

Finding God's Peace in my Finances

Welcome to **Week 3** of a **Stress Less Life**. We are on a journey to discover true freedom and peace so that the tyranny of stress doesn't dominate our daily life, robbing us of the joy that God intends for us to have. Through this series we are learning how to abide in Christ and to change the way we view our lives so that we can claim the promise God has for us in His word. Our theme verse for this series is

John 10:10 (NIV) 10 The thief comes only to steal and kill and destroy; I have come that they may have LIFE, and have it to the FULL.

If this is God's promise to us **ARE YOU THRIVING or are you just SURVIVING?** Because if we are not THRIVING we are living below what God has promised us and we need to allow God to make some changes in our lives as we engage in a serious pursuit of trying to eliminate the things that are keeping us from doing so.

Remember how we define stress. **Stress is the fearful concern experienced when life's demands seem greater than my ability to meet them.** When FEAR sets in, our inability to meet the demand of the situation leads to us becoming overwhelmed. It is in these times that we must learn to lean on God and trust Him because we were never designed to carry such loads on our own. It is in times like this that we need to reprogram our mind and heart from saying, **"What am I going to do about this?"** to **"What is GOD going to do?"**

Last week we looked at how we can find peace in our SCHEDULE. Today, we want to deal with another area where we can become a little overwhelmed in life and that is with our FINANCES.

Now before we jump into a subject that, if we are honest, makes most of us a little uncomfortable, let me just say this first. Sometimes people view the Bible as a club that pastors use to just beat people up with or like a finger to point out all that you are doing wrong in life. I would rather us see the Bible as a mirror like what James describes for us in **James 1**.

James 1:22-25 (NIV) 22 Do not merely listen to the word, and so deceive yourselves. Do what it says. **23** Anyone who listens to the word but does not do what it says is like someone who looks at his face in a mirror **24** and, after looking at himself, goes away and immediately forgets what he looks like. **25** But whoever looks intently into the perfect law that gives freedom, and continues in it—not forgetting what they have heard, but doing it—they will be blessed in what they do.

I have to be honest, there are times I don't like what I see when I look in the mirror. Whether it is a gray hair here or a zit there or even a new wrinkle on my brow. But it sure is helpful when I have lunch left on my chin that I didn't know about or a booger hanging out of my nose in the morning or I have a piece of spinach in my teeth from last night. Just like God's word a mirror shows us the true reality of what we really look like. While the mirror focuses on the outward part of who I am, God's word shows me who I am on the inside and it allows me an opportunity

to address the things that might be out of place. So, as we look into God's word today let's approach it as if we would a mirror and allow God the opportunity to show us what might be out of place and may even be contributing to the stress that is robbing us of the abundant life God is promising us in **John 10:10**.

The American Psychological Association reported in 2020 that 64% of adults say that money is a major source of stress in their lives. Scholarly studies have also shown that financial stress among couples is a top predictor on whether or not a couple will get divorced. So there is no doubt that money can be a huge stressor in our lives. But why? What is it about money that causes us such stress because I want you to know something, it isn't just in regard to how much money you have. Money stress crosses all socio-economic classes. Whether you have little or whether you have much. I personally have experienced financial stress when I have had little and I have experienced it when I have had more. So what's the cause of my financial anxiety? Well let's look into the mirror of God's word and see if we can get a closer look at what is causing our stress.

Reason #1 - We have a LACK of CONTENTMENT

1 Timothy 6:6-8 (NIV) But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that.

1 Timothy is a letter written by the Apostle Paul to a young church leader named Timothy. Paul was a mentor to young Timothy helping him develop into all that God was calling him to be as a man of God. And one of the keys to his spiritual success was to learn how to be content with what he had so that he didn't fall into the trap that many fall into when it comes to longing for more.

This longing for more is what contributes to our stress concerning money. Our culture is eaten up with it. Everything is driven by more stuff, bigger stuff, better stuff and the stressful part is we never arrive because it just keeps on going. It creates discontent with what we have and makes us feel like in order to be happy or satisfied we need more. This is true of everything! Video game systems, golf clubs, guns, cars, appliances, cell phones, computers, tvs and the list just keeps on going. It's kind of like getting to the finish line in a race only to have the finish line moved to another location. The lie of our culture is that the chief goal of our lives is to achieve happiness and satisfaction. When in reality, happiness is merely a feeling that comes and goes, and we can't always be satisfied in life. The chief goal of life is knowing God, loving God, and loving people.

Time Magazine published an article back in 2005 and the title of the article was called "*The Real Truth about Money*" by Greg Easterbrook. Here is a quote from that article that speaks to this very issue.

"If you made a graph of American life since the end of WWII, every line concerning money and the things that money can buy would soar upward, a statistical monument to materialism.

