

Breathing Room  
*More or Less*  
January 20, 2019

**PRE-SERVICE VIDEO**

**Worship Songs – Oceans / Heartbeats / 10,000  
Reasons / T&G**

**Video – Behind the Scenes**

**Feature – “Too Much Month”**

Good morning everyone!

I just love it when the band does country – even  
“old country” like that one.

And you can actually tell how old that song is  
because no writer today would ever come up with  
that lyric. In today’s world, there’s no such thing  
as “too much month at the end of the money.”

If I want to take you out like I said I would, honey

... I'll just whip out the plastic or my smartphone and put it on my Visa or Mastercard or Discover!

... which explains why, in our efforts to increase “breathing room” and margin in our life, we need to talk about finances. We need to talk about money.<sup>1</sup>

And I'll say this right up front because some of you get nervous whenever a preacher starts talking about money: *you can relax because I'm not going ask you for it.*

Now, we *will* receive our offering at the end of the service like we always do, so I guess technically, I am. But this message is not about giving. I've done plenty of talks about that over the years and if you really want to know what I said, you can search through the media section of our app and website.

So, this message isn't about getting something *from* you. It's about getting something *for* you. It's about helping you get some breathing room

*financially.*

- Last week we talked about getting breathing room time-wise.
- Next week we'll talk about gaining some breathing room quite literally when we talk about our physical condition.
- But today we're talking about *financial* breathing room.

**“Breathing room” we’ve defined as the space between our current pace and our limits in any area of life.**

It's the difference between our current pace – what we're doing schedule-wise, how much money we're spending, how we're treating our body – and our functional capacity.

And this is such an important issue to deal with because, for many of us, in our attempt to get the most out of life, we're losing control of our life.

We've crammed so many things in that there is no space, no margin, no breathing room ... to the point where *we don't even enjoy* all the stuff we've crammed in.

It's crazy when you stop to think about it!

Now last week when we talked about creating breathing room in our schedules, one of the takeaways was that ...

**Our time is limited therefore we have to limit what we do with our time.**

(If you were not here last week or watching online and your schedule is always crammed so full, you really need to watch, listen to or read the message using our app, website or podcast).

Now, your money is similar to your time in that it's also limited. But it's different in that *you don't have to limit* what you *do* with money.

**It's different because whereas you *can't* borrow**

***time, you can borrow money.***

And in borrowing money, and in not being careful with the way that we manage our money, before long, we can wind up, again, not even enjoying all the things we own because every week, every month, every year, there's more and more financial pressure.

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Now, before we talk about how to create financial breathing room, I need to say that you don't have to be a Christian or a religious person to understand and to benefit from this message. In a lot of ways, what you're about to hear is just a really good self-help talk.

But, if you *are* a Christian – if you are a Jesus-follower – what we're going to talk about *for you* is extremely spiritual. It's not going to feel that way but it is.

Here's why – and I'll explain this in more detail later – but I just want you to have a “heads up” at the beginning.

**There is a relationship between your ability to follow Jesus and your willingness to get your financial house in order ... and it has nothing to do with giving.**

Instead, it has everything to do with breathing room.

## **A Big Difference**

Now, I want to start out by telling you something that nobody else is telling you.

And when I tell you this, you're going to go, “Oh, that's right. I just never thought about it,” because every single day we're told the opposite.

And, here it is:

**There is a big difference between your standard**

## **of living and your quality of life.**

There is a big difference between standard of living and quality of life.

But every single day, with every single advertisement, you and I are told that these two things are the same. We're told that that if we ...

- Drive better
- Dress better
- Vacation better
- Eat out better

... if we upgrade everything we have, if we raise our standard of living, we'll have a better quality of life.

But that is absolutely not true. And we know it from experience.

In fact, right now, some of you are not enjoying the quality of your life, and you have a higher

standard of living than you've ever had before. You and your family, you and your spouse, you and whoever else is in your life, your significant other – your standard of living has been raised again and again throughout the years but *you don't get along* and you argue about money all the time.

Some of you *have* more money or you *make* more money than you've ever had or made and you have no peace.

