

Secure The Bag-2

“Pay”

Hey Newsong!

I want to welcome our first time guests and those who are worshiping with us online!

Let me tell you what happened to me...

Last week I filled my Jeep up with gas...It holds over 24 gallons...I'm just watching the digital numbers go up and up and up

And then you wouldn't believe what the gas station wanted me to do...they wanted me to pay for that gas!

I was so mad...I'll tell you what, I'm not going to that Mobile again, because they don't care about me...all they want is my money!

Cyndie and I ate dinner at Brisa's over on Castle Hill a couple of weeks ago...

The food was awesome and it was a little stressful because my grandson Ezekiel was throwing rice and beans all over the place...

But when we were done can you believe that the waitress gave me a bill telling me how much money I owed?

I'll tell you what...I'm not going to eat there anymore, because all they talk about is money

My wife was doing our laundry the other day...I'm only allowed to bring it in the laundromat and bring it out...I'm not allowed to fold or anything...

But can you believe that we had to pay to wash and dry our clothes? That laundromat doesn't care if my clothes are clean...they just want my money!

Now this sounds ridiculous when you apply these statements to gas stations, restaurants and laundromats...

Most people would never expect to go into these places and not have to address the issue of money...

But when it comes to church...People have a different attitude...You can preach and teach about anything you want as long as it isn't about money...

It's interesting the disconnect that many people have between their faith and their finances...This disconnect isn't new which is why when you read the gospels, you see that Jesus talked about money, possessions and wealth more than He talked about any other subject...

Which is why last week, we started a new teaching series called “Secure the Bag”. This series is all about handling our money according to God’s plan and not our own...

We’re diving into the bible and we’re putting all of these principles into three words that if we begin to apply them to our lives, it will radically change the way we see and handle our money!

Now if you were here last week, you understand that although these biblical principles are simple to understand, they can be difficult for us to put into practice...

Why? Because we’ve been living by the world’s strategies instead of God’s strategies...

So deconstructing those old mindsets and habits and rebuilding them according to the Word of God can be difficult.

Hear me...It's not too late for you! You're not too far gone...or too deep in debt...You can start over with a sound, healthy and God honoring strategy.

Last week our first word was the word "obey". If we want God's blessings then we must follow God's instructions...

We talked about the biblical principle of tithing and how many Christians think that we should obey God's instructions except when it comes to our finances and then obedience is optional...

So if we're going to live according to God's financial system and follow His plan, the starting point is to tithe...The tithe doesn't belong to us, it belongs to God...so tithing means to return to God the first 10% of our income...Obey

Our word this week is **pay**...

Pray

Let's dive into God's Word

The rich rules over the poor, And the borrower is servant to the lender.-Proverbs 22:7 (NKJV)

The Hebrew word translated as servant is the word **eh'-bed** it means a servant; it means a slave; it means in bondage...

Listen to the wisdom of the Bible...The borrower, the one who is in debt is a servant, is a slave, is in bondage to the one that they owe money to...

Now most people don't think this way...they don't walk around saying "I'm a slave to money!"

But here's what many people do say...

“We’d love to get married but we can’t afford it”...

“We’d love to start a family, but we can't afford it”...

“We’d love to move out of our apartment and get something bigger for our growing family, but we...can’t afford it”

“I hate my job, and would love to do something else, but I can’t afford it”

In other words...I can’t do what I would really like to do because of all of these bills...because of all of my debt...I would love to give... to tithe and give to missions but my hands are tied...I’m in bondage

What we’re saying without saying is “I’m a servant...I’m a slave...I’m in bondage to my bills...

We don't want to be slaves to our debt...no!
We're slaves to God! We're servants of God!

Jesus said

24 "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.-Matthew 6:24 (NIV)

We serve God not money...So as servants of God we need to do something revolutionary and counter-cultural...We only buy what we can afford and we pay for it in cash...

Now I know many of us don't use actual cash anymore, in fact some places won't even take your change...Wait...there's a coin shortage and you won't take my coins? Make it make sense...

So we use our apple pay or our credit/debit card as if it were cash...but the big idea is we need to pay!

We need to get to a place where we're paying our bills on time...We need to get to a place where if we are using our credit cards...

We're not just paying the minimum payment...We're paying the balance off every month!

You're thinking but PM...

How am I going to live, if I only spend what I make? If I'm just paying my bills and spending I won't be able to have any fun...

Yeah I know...this is a radical concept...it's counter cultural because the world spends more than it makes!

It's time to break down some bad habits...If you don't have the money for it...then don't buy it!

Now I know that that sounds crazy to us...but believe it or not, there was a time in our history where the rule was if you didn't have the money to buy something...you couldn't buy it!

Now I know that's crazy, crazy! Some of you are going, "I don't get it, what do you mean? No credit? Can you explain that to me?"

The rule was that you actually had to have the money in hand in order to buy something...

My father was a child growing up during the great depression, and he would tell me how they had to save every penny...and figure out how to make them stretch...not waste anything...

They had to eat what was on their plates or go hungry...and that's how the majority of the people lived...

I read a Washington Post article this week entitled **“The Day The Credit Card Was Born”** and it wasn't until after WW2 in the 1950's where Americans began to pay for things using credit cards...buy it today and pay for it later!

What has happened is each generation since then has been brought up with this idea that you can buy today and pay later...

And this consumer driven mindset has created a sense of entitlement...You need it...You deserve it...If you have it now your life will be better...

It's gotten to the point now where If you go on tik tok or Instagram you'll see young people saying things like...Hey I'm 23 and I don't have a job yet...but I deserve the same lifestyle as my parents have...in fact, I deserve a bigger house, a nicer car and more vacation time...and I want it now!

So here's what most people do...

They buy now and pay later...

On top of having a house, a car, and student loans...They have a lot of nice stuff...and take a lot of nice trips...But they also have a lot of debt...

In fact according to recent stats from **Business Insider** *"The average debt an American owes is \$104,215 across mortgage loans, home equity lines of credit, auto loans, credit card debt, student loan debt, and other debts like personal loans."*

People are stuck in this vicious cycle and they