Inflation-adjusted income per American household has tripled. The size of the typical house has more than doubled. A two car garage was once the goal; now we're nearly a three car nation. Designer everything, personal electronics and other items that didn't even exist a half century ago are now affordable. No matter how you chart the trends in earnings and spending, everything is up, up, up.

But if you made a chart of American happiness since WWII, the lines would be flat as a marble tabletop."

Do you see the problem? We've been told that buying the latest and greatest thing will bring us happiness and contentment. Only to get there and realize that there is something else we need to get. More money doesn't solve the problem either. How many times in life have I told myself that if I can just get to a certain point financially that I will be ok. Only to get there and find that I still think I need more.

Paul gives us his definition of CONTENTMENT that we would do well to adopt as our own. Notice what he says, **8 But if we have food and clothing, we will be content with that.** Contentment isn't getting everything we WANT but instead it is having everything that we NEED. Now let's define WANT and NEED. **A WANT is something that would make life easier. A NEED is something that makes life possible.** There is nothing wrong with things that make life easier. We just need to learn to be content with what we have, otherwise we are headed for a stressful life when it comes to our finances because we will always feel like we have to chase what we want or we will never be satisfied.

Reason #2 - We have a LOVE of MONEY

How many of you have heard it said that money is the root of all evil? Well actually this is a misquote of the Bible. Here's what the Bible actually says.

1 Timothy 6:9-10 (NIV) 9 Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. **10** For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

I want you to notice that Paul didn't say money was evil. It is the LOVE of money that leads to all kinds of evil. The love of money is dangerous because you become so fixated on it that you are willing to do anything to obtain more of it. It doesn't stop with money itself but with the things that money can buy. What happens is our identity becomes so wrapped in material wealth that our identity becomes based on what we have or don't have. This is contrary to God because these things should not define who we are or define our worth because who we are is supposed to be defined by Christ.

Notice the repercussions of allowing the love of money overtake you. **10 For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.** Paul says it can ultimately lead to wandering from the faith

as well as adding all matters of difficulty and grief to our lives. And here's the worst part, we are doing it to ourselves.

Reason #3 - We don't MANAGE our money by GOD's DESIGN

The real question is, Are you lord over your finances or is God Lord over your finances?

1 Timothy 6:11 (NIV) 11 But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.

How many times do we pursue these things the way we do our paycheck? Money is a means by which we are to live our lives. It is God's provision for you to be able to have what you need and it is a means by which we can invest in the things that are kingdom pursuits. Remember last week and **Matthew 6:33** where Jesus says for us to "seek first the kingdom of God and His righteousness"? That should impact every aspect of our life including our finances. Paul gives us two commands here. The first is to FLEE. Flee what? Flee the things that rob us of contentment and flee the love of money. The second command is to PURSUE. Pursue righteousness, godliness, faith, love, endurance and gentleness.

How are you investing in righteousness, godliness, faith, love, endurance, and gentleness? This idea of investing what you have becomes clear if you jump down to **1 Timothy 6:17-19 (NIV) 17** Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Notice first of all where our money comes from. It is given to us by God which means ultimately it is all His anyway. Even if you want to argue "I worked for the money and stuff I have", then you still need to recognize it was God who gave you the health and ability to make that money and it is God who gives us an economy to be able to earn that money from. So you still owe it all to God. **18** Command them to do good, to be rich in good deeds, and to be generous and willing to share. **19** In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. Notice what we are to do with what God gives us! Invest it in things that are eternal (God and His mission to the world as well as the people around us). Failure to understand how to manage these resources will most definitely lead to stress in our lives.

Reason #4 - We experience something BEYOND our CONTROL

The first three reasons we looked at for why we get stressed out by money are because we lack contentment, we possess a love of money or we fail to manage our resources according to God's design. These all have one thing in common, they are all based on CHOICES we make. However, sometimes our stress can be the result of circumstances beyond our control. Things like inflation where everything becomes more expensive at the grocery store. Losing your job. An unexpected medical bill. The blessing of a new child with additional expenses that you were not expecting. These are all situations that are circumstances beyond your control and they can add additional financial stress to your life. So how do we handle that? We handle it the way

Elijah handled it. Elijah was an OT prophet who had several run-ins with evil kings who were leading Israel astray with idolatry and worship to false gods and on this one particular occasion God was going to use Elijah to show the evil king Ahab who the real God is that he should be worshipping.

1 Kings 17:1-7 (NIV) Now Elijah the Tishbite, from Tishbe in Gilead, said to Ahab, “As the LORD, the God of Israel, lives, whom I serve, there will be neither dew nor rain in the next few years except at my word.”