- You've got stuff you wish you didn't have because it takes so much effort to maintain it.
- You're living someplace way bigger than you need and keeping up with it is wearing you out.
- You're driving a car you can't afford and now you're upside-down in the payment.

You have more “stuff” than you've ever had but



you're not enjoying it. You have no peace because you fell for a lie: *if I raise my standard of living, I'll have a better quality of life.*

And I'm not blaming advertisers. I'm not blaming marketers because it's your fault. *It's your fault.*

You believed something that as soon as I showed you on the screen you knew intuitively, "yeah, that's true." There's a difference between standard of living and quality of life, and you've been deceived.

So why are we such easy marks for the "standard of living" pitch?

I think it's because you can instantly raise your standard of living these days through debt and debt is easy to get. But to raise your quality of life takes hard work and discipline. And most of us naturally prefer the easy way over the hard way.

I mean, I know I do, so I'm sure you do, too ...

... which why creating breathing room financially is going to be so challenging for many of us. And here's the challenge.

**Creating financial breathing room may lower your standard of living.**

And THAT is counter-cultural, almost un-American, which means it's going to be hard. It's going to go against the flow.

Creating financial breathing room may – and probably will – lower your standard of living. BUT, I promise you it's also going to raise your quality of life.

And, hopefully, someday (if not already) that's going to become more important to you than your standard of living and you'll be willing to accept the tradeoff.

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Now, again, if you're not a religious person, this is all just part of a motivational self-help talk, and you can take it or leave it. But if you're a Christian, you're going to have to wrestle with this because you cannot be a follower of Jesus and fail to get this right.

## **Financial Reality**

Okay, now let me tell you three things that are true about your financial reality and how you think about it.

**1. Number one, you are living on a percentage of your income ... and you probably don't know what it is.**

If you're like most people, you're living on a percentage of your income, and you don't know what it is because you've never thought about it. You've never made a decision about it.

Now, here's why this is so important.

- If you don't pick one, culture will pick one for you.
- If you don't pick one, Amazon Prime will pick one for you.
- If you don't pick one, a car dealership is going to pick one for you . . . or a real estate agent.

Now, we need real estate agents and car dealers, but their job and their role in life is not to select a percentage of income for you to live on.

Second thing that's likely true about you financially is this:

**2. You believe “If I had just a little bit more, things would be fine.”**

How many times have you thought that?

“You know things are so tight, but if we had just a little bit more money, just a little bit more

income, everything would be fine in the finance department.”

Now, do you know *why* you keeping thinking that?

It's because you never chose the percentage you're going to live on and you've allowed your lifestyle to stay in sync with income – which is why you always need just a little bit more.

Now here's the third thing that's likely true about you financially:

### **3. You felt the same way when you made a lot less money!**

And this is amazing.

Ten years ago – if you're old enough to go back ten years and you had a career – ten years ago, if somebody told you that you were going to make as much money as you do now, and you were going to feel financial pressure, you would have laughed.

You would have said, “are you kidding?”

- “If I could ever get to the place where I made \$10,000 more than I do now or \$15,000 more ...
- “If I could ever get to the place where I wasn’t hourly anymore, where I could have an actual salary ...
- “If I ever had a job that provided health and retirement benefits ...

... I would be golden. I would be so happy.”

And here you are. You’re better off than you were before.

But you still feel like, “If I just had a little bit more, things would be fine.”

And you know what? You’ll be thinking the same

thing in 10 years regardless of how much money you make then unless you make some big changes now.

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Now, some of you are visual learners, so let me try to illustrate these three realities on a graph.

**Here it is.**

< graph money vs time >

The line that goes up and down represents how much money you make. The line that goes horizontal represents time.

**During in your lifetime, hopefully, your income over time will look something like this.**

<graph income line going up>

It could be going up a hundred dollars every year or a thousand, or ten thousand, a hundred

thousand. It doesn't matter. Over the course of your life hopefully you're going to have an income and hopefully it's going to increase.

