the lender.

Okay, that's not a positive view of debt. The borrower is slave to the lender. Debt is not a tool. Some of you are saying no debt. How can I live in America without having debt? What about the FICO? How am I going to buy a house? How am I going to do this? How am I going to rent an apartment? You got all of those questions, but you just step back for just a minute and begin to ask yourself the question in light of your future hopes and dreams when it comes to your finances, in light of where you're at right now, and in light of your past experience.

Is it wise to go into debt in this area, this area, this area? Maybe you're going to go into debt on your home, but is it really wise to put all of those fried chicken sandwiches on your credit card? I mean, is it really wise? Do you really have to put the new shoes on the credit card? Debt, the borrower is slave to the lender. Some of you say, the budget—can you say boring? I don't want to do a budget; that's a straitjacket. I don't want to budget. Just ask yourself the question, what is the wise thing to do?

What happens is we usually go into debt because we want to keep up with the Joneses, right? Or as I was listening to Siri read me my sermon this morning. She doesn't know how to pronounce Joneses. She says the Jo-neses or something like that. Here's the truth. The Joneses are broke. The Emperor has on no clothes. Most people who look wealthy—we leverage debt because we want to present ourselves as wealthy, but nobody has the wealth. They just look like it. They're pretending. As Warren Buffett said, as soon as the tide comes out, you can tell who was skinny dipping.

Okay, and as soon as there's a financial crisis like you had in 2008, or as soon as everything goes bust and you lose your job, you're in trouble. Why? Because you used debt thinking debt is going to create prosperity, but what really happened when you went into debt, you inherited a risk and the risk that debt brings is almost never worth the prosperity it might create in almost every instance. And so you reject that. Now, like I said, I have a home mortgage. There's dumb debt, and then there's not dumb debt, and again, you don't have to agree with all of this.

My personal rule of thumb is that if I'm going to have debt, I'll have it on a house and a 15-year fixed with payments no more than 25% of my income. As a church, we have debt as a church, you know that. Last I ran the numbers, I think it was about 15% of our income. The payments. Because I'm not anti-debt, but when you look at the scriptures and you begin to ask yourself the question, what is the wise thing to do, in most cases going into debt is unwise. It's unwise.

The borrower is slave to the lender. And our culture has told us this lie about the need for debt over and over and over again in so many different ways. That for anyone to live debt-free, they're weirdos. Okay? Audra and I have talked to some of our friends, not that they're church friends, but they think of us as crazy people. You're going to save your money to buy a car? Why not just have a car payment? We were at the car lot. I thought you just have to have a car payment.

Here's a car lot person trying to sell us a car. Well, you just have to live with the car payment for the rest of your life. No, you don't have to go into debt. Now you talk about getting out of debt. One of the best ways I know of helping people get out of debt is Dave Ramsey's method. The debt snowball. In fact, if this sermon is making you uncomfortable and you want to hear someone else do it better than I can, you can enroll in the Dave Ramsey course that starts tonight.

Starts tonight at 6 o'clock, I think. Is Jordan here today? Jordan Talley's leading the debt snowball. He's leading the Dave Ramsey course. If you need inspiration, you need accountability, you need to do this with somebody else, the debt snowball is basically taking your debts and listing it from the very smallest to the very largest on a sheet of paper, and then paying minimum payments on everything but the smallest debt. And you put

everything that you can on that debt until it goes away. You knock out the smallest debts first and over time you knock out number one, number two, eventually number three, and all the money that you were putting on number one, now you can put it on number two, so you have number one money and number two money all going on the same debt and eventually you begin to knock these debts off and eventually you finally knock off the last one and you have a huge party and everyone's happy.

You have to get this dumb debt out of your life because it will choke you. It will make you miserable. It will bring nothing but worry and anxiety. And so you get out of debt. Also, Bible on debt, Proverbs chapter 22, verses 26 and 27. "Be not one of those who give pledges, who put up security for debts. If you have nothing with which to pay, why should your bed be taken from under you?" In other words, co-signing for another person isn't always the wisest option. You may think, it's because I love this person and he'll never be able to do it without me, but Proverbs presents that opportunity as foolish.

Proverbs 17:18: "One who lacks sense"— Okay, not a smart person, not a wise person, but "one who lacks sense gives a pledge and puts up security in the presence of his neighbor." And so again, when the Bible talks about debt, it's basically saying, stay away from it if possible. Proverbs chapter 6, verses 1 to 5. This is what Financial Peace talks about, getting gazelle-intense, getting focused on getting rid of your debt. It's from Proverbs 6 verses 1 to 5. It says, give your eyes no sleep and your eyelids no slumber.

Save yourself like a gazelle from the hand of the hunter, like a bird from the hand of the fowler. In other words, when it comes to your debt, run. Stay as far away as possible. Last week we looked at Paul. When he talked about sexual immorality, he said, flee sexual immorality. And basically what Proverbs is saying, if you want to be wise with your finances, flee debt. Get out of debt as fast as you can. That's number one. You live life without debt. You get passionate. You got to get sick and tired of being sick and tired.

You have to be serious about this. It is not just whenever I get around to it or whenever I make this much money today you start getting out of debt. That's number one. Number two, you live without debt and then you live with a budget. You live with a plan. And here's where everyone hates me. Budgets. Boring, right? No one likes a budget. If I do a budget, my wife won't let me have any fun. Okay, that's what somebody told me one time. Or my husband will spend it all on televisions and I can't say anything about it.

