

# **“LIFE HACKS”**

## **Part 3**

### **Finances**

#### **HOW WOULD YOU DESCRIBE YOUR FINANCES?**

- Living the dream**
- Staying afloat**
- Bailing Water**
- Sinking ship**

#### **Thrivent Financial:**

- 75% of Americans live paycheck to paycheck**
- Over half of American families spend more than they earn each year.**
- 27% have no savings and almost half of Americans have less than \$1000 in savings**
- 85% of Christians feel they do not have enough to share generously**

**THIS IS WHERE MANY PEOPLE LIVE!**

**Haggai 1:6    You have planted much, but harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it.”**

#### **ONE OF THE GREATEST LIFE HACKS YOU WILL EVER HEAR!**

**Proverbs 3:5-10:    “Trust in the Lord with all your heart and lean not on your own understanding; [6] in all your ways acknowledge him, and he will make your paths straight. [7] Do not be wise in your own eyes; fear the Lord and shun evil. [8] This will bring health to your body and nourishment to your bones. [9] Honor the Lord with your wealth, with the first fruits of all your crops; [10] then your barns will be filled to overflowing, and your vats will brim over with new wine.”**

The Hebrew word for first fruit is bikkurim—literally translated to “**promise to come.**” The Israelites saw these first fruits as an investment into their future. God told them that if they brought their first fruits to him, he would bless all that came afterward.

### **GOD’S DESIGN WAS BRILLIANT:**

- Everyone gives 10% to the work of the Lord.
- He will take the 90% and stretch it further than the 100%

**Malachi 3:10-12** 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. <sup>11</sup> 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. <sup>12</sup> “Then all the nations will call you blessed, for yours will be a delightful land,” says the LORD Almighty.

### **HAS TO BE A GOD THING.....NOT A GUILT THING!!**

Martin Luther said, "There are three conversions a person needs to experience: The conversion of the head, the conversion of the heart, and the conversion of the pocketbook."

### **GOD IS MORE INTERESTED IN YOUR HEART THAN YOUR POCKET BOOK!**

#### **LOOK AT WHAT JESUS TAUGHT:**

**Matthew 6:19-21** Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. <sup>20</sup>But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. <sup>21</sup>For where your treasure is, there your heart will be also.

**Matthew 6:24-34** “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. You cannot serve both God and money. <sup>25</sup> “Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? <sup>26</sup> Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? <sup>27</sup> Can any one of you by worrying add a single hour to your life?

<sup>28</sup> “And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. <sup>29</sup> Yet I tell you that not even Solomon in all his splendor was dressed like one of these. <sup>30</sup> If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? <sup>31</sup> So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ <sup>32</sup> For the pagans run after all these things, and your heavenly Father knows that you need them. <sup>33</sup> But seek first his kingdom and his righteousness, and all these things will be given to you as well. <sup>34</sup> Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

How important is it?

-1 in every 6 verses in the NT are about money

-16 of the 38 parables Jesus taught us with are about money

**GOD IS INTERESTED IN YOUR MONEY BECAUSE HE IS INTERESTED IN YOUR HEART!**

### **The Widow's Offering**

Mark 12:41-43 Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. <sup>42</sup> But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. <sup>43</sup> Calling his disciples to him, Jesus said, “I tell you the truth, this poor widow has put more into the treasury than all the others.

### **3 ATTITUDES ABOUT MONEY IN THIS ROOM:**

1st: It is mine and I share with God when I want to.

2nd: I share my money with God because I have to.

3rd: It’s all God’s, and He shares it with me!

**GOD IS A PRETTY GOOD BUSINESS PARTNER!**

Malachi 3:10-11 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. <sup>11</sup> 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.

### **A PRACTICAL STEP TO MOVE US ALL FORWARD:**

**2 Corinthians 9:6-8** But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully.

**Luke 6:38** Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.”

AGAIN, God is a pretty good business partner to have!

-Farmers spend money on weed and pest control and irrigation!

\*Imagine a company came along and said.....if you give me 10% of the crop.....I will protect it from weeds and pests!

-you would probably come out ahead even though it costs you something!

**Malachi 3:11 (KJV)** And I will rebuke the devourer for your sakes, and he shall not destroy the fruits of your ground; neither shall your vine cast her fruit before the time in the field, saith the LORD of hosts.

WHERE DO I START??

1) Assess your heart?

### **3 ATTITUDES ABOUT MONEY IN THIS ROOM:**

**1st:** It is mine and I share with God when I want to.

**2nd:** I share my money with God because I have to.

**3rd:** It's all God's, and He shares it with me!

2) Assess your current financial situation?

**-Living the dream**

**-Staying afloat**

**-Bailing Water**

**-Sinking ship**

3) Take a step forward!

Sartell Median Household income \$74K

- FULL TITHE- \$7,400 - SEEMS IMPOSSIBLE FOR MANY!

-1% is \$740 per year \$61.666666 per month

GIVE IT A TRY!

4) Some READY TO GO ALL IN!