And I understand that, for some, it went like that picture and then it went down and up and down. And for some, it's just a flat line. But for what I'm trying to illustrate, that doesn't really matter.

Now, in an ideal world, if you were to get this right or if you *have* gotten this right ...

**... your spending would look something like this.**

<graph spending line going up but under income line>

There would be space – a gap – between the income line and the spending line.

You know what we call that space?

**We call it breathing room.**



<graph breathing room>

We call it breathing room because breathing room is the space between our current pace (which, in this case is spending) and our ultimate capacity (which, in this case, is our income).

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Now, a few minutes ago, I told you three things that are true about your financial reality and how you think about it.

But there's one more thing about you that's true.

***You want this.***

<graph with “You want this” over breathing room>

- Red, yellow, black and white ... *you want this.*

- Christian, pagan, Muslim, Jewish, Catholic, Protestant, Baptist, Pentecostal, don't believe, don't know what I believe ... *you want this.*
- Single, married, with kids, had kids, wish they'd move out ... *you want this.*

You want this because you know what happens in here?

- You get along better.
- You sleep better.
- You can think and concentrate.
- You're more generous with your time.
- You're more generous with your money.

This space means ...

- “I think we can take a better vacation.”
- “I think we can pay for a better car now.”
- “Things are kind of tight right now, but I

think we can handle it.”

Now, obviously, this space is a wonderful place to be ... which only makes sense because life is better with breathing room. And you should do everything you can (legally) to get there.

Sadly, however, that graph does not represent reality for most of us.

**But this one does.**

<graph where income = spending>

This is where most Americans are right this minute – with zero financial margin and zero financial breathing room.

And you know why? *Because we allow our income to drive our spending.*

In other words ...

- If I make \$45,000 a year, I'm going to spend it.
- If I make \$55,000, I spend it.
- \$100,000 – spend it.
- \$200,000 ... \$300,000 – spend it.

And here's the amazing thing . . . and those of you who make \$50,000 to \$75,000 a year, you're not going to believe this.

Did you know that if you make \$250,000 a year and your spending tracks your income (like in that graph), you still feel financial pressure? People who make \$250,000 a year who have every last dollar allocated to spending ... they feel the same pressure you do!

In fact, *it's even worse.*

If you lose a \$50,000 a year job, you can go find one of those, maybe. But if you lose a \$250,000 a year job, those are few and far between. And if you lose a \$400,000 a year job, wow!

The more money people make, if their spending goes right up with their income, the pressure and the tension doesn't *decrease*. It only *increases* ... sometimes to the point where they've got a life full of stuff and they don't enjoy any of it.

Friends, no one ought to live like this.

In fact, whether you make \$50,000 or \$500,000, I can tell you with absolute certainty that this graph is *not* God's will for your life because, *when your financial reality is like this you have literally become a slave*. You have literally purchased and borrowed your way into slavery.

- You are a slave of your money.
- You are a slave of your job.
- You are a slave of your stuff.
- You are a slave of the creditors who loaned you money.

And God wants no man or woman to be a slave to

anyone or anything (as we've seen in the first two weeks of this series).

But when your personal finances look like that graph, or worse, you are because everything economic, everything financial is your master.

- Creditors – people you don't even know and who don't know you – their bills are running your life.
- Mortgages are running your life.
- Leases and car payments are running your life.

You can't buy that, can't drive that, can't live there, can't pay for that, your kids can't go to school there, can't vacation there, you can't, can't, can't. You can't fund your dreams. You can't fund your children's dreams. You're a slave.

And not only are you enslaved financially, you're also enslaved emotionally because you worry all the time about money.

And you're a relational slave, too, because all your conversations are about financial tension.

It's a terrible way to live. But so many of us have chosen it. We've done it to ourselves.

## **Getting Spiritual**

Now, again, if you're not a Christian, everything I've said to this point is a take it or leave it proposition. It just makes sense and you would be wise to implement it.

But if you're a Christian, this is where the whole financial thing becomes a *spiritual issue* because, one of the most insightful and stunning things Jesus ever said had to do with, get this ... money and slavery.

Oh, and by the way, if you're *not* a Christian ... just one more thing.

