

# Godly Finances - Larry Coy

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## “God’s Way with Money” – Sermon Recap

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### Introduction: Financial Pressure and God’s Purposes

- The pastor opens with a personal testimony: he and his wife, Carol, accumulated \$12,000 in debt over 4.5 years without purchasing a home.
- Under mounting pressure, he considered asking Carol to return to work, but she reminded him of his promise: once she finished her Ph.D. and supported him through college and seminary, he would provide as the breadwinner.
- Instead of addressing the finances directly, he subconsciously spent more—hoping Carol would feel the pressure and volunteer to return to work. She did not.
- Faced with two options—“poor man’s divorce” (running from responsibility) or solving the financial problems—he chose to pray for a miraculous \$12,000 check. The check never came.
- This became the turning point to seek what God’s Word teaches about money and to apply it persistently over time.

### Testimony: A Lesson in God’s Provision

The pastor shared a second story to illustrate God’s supernatural provision when we choose to trust Him, even when it seems illogical.

- **The Situation:** The pastor and his wife, Carol, needed \$53 for their children’s school registration and other necessities. They had no money, and a promised check had not arrived. The pastor was scheduled to leave for a ministry trip to Vancouver the next morning, on Friday, June 26, 2026. His practical solution was to borrow money from his in-laws, but Carol insisted they trust God, as they had been testifying to her parents about His faithfulness.
- **The Test of Faith:** By Friday, with no money having arrived, Carol unpacked the children’s bags, accepting she could not go on the trip. The pastor, discouraged, found two one-dollar bills he had forgotten. He gave one to Carol for her return trip from the airport and kept one for tolls.
- **Carol’s Experience:**

- While the pastor was in Vancouver feeling “lower than a snake’s belly,” Carol went to church with her aunt. During the offering, she felt led to give away her last dollar, telling her young daughter, Sharon, that she wanted to show her God takes care of them.
  - After church, at her aunt’s house, she realized she was out of diapers for their baby. As she prayed, her widowed aunt offered her a full box of Pampers she had been storing for a long time but had never been used.
  - As she left, her aunt handed her \$20. The pastor noted this was a significant return on her one-dollar investment.
  - On Monday, June 29, 2026, the Welcome Wagon provided certificates for free haircuts and tennis shoes—exactly what the children needed.
  - Her siblings brought over groceries for dinner, and the first item she saw was a gallon of milk, which she needed for the baby’s bottle. Later, she found a \$20 bill at the bottom of the grocery bag.
- **God’s Greater Blessing:** When the delayed check finally arrived on Wednesday, July 1, 2026, the pastor called to apologize for the hardship. Carol’s response was profound: “Don’t you apologize for this. I wouldn’t trade any vacation with anybody for the opportunity God’s given me to show Sharon that He takes care of us.”
  - **The Principle:** The pastor concluded the story by sharing that later that same year, he and Carol were blessed with all-expenses-paid ministry trips to Rome, Brazil, and the island of Bonaire. He reflected that we often rob ourselves of the supernatural blessings God desires to give us because we choose our own practical, logical solutions instead of doing things His way. As Job learned, some lessons about God can only be learned through trials.

## Who God Is and How He Responds

- God uses financial pressure to shape character, realign values, and direct our steps.
- God often withholds quick fixes (like a miracle check) to teach dependence, obedience, and stewardship through His Word.
- God can and does provide, but He desires that provision to be sought and received in His way and timing, not as a shortcut that bypasses transformation.
- God wants to work supernaturally in our lives, not just through logical, human means.
- He is a faithful provider who cares about even our smallest needs (diapers, milk, shoes).
- He asks for our trust, especially when circumstances look bleak. When we honor Him with what little we have, He multiplies it.

- He uses our trials to teach us and to demonstrate His power and faithfulness to us and to others (like Carol showing her daughter).