Look, budgeting is telling your money where to go instead of wondering where it went. That's what John Maxwell says. If you don't get control of your money, your lack of control over your money will control you. You've got to have a plan. If you don't have a plan in place, your money will just blow away. And if you want to watch your money blow away, then make a budget category called blow and at least do it on purpose. At least have a plan for watching

your money blow away. When you put a plan into place with your budget, you do your spending on purpose.

And when you begin to ask yourself the question of wisdom when it comes to your budget. Again, it will enable you to use this powerful ancient word that no one uses anymore, and it's the word no. No new shoes. No new suit. No, we don't need 100 chicken sandwiches every month. You can do with 50. Chick-fil-A, of course. Those are expensive. No. No. It enables you in agreement. If you're single, then you have to really exercise some self-control. But if you're married, you come together, you agree on a plan, you agree on a budget, you spit-shake, you pinky-swear.

And once you get the budget set, then you don't budge it. You don't budge the budget. It's wonderful marriage advice. Audra and I have never, is this right, love, never had an argument about money. Ever. Because we have a plan. I don't have to feel guilty about spending money at HEB or I don't have to feel guilty about getting gas because we have already agreed beforehand. This is what we're going to do. You have a plan when it comes to your finances. And the other thing is when you put a budget into place, when you begin to plan your money, what you'll notice is you get a raise.

When you spend your money on purpose, your money, it's like it stretches. It goes further. And you'll feel like you got a raise because you got a plan. You live without debt, you live with a budget, and in our budget we have envelopes. So we fund our envelopes with a certain amount of cash, and it doesn't matter if you had a hard day, if the blizzard envelope is empty. You don't get a blizzard, okay? You know what I have to do? I have to go home and I have to eat those little rice poppers, which are gross.

Not a blizzard. But once the money's gone, the money's gone. And you know what? We have financial peace. I may be a few pounds lighter and a few things deprived blizzard-wise, but we have peace in our money. We begin to ask ourselves the question, is it really wise? In light of where we're at as a married couple, in light of where we want to go in our future, should we really get a car payment? What's the wise thing to do? Now I know this is scary. I know that for some of you to do something like this means you're going to have to sell something that you love, and for some of you to do a budget is like pulling teeth because you're the free spirit of the family and you just want to spend, spend, spend, and your husband's like, listen to this, or your wife's like, listen to him, and it's going to kill you to do something like this.

But look, if you don't do something you've never done, you'll never get anything different than what you have right now. And for some of you, to stay where you're at financially is not an option. You cannot stay where you're at financially. It's too much pain. It is going to ruin your life. And so something has to change. You've got to get serious. You have to make a

commitment today. I'm going to get out of debt. We're going to put a budget together. For some of us, maybe, maybe it is a tithe check.

You know, I've never invited God into my finances. Maybe you need to up the percentage. We don't like change, but without the change we'll never—we don't like change because change produces pain and we don't like pain so we never change. But if you embrace the pain for just a minute, just imagine what your life would be like. Imagine if you had begun to ask yourself the question, what is the wise thing to do with my finances? Imagine how different your life would be if you would have asked that question over the last 10 years?

Where would you be? Imagine if starting today you begin to ask yourself the question in light of my past experience, my current circumstances, and my future hopes and dreams. What is the wise thing to do? Where could you be in five years from now? Where would you be one year from now? You say, I'd be miserable. I wouldn't have any blizzards. I'd be trying to get out of debt. But wouldn't you have peace in your finances? You live like no one else, so that later you can live like no one else.

Now look, I know this is challenging and look, this is just a sermon, and sermons don't change people's lives necessarily, but if God's Holy Spirit is beginning to convict you today and inspiring you and giving you that glorious resource called grace and he's nudging you out, will you do it? Will you make a commitment today? Would you say, I'm going to take a step of faith, see what happens? Maybe tonight you can enroll in the Financial Peace University class. You say, I like my Sunday nights by myself, but just it's nine weeks.

Okay, it's not that long. You say, I don't have any money, come talk to me. Maybe we can work out a deal where the church will take care of the cost of Financial Peace so that you can finally get peace in your finances. Will you act? Will you do something? Because if you don't do something today, nothing will ever change. And for some of us, we can't stay where we're at. Jesus says you can't love both God and money. You can't worship God and your stuff. You cannot be a fully devoted follower of Jesus and do this wrong.

You've got to be wise in your finances. And there's redemption, there's grace, there's salvation even for fools when it comes to our money. And there's forgiveness and healing and restoration. And if you'll begin to ask today, what is the wise thing to do? And you'll commit to doing that day after day after day in obedience and love to your Lord and Savior, He'll take care of you. Let's pray together. Our Father, we thank you for your presence with us in this service. And as we respond to you now by faith, would you give us the courage to do what we know you're asking us to do in Jesus' name.

Amen.

1. Transcript note: spoken as "Mastering Your Money"; Ron Blue's book is titled *Master Your Money*. Source: Moody Publishers / Ron Blue Institute, *Master Your Money*. ↩
2. Transcript note: spoken as "Dishonest money dwindles away, but he who gathers money little by little makes it grow," the 1984 NIV wording of Proverbs 13:11 (the ESV reads "Wealth gained hastily will dwindle, but whoever gathers little by little will increase it"); Proverbs 21:5 is also quoted from the 1984 NIV, while the other Proverbs in this sermon follow the ESV. Source: NIV (1984) and ESV, Proverbs 13:11 and 21:5. ↩