If you've ever wondered why Christians take what Jesus said so seriously, it's not just because He was insightful and not just because He was a great teacher and sage of the ages (which He was).

We take what Jesus said seriously because of the fact that He died on a Roman cross and three days later was resurrected from the dead, a fact that is well-attested to by eyewitnesses and abundant evidence for which there simply is no better explanation.

And when someone is able to rise from the dead, if along the way they say something about money – or anything else – it only makes sense to take that seriously.

Alright, in Luke's recounting of the story of Jesus, chapter 16, there's a fascinating parable Jesus tells about a money manager who leverages his opportunities so that, when he gets fired, someone will give him a job.



And, when Jesus finishes the story, he draws this conclusion.

**He says ...**

*“No one can serve two masters.”  
Luke 16:13 (NIV)*

Now some of you have been in jobs where you had two masters. You had a boss in your particular location. Then you had somebody at headquarters and both were telling you different things to do or prioritize.

Jesus said, “I know what that’s like. No one can serve two masters.”

Maybe you grew up and your mom was saying one thing and your dad was saying something else, or your parents were divorced and you lived with your mom part of the time, your dad part of the time—you had two masters.

And Jesus says, “Oh, I understand that, but nobody

can really serve two masters.”

If you're in a situation where there's two different people, two different groups, two different whatever telling you what to do, there's a tension and you can't fully serve either one.

**No one can serve two masters.**

*“Either you will hate the one and love the other, or you will be devoted to the one and despise the other ...”*

*Luke 16:13 (NIV)*

“I love being with my dad. He lets me stay up late. My mom, she never does. I always have to go to bed on time.”

“I love my corporate boss because she understands what we're doing in this business. My boss on location, he doesn't get it at all.”

This is brilliant. Jesus says if you're ever in a situation where you've got two different people,

two different groups telling you what to do, then you'll be inclined to lean toward one and lean away from the other.

But then you'll kind of feel guilty because, "well, after all, it is my mom ... well, she is my boss ... well, he did hire me, or he did give me an opportunity."

Jesus said it's just going to be terrible in this situation.

But then He makes a very surprising twist where He takes this circumstance from everyday life that everyone understands and makes it intensely personal and intensely spiritual.

**He says ...**

*"You cannot serve God and money."*

*Luke 16:13 (NIV)*

You cannot serve God and money.

And I can imagine someone saying, “Wait, Jesus, don’t you mean God and *the devil*? You can’t serve God and the devil, right?”

And I can imagine Jesus saying, “No, I mean God and money. I mean that if you find yourself in a situation where and God is saying ‘here’s how I want you to live your life, here’s how I want you to be generous, here’s how I want you to create this, here’s how I want you love your family, here’s how I want you to <whatever>’” ...

And your financial situation is saying ‘you can’t, you can’t, you can’t, you have to, don’t you dare, don’t consider it, don’t even look over there’ ...

Jesus is saying that if you find yourself in *that* situation, you should expect to feel torn between your devotion to God and your devotion to stuff because no one can serve two masters.

And this is why Jesus talked so much about money because he knows this. The chief competitor for

your heart and mine is not the devil. The chief competitor for your heart is your money and your stuff.

Now, if you're a Christian, pay very close attention to what I'm about to say.

- If you open the pages of scripture and you say "I know Jesus said to be generous but I'm too deep in debt. Visa won't let me, my mortgage company won't let me."
- If you read where Jesus says, "Don't worry" and you think, "how can I not worry? Have you seen my finances?"
- If you come to church and you love singing worship songs and you love the messages – sometimes – but when it comes down to actually doing what Jesus said, you just can't because there's no margin.

Well, guess what? You can't serve God because

money – not God – is truly your master.

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Now, I realize that this a hard truth. And I know that right now, some of you who are Christians are feeling bad. You're feeling guilty. You're feeling ashamed that you're a slave to money instead of God.

And some of you are a little put out with me for making you feel that way. "I don't understand why you're being so harsh, Rick. Aren't you forgetting about grace? Didn't Jesus give his life for this sin, too?"