2 Then the word of the LORD came to Elijah: **3** “Leave here, turn eastward and hide in the Kerith Ravine, east of the Jordan. **4** You will drink from the brook, and I have directed the ravens to supply you with food there.” **5** So he did what the LORD had told him. He went to the Kerith Ravine, east of the Jordan, and stayed there. **6** The ravens brought him bread and meat in the morning and bread and meat in the evening, and he drank from the brook. **7** Some time later the brook dried up because there had been no rain in the land. Elijah found himself in a situation that was really beyond his control. First of all, He couldn’t do anything about the poor decisions of the king that led to this showdown and he couldn’t do anything about the consequences that resulted from the drought that ensued. So what did Elijah do? He trusted that even though he wasn’t in control, God was and he trusted in God’s sovereign provision for him at that moment. **1 Kings 17:8-11 (NIV)** **8** Then the word of the LORD came to him: **9** “Go at once to Zarephath in the region of Sidon and stay there. I have directed a widow there to supply you with food.” **10** So he went to Zarephath. When he came to the town gate, a widow was there gathering sticks. He called to her and asked, “Would you bring me a little water in a jar so I may have a drink?” **11** As she was going to get it, he called, “And bring me, please, a piece of bread.” As the rest of this story unfolds we see God’s power and provision on display not only for Elijah to have what he needs but He also miraculously provides for this woman as well. And God will do the same for you and !! **Philippians 4:19 (NIV)** And my God will meet all your needs according to the riches of his glory in Christ Jesus. Do we believe that?

I truly believe that sometimes in our lives God allows the brooks in our lives to dry up so that He can use our lives to display His glory to those who do not know Him. It is through these times that God wants to strengthen our faith and grow His kingdom.

Which of these four reasons is causing money to stress you out? Is it a lack of contentment? Is it a love of money? Is it poor management? Or, is it circumstances beyond your control? Well no matter where you are today I want you to know there is HOPE!! So how do we overcome financial stress? The answer is quite simple, we need to **HONOR THE LORD WITH OUR FINANCES!**

As we close let me give you three steps to position your finances so that you can honor the Lord!

The first step is for you and I to **make Jesus Lord over our money by practicing the tithe!** The best way to do that is to return, as an act of worship, a portion back to Him. Are you tithing as an

act of worship because Jesus is worthy or are you tipping Jesus like a bad waitress? A few dollars here and there. Listen to what God says to His people Israel regarding this idea of the tithe.

Malachi 3:8-12 (NIV) “Will a mere mortal rob God? Yet you rob me.

“But you ask, ‘How are we robbing you?’

“In tithes and offerings. **9** You are under a curse—your whole nation—because you are robbing me. **10** Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. **11** I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,” says the LORD Almighty. **12** “Then all the nations will call you blessed, for yours will be a delightful land,” says the LORD Almighty.

When you give to the Lord you are purposefully choosing to live off of less so that you can give to the Lord and His ministry on earth. **It is a sacrifice that puts to death greed in your heart.** It also becomes an act of faith where you are trusting God rather than trusting your money. The Lord challenges us to test Him in this exercise in order to give Him room to work in our lives through faith and the beginning place He calls us to start with is the tithe (or 10%). The idea here is that You can't out give God. Are you practicing the tithe? Returning to God \$1 for every \$10 He gives you.

The second step is for you and I to **save a portion of what we receive!** We need to understand that unexpected things happen and it may be that part of God's provision for that need has already been given to us but if we are spending all that we receive we may be squandering God's provision. It is unwise to spend everything we receive.

Proverbs 21:20 (NIV) The wise store up choice food and olive oil, but fools gulp theirs down.

Proverbs 21:20 (NLT) The wise have wealth and luxury, but fools spend whatever they get.

The final step is for you and I to **be good stewards of what we are given!** The question will often be asked, "How much of my money should I give to God?" That's the wrong question, the better question is, "How much of God's money should I keep?" In order to steward well the resources we are given we need an accounting of what we receive and what we spend so that we can decide based on the right priorities and make good decisions financially. In other words, we need a budget. Otherwise we will let impulse drive us and we will squander God's provision for us.

Proverbs 21:5 (NLT) Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Luke 16:10-11 (NIV) 10 “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. **11** So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

A wise rule of thumb if you want to eliminate stress from your finances is to build a budget that seeks to give 10%, save 10% and live off of 80%. In other words, for every \$10 I make I will return to God \$1. I will save \$1 and I will budget my life to live off of the \$8

The question is do you want to eliminate stress from your finances? If you are depending on your finances and budget to create your abundant life rather than on Jesus for abundant life, then you will end up in despair.

Invitation:

- Do you need to re-evaluate your life from pursuing a greater quality of life to a greater quality of giving?
- If you would like some financial coaching to help you better manage your finances we would love to hook you up with a financial coach.
- When it comes to giving, Jesus has set the tone for that by giving Himself to overcome your sin. Do you know Him today?

Wk 4 - Finding God's Peace in my Relationships

Wk 5 - Finding God's Peace in the Face of Spiritual Attacks

Wk 6 - Finding God's Peace in Circumstances Beyond my Control