

I. Intro

A. Text: **1 Tim. 6:17-19**

*<sup>17</sup> Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. <sup>18</sup> Let them do good, that they be rich in good works, ready to give, willing to share, <sup>19</sup> storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life. (1 Tim. 6:17-19)*

B. Two Ways to View our Relationship to Material Resources

- a. **Owner**: I earned all this stuff and I can do whatever I want with it. No one has the right to tell me how to deal with my stuff. I don't need anyone telling me how to live.
- b. **Steward**: Everything belongs to God. Everything in our possession has been entrusted to us to steward, manage, and invest for His purposes... His will. To honor Him, glorify Him, to worship Him and to help others do the same.
- c.

C. Does God Really Care About How We Spend Our Money?

- 1. Wrong Question:
- 2. Right Answer: *Yes. God really cares about every aspect of your life.*
- 3. We create boundaries to keep God in particular areas.

**Sacred**

**Secular**

Church Van

Car

Bible Study

Hangout with the Boys

Tithes (10%)

Personal \$ (90%)

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Marriage

All Personal Relationships

Outward Actions

Private Thoughts

## II. The Dangers of Being Rich

A. **Haughty (Arrogant)**: <sup>17</sup> *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. (1 Tim. 6:17)*

1. Too focused on self and think too highly of self.
2. Take credit for things that they haven't earned.
- 3.

B. **Some Rich People Have Problems with Identification**

1. Just in case you don't know what rich is...
2. Rich is a moving target
  - a. \$12/ hour (\$25,000/ year) = Top 10% of wage earners in the world.
3. Some are rich and don't know it
4. In America, even us poor folks are comparatively rich.
  - a. Homes with living rooms, guest rooms, study rooms, garages
  - b. Health care, emergency care, pet care

C. **Misplaced Trust**

<sup>17</sup> *Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. (1 Tim. 6:17)*

1. Uncertain Riches vs. Unchanging God
  - a. Do gas prices give you certainty?
2. Financial markets fluctuate. God never does.
  - a. The thing you trust in is the god you serve

D. Trust God to lead you, empower you in your stewardship.

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### III. Practical Application

- A. **Stay Away from Debt**: *"The rich rules over the poor, And the borrower is servant to the lender." (Prov. 22:7)*
1. Slaves don't have options.
  2. Can't Serve Two Masters
    - a. **Luke 16:13**: *"No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."*
  3. What if you didn't have any debt?
    - a. Plastic Surgery:
    - b. Ave. Car Payment: \$478 over 84 months
      - i. Invest that same money for 40 years... and what would happen?
- B. **Budget**: <sup>28</sup> *For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it (Luke 14:28)*
1. Budgeting gives you clarity.
    - a. **Matt. 6:21**: *"Where your treasure is, there your heart will be also"*
    - b. The Me-Me's (Consumerism)
  2. Act Your Wage: Stay within the Budget
    - a. **1 Tim. 6:6-7**: <sup>6</sup> *But godliness with contentment is great gain. <sup>7</sup> For we brought nothing into this world, and it is certain we can carry nothing out.*
  3. My Personal Conviction

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- a. Determine to live on no more than 80% of income.

C. **Saving Isn't a Bad Idea**: *There is treasure to be desired and oil in the house of the wise; but a foolish man spendeth it up. (Prov. 21:20)*

1. Emergency (Rainy Day): 3-6 Months of Expenses
  - a. It's coming!
  - b. Murphy's Law (What Can Go Wrong, Will Go Wrong)!
  - c. **Prov. 6:6-11**: *"Go to the ant, you sluggard! Consider her ways and be wise,<sup>7</sup> Which, having no captain, Overseer or ruler, <sup>8</sup> Provides her supplies in the summer, And gathers her food in the harvest. <sup>9</sup> How long will you slumber, O sluggard? When will you rise from your sleep? <sup>10</sup> A little sleep, a little slumber, A little folding of the hands to sleep— <sup>11</sup> So shall your poverty come on you like a prowler, And your need like an armed man."*
2. Pay Cash for Items
  - a. Credit doesn't hurt emotionally at the point of sale as much as cash hurts.
  - b. McDonald's did a study and found that people spend 47% more on purchases when they buy with plastic.
3. Invest for future
  - a. What if we put that same car note amount (\$484/month) into an investment strategy?

D. Pay Your Taxes

1. We model what it looks like to honor authority
2. **Matt. 22:17-21**: <sup>17</sup> *Tell us, therefore, what do You think? Is it lawful to pay taxes to Caesar, or not?"* <sup>18</sup> *But Jesus perceived their wickedness, and said, "Why do you test Me, you hypocrites? <sup>19</sup> Show Me the tax money."* So they brought Him a

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*denarius. <sup>20</sup> And He said to them, "Whose image and inscription is this?" <sup>21</sup> They said to Him, "Caesar's." And He said to them, "Render therefore to Caesar the things that are Caesar's, and to God the things that are God's."*

- a. Pay Uncle Sam what belongs to him.
  - b. We help build streets, schools, etc.
3. Tax Refunds are not gifts. It's income.
- a. Ave. Tax Refund = \$3,539

IV. **Conclusion:** If you are rich, do it well!

*<sup>18</sup> Let them do good, that they be rich in good works, ready to give, willing to share. <sup>19</sup> Storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life. (1 Tim. 6:18-19)*

- A. Rich in good works, generosity, sharing
- B. Take nothing with us, but we can send it ahead.
- C. We give because our Father is the Ultimate Sacrificial Giver

**Fact:** I've never met a mature believer and follower of God who is not also a radical giver and sharer. Why? As we are conformed into the image of Jesus, it's a natural progression to become more and more like Him. Our Father is a giver and we were made in His image and likeness. *"For God so loved the world that He gave"* sacrificially.

- D. And Oh, did he give!