Absolutely He did. And if He is your savior, you are already forgiven. There is no condemnation for whatever foolishness, irresponsibility or just plain disobedience that got you enslaved financially. God is not mad at you. In Christ, because of Christ and through Christ, God has forgiven you.

But as we've said countless times over the years, God wants *more* for you than to be forgiven, as wonderful as that is. *God wants you to be free!*

God wants you to have an abundant life – and that doesn't come by pursuing a higher standard of living. It comes by pursuing a higher quality of life *which might require lowering your standard of living* so that there is margin – breathing room – to be and do what God wants you to be and do.

So if you're a Christian and you're feeling uncomfortable right now, that's not condemnation. That's conviction of the Holy Spirit that this is not the life God has for you. He wants something far better.

## **What Now?**

The question is ... how do you get there? What do you do now?

I'm going to give you a list of five things to do but, I need to say that it's OK if you think these are lame because they're so simple and you're pretty smart.

Seriously, I hope you don't feel like I'm insulting your intelligence, because I don't mean to. But sometimes it helps to be reminded of the simple things to kind of give us a push.

So here's the first thing to do ... and, again, it's really, really simple. You already know this.

## **1. Decide.**

You just have to decide things are going to be different.

I said earlier that we can instantly raise our standard of living these days through debt and debt is easy to get. But to raise our quality of life takes hard work and discipline.



And that begins with a *decision*. “I’m going to *do* the work and to engage in the discipline that’s necessary.”

Dave Ramsey calls this “the I’ve had it moment.” He says you’ve got to get so disgusted, so mad, so frustrated, where you will decide “I’ve had it! I’m not living like this anymore! I make too much money to be this broke!”

“I’m not blaming Trump, I’m not blaming Obama, I’m not blaming the economy, I’m not blaming my boss, I’m not blaming anybody else. It’s my life. These are my decisions. I’m responsible for where I am.”

“And right now, today, I’m deciding that one way or another I’m going to open up some space between my income and my spending because I’ve had it.”

That’s step one – *decide*.

Here's the second one.

## **2. Create a breathing room goal.**

There's our little graph again.

A breathing room goal is whatever percentage you want to have between those two lines of income and spending. Write down a number, by yourself, with your spouse, with your family. Decide "in an ideal world what would we want that to be?"

For instance, you might say "well, we want to save 10% for retirement, give 10% away to be generous and put 5% aside for emergencies. So the breathing room goal for us is 25%. I'm not there right now and it might take a while to get there but that's the goal."

And you need a goal so you will have something very specific to shoot for.

Then, number three ...

### **3. Monitor your money for at least two months.**

You need to get a ledger sheet, Excel, Quicken, Microsoft Money (which is what I use – the Sunset edition is free) or get Mint, You Need a Budget, Every Dollar or some other app or online software ...

... and for two months you need to log in every single penny you spend whether as a couple or as an individual.

Why? Because you've got to know where your money is going, otherwise, you won't know what to do about it, how to fix this situation.

Jetta and I have been doing this since we moved to KC in 1987 – over 30 years. For about 10 years, she did it on a ledger sheet, then for the past 20 or so, I've done it on MS Money.

- I can tell you exactly how much we've spent on groceries for the past 20 years.
- I can tell you exactly what we've spent on hobbies like golf and horses.
- I can tell you what we've spent on cell phones, utilities, and car insurance.
- I can tell you what we've given to this church and to other individuals and ministries.

And I don't say that to brag but to affirm it that it really is possible and it makes a difference when it comes to creating breathing room ... especially in this next step which is pretty hard.

After you have your breathing room goal and you monitor your money for two months ...

#### **4. You cut spending.**

I mentioned last week that Jetta is hoping to retire fairly soon and, reality is, this step is going to be a big part of our equation.

Our income is going to go down and for us to maintain breathing room – and the quality of life that goes with it – we need to cut spending. And because I know where the money is going, I have a pretty good idea of what we can cut.

And when you track your spending you will, too.