## Who I Am and How I Am to Live

- **Identity:** As God's children, we are stewards, not owners. Our finances are entrusted resources to be managed in alignment with God's character—faithful, truthful, and wise. Everything I have—my time, assets, and even my liabilities (debts and cares)—belongs to Him.
- **Lifestyle:** Live with integrity, avoid debt bondage, and seek God's Kingdom first in financial decisions. Expect God's provision, but practice patience and obedience. I am to handle God's property the way He wants me to, not according to my own understanding or the world's wisdom.

## Applying God's Principles to Finances

The sermon's main goal is to purpose our hearts to handle our resources from God's point of view.

- **Scripture: Proverbs 3:5-6** says, "Trust in the Lord with all your heart and lean not to your own understanding; in all your ways acknowledge him, and he shall direct your paths."
  - **Application:** "All your ways" includes our finances. We must trust God with our money just as we trust Him with other areas of our lives.
- **Scripture: 1 Peter 5:7** encourages us to "cast all your care on him."
  - **Application:** We are to give all our resources to God, including our assets and our liabilities. When we give God our mess, He will take it, but He then expects us to manage His property according to His principles. Failure to manage His resources His way will lead to increasing pressure and problems.

## Scripture References and Themes from the Pastor's Study

- "Where your treasure is, there your heart will be also." — **Matthew 6:21**
  - Application: Money choices reveal heart loyalties. Financial habits are spiritual diagnostics.
- God's counsel on debt and borrowing:
  - "The borrower is the slave of the lender." — **Proverbs 22:7**
    - Application: Debt creates bondage; God's wisdom moves us toward freedom and prudence.

- Trust and provision:
  - “Seek first the kingdom of God...and all these things will be added to you.” — **Matthew 6:33**
  - “My God will supply every need...” — **Philippians 4:19**
  - Application: Prioritize God’s Kingdom and righteousness; expect His provision while practicing stewardship.
- Integrity and prudence:
  - “Whoever walks in integrity walks securely...” — **Proverbs 10:9**
  - Application: Consistent, principled choices lead to stability; rationalizations erode trust and security.

### **Testimony: Application and Lessons Learned**

- It took 4.5 years for the pastor to eliminate \$12,000 in debt, not through a windfall but by applying biblical principles faithfully.
- A Midwestern friend applied the same principles: he had over \$1,000,000 in corporate debt and \$278,000 in personal debt; within 11 months, he became debt-free, personally and corporately.
  - Insight: God customizes pressure and timelines to our growth needs. The pastor’s longer journey revealed deeper value misalignments that God wanted to correct.

### **Practical Commitments and Rationalizations Exposed**

- The pastor adopted a principle: “If we don’t have the cash, we’re not buying.”
  - Immediate test: the washing machine broke one month later. He rationalized that the “no borrowing” principle applied only to “small stuff,” not “big stuff.”
  - Lesson: Emergencies reveal whether convictions are rooted in God’s Word or convenience. Consistency matters.
- Tire purchase story:
  - With worn but usable tires, he financed four new tires on a “good deal” with six-month payments, framing it as a safety decision.
  - On a trip, he visited Bill Gothard unexpectedly. Bill, who had been thinking of him for weeks, asked if he could use four new tires—then observed the current tires were almost brand new.

- Reflection: Those became “the six lousiest payments” he ever made. God had provision in motion, but the pastor “beat the system,” relying on debt and missing God’s lesson.
- Application: When we choose alternatives to God’s way, we miss seeing what God intended to show and provide through obedience.

## Three Primary Objectives for Financial Stewardship

1. **Understand God’s Principles of Finance:** We should learn what God says about money, not just listen to worldly experts who often have a product to sell. We need to be the ones who know what God wants us to do with His money.
2. **Evaluate and Analyze Your Own Finances:** Take the time to understand your financial situation so you can make informed, God-honoring decisions.
3. **Prioritize How to Use God’s Money:** Create a plan based on God’s principles.