- “Gee, honey, it looks like we’re spending \$10 a day on fancy coffee which is \$50 a week or \$2,500 a year. But we can’t live like we’ve been living so that’s got to go. It’s gonna be Folgers for the foreseeable future.”
- “Gee, honey, it looks like we’re spending \$600 a month on groceries. But we want to increase our breathing room, so we need to start shopping at Aldi instead of <>. We need to start clipping coupons. We need to start buying store brand instead of label brand.”
- “Gee, honey, we’re spending \$484/mo on

your new car which I know you love but we need to sell that thing and buy a used one for cash.”

And doesn't THAT sound like fun?

It's not. It's painful.

But let me give you a little insight from Andy Stanley that might help you bear the pain.

**“I want” is better than “I owe.”**

- *I want* that car is better than *I owe* money on that car.
- *I want* to live in that gigantic house is better than *I owe* money on that gigantic house.
- *I want* to wear that cool pair of shoes is better than *I owe* money on those shoes.
- *I want* to go on that awesome vacation is

better than *I owe* money for a vacation that I couldn't afford.

“I want” is better than “I owe.”

Ok, last step – and this may not apply to everyone but it does to a lot of us.

## **5. Eliminate debt.**

Now I'm going to tell you how to do this. This is so simple.

Google “Dave Ramsey Debt Snowball” and then follow what he says. Just do it.

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So, there you go. My five simple steps – things you already know to do – to create financial breathing room. If you follow them, you may lower your standard of living, but you'll raise your quality of life.

## Conclusion

Ok, one more thing and then I'm done.

Last week I was talking with a guy who is not a Christian but he knows that I'm a pastor. We were talking about God and, at one point, he said, "It seems like a lot of people think of God as a magic genie. Just rub the lamp and God will automatically solve all your problems."

So, I said, "yeah, I know what you mean" because I see that, too.

And not just in everyone else's life. Sometimes *I* think of God that way, too.

And I said, "what's odd about that is that, when you read the New Testament, it's clear that the purpose of faith isn't safety and protection. There aren't a whole lot of encouragements to pray that God will miraculously 'fix everything.'"



“Instead, it’s about God giving you *the strength* to do what you need to do in the middle of your problems.”

As we say all the time around here “Jesus will make your life better” but He usually does that *by making you better at life* – whatever “life” is for you at any given moment.

And, if you’re a Christian, that’s the thought I want to leave you with today. Because when you think about the process of actually getting some financial breathing room, it’s going to take one of two things:

Either ...

- a. *God will have to do a financial miracle* where your life instantly gets better because bills magically disappear or income magically appears.

And that might happen. Pray for it if you wish.

But more likely – and more in keeping with how God typically works in followers of Jesus (according to Him and those who wrote the New Testament) – what it’s going to take for your life to get better is for *you* to get better; specifically ...

b. *For you to develop a level of discipline you don’t have right now.*

So, I want to encourage you, if you’re a Christian and you need financial breathing room to begin praying on a regular basis: “Jesus, help me to trust what you say about this matter and help me develop the discipline I need to actually do it.”

“Jesus, give me faith, give me strength ... Jesus, give me faith, give me strength ... so that I – and my family – can have breathing room financially.”

Because life is better when there is breathing

room.

Let's pray.

## **Feature Song – Trust in You**

### **CLOSING COMMENTS**

1. One more thing about getting financial breathing room ...

Even though the steps are simple, sometimes it's helpful if someone does it with you which is why we have a ministry called *Good Sense Financial Counseling*. It's free, it's non-judgmental, it's confidential and it's personal.

If you'd like to know more about it, come down front and one of our counselors will explain the program to you.

2. Offering at the door.

3. Let's stand for a blessing as we leave.

May the peace of God enfold you,  
The love of God uphold you,  
And the power of God control you  
... and your spending.

Amen ... and GO CHIEFS!

**Walkout Video – “Chiefs Tomahawk Chop”  
(followed by regular announcement video)**

Endnotes

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<sup>1</sup> This message is based on a similar message from Andy Stanley, *Dollars and Sense*. I have changed the introduction, conclusion as well as the personal examples.