## Practical Steps for Financial Organization

### 1. Work Together as a Couple

- It doesn’t matter who manages the checkbook (husband or wife). It should be the person who is more skilled and disciplined. The pastor shared that his wife is more frugal, so she has managed their checkbook for years.
- Couples should not have separate financial lives. The pastor and his wife have a “living trust,” where everything they own is held jointly. They make no major expenditures without mutual agreement.
- A budget is not meant to restrict you; it’s a tool to help you determine and agree on how to spend your money purposefully.

### 2. Get Your Documents Organized

- **Rule of Thumb:**
  - Items of **monetary value** (deeds, bonds, titles) should be in a **safe deposit box**.
  - **Important papers** that are replaceable but needed for administrative purposes (wills, birth certificates) should be kept in a **safe place at home**.
- **Specific Examples:**
  - **Will:** Keep the original at home and a copy in the safe deposit box. If you die, your safe deposit box will be frozen, and no one can access it until the will is probated.
  - **Birth/Marriage Certificates:** At home.
  - **Real Estate Deeds, Car Titles, Bonds/Stocks:** Safe deposit box.

- **Insurance Policies, Tax Returns, Loan Agreements:** At home.
- **Action Step:** Go through your papers, make two piles (“home” and “safe deposit box”), and organize them. Make a copy of an inventory list to keep in both locations.

### 3. Understand Your Financial Reality

- The pastor addresses a common misconception: we often blame God for not providing enough when, in reality, we mismanage the resources He has given us. This can damage our children’s view of God’s provision.
- **Credit as an Adult Temper Tantrum:** The pastor defines credit as a system for adults who never learned to accept “no” as children. Adults use credit cards to get things they cannot afford, essentially throwing an “adult temper tantrum.”
- **The 70/30 Rule:** On average, it takes 70% of a person’s gross income to cover basics: food, clothing, shelter, tithes, and taxes. This leaves only 30% for everything else.
- **Social Security:** After social security taxes (approx. 7.2%), this discretionary amount drops to about 22.8%.
- **Debt Reality:** The pastor noted that his time payments once consumed 55% of his income, while the national average is nearly 45%. This far exceeds the 22.8% of discretionary income available.
- **The Consequence of Debt:** When we overextend ourselves on credit, we are forced to cut back on necessities. This creates a crisis of faith in the home. We tell our children, “God will take care of all our needs,” but they hear us constantly complaining about costs. This contradiction can become the beginning of “God’s curse on our family” because our actions undermine our testimony of His provision.

### 4. Budgeting and Prioritizing

- The 22.8% remaining after essentials must cover a wide range of needs and wants:
  - Emergency Savings
  - Major Purchases & Unexpected Expenses
  - Replacement of Worn-Out Items
  - Vacations & Holidays
  - School Tuition
  - Giving beyond the tithe
  - Insurance, Retirement, and College Funds
- **The Prioritizing Process:**

- i. List all potential expenses beyond your core needs.
  - ii. As a family, decide which items are most important.
  - iii. Allocate your limited funds to these top priorities.
  - iv. When the money runs out, draw a line. Everything below that line is something you cannot afford on your own.
- **Living with “No”:** This process forces us to accept “no.” For items below the line, we must trust God to provide through other means if they are His will.
  - **Let the Budget Dictate the Purchase:** Determine what you can afford first (e.g., \$50/month), then find the best product that money can buy.
  - **God Rewards Faithfulness:** When God sees that you are a responsible steward with the little He has entrusted to you, He will often trust you with more.

## Key Points

### 1. Develop a Proper Value System

- We must commit to seeing things from God’s perspective.
- God is not against things; He is against loving things more than Him.
  - **1 John 2:15** is referenced (paraphrased): “Love not the world, neither the things that are in the world. If any man loves the world, the love of the Father is not in him.”
- Things are tools God entrusts to us to serve Him and love others more effectively.
  - **Matthew 6:33** is referenced: “But seek ye first the kingdom of God, and His righteousness; and all these things will be added unto you.”
- In God’s mind, you have everything you *need* if you have: enough food for one day, one outfit, and shelter.
- The danger of comparison leads to ingratitude. The pastor encourages a “praise service” with children, thanking God for blessings beyond the basics.

### 2. Determine the Actual Cost of Living

- You must know what it costs for your basic food, clothing, and shelter and be content, if necessary, to live at this level.
- The pastor shares his personal testimony of being tested three times with periods of no income, learning to trust God more deeply with each trial.

The final time, he did not “bat an eye,” knowing God can provide just as easily without a job as with one.

### 3. The Importance of Tithing

- After tithes and taxes, the remaining money is 100% of your available income.
- **Scriptural Basis - Malachi:** God asks, “Will a man rob God?” in “tithes and offerings.”
  - The consequence is being “cursed with a curse.” If we withhold what is God’s, He will take that same money and use it against us.
  - **Malachi 3:10:** God’s challenge: “Bring all the tithes into the storehouse... and prove me now,” says the Lord. He challenges us to *try* Him and see if He won’t pour out a blessing.
- **Tithe on the Gross, Not the Net:** The pastor asks, “Do you want God to bless the whole thing or just a little bit?”
- **The Pastor’s Deal with God:** He tried to pay off debts first and work up to a 10% tithe. The result? He ended up \$2,800 further in debt after a year. When he finally wrote his first tithe check on his gross income, the following year his family’s total medical bills were only \$27.
- **God’s Promise to “Rebuke the Devourer” (Malachi 3:11):**
  - **Devourer:** In Hebrew, this means “disease and pestilence.” God promises to protect our finances from unexpected illnesses that can destroy a budget.
  - **Pestilence:** This is the erosion of anticipated income, like a promised payment that never arrives on time.
- **The Bag with Holes - Haggai:** The pastor connects this to **Haggai 1:2-6**. Israel neglected God’s house while paneling their own.
  - God’s message: “Consider your ways. You have sown much, and bring in little... and he that earneth wages, earneth wages to put it into a bag with holes.”
  - **Modern Translation:** “I don’t know where all our money has gone.” This is a sign of God’s control over our finances when we are not honoring Him. This cycle will not stop until we obey.

### 4. Rationalizations Undermine Integrity

- Rationalizations (“it’s safer,” “we can afford the payments,” “this is big stuff”) undermine integrity and block God’s intended lessons.

## 5. Money Reveals the Heart

- Where your money goes reveals where your heart rests — obeying God in finances is worship, not merely budgeting.

### Contemporary Application for American Culture

- **Credit Normalization:** Modern culture makes debt feel safe and strategic; Scripture warns that borrowing can enslave and distract the heart.
- **Convenience vs. Conviction:** Emergency purchases and “deals” test whether convictions are anchored in God’s Word or convenience and fear.
- **Practical Practices:**
  - Build a cash-based budget; delay purchases until provision arrives.
  - Create an emergency fund to avoid borrowing under pressure.
  - Seek counsel, courses, and community accountability to learn and live out biblical stewardship.
  - Pray for wisdom before purchases, not merely for funds after commitments.
  - Track spending to see where “treasure” indicates heart priorities.

### Closing Narrative: Provision and Patience

- The pastor described a transition season when he left a church to join Bill Gothard’s staff. He took a month off, expecting one final paycheck that never arrived, leaving them with no money.
- He had planned a tenth-anniversary trip to honor his wife after a “bummer” honeymoon of visiting relatives.
- The implicit lesson: even well-intentioned plans must submit to God’s timing and provision. Obedience and patience, not presumption, open the door to God’s faithful care.

### Summary Exhortation

- **Trust God’s character:** He is wise, faithful, and purposeful in pressure.
- **Align with Scripture:** Let **Matthew 6:21**, **Proverbs 22:7**, **Matthew 6:33**, and **Philippians 4:19** shape your decisions.
- **Practice integrity:** Make and keep convictions that reflect God’s ways, even when alternatives seem workable.
- **Expect God’s provision:** Walk by faith, not by fear or convenience, and allow God to write the story of your finances for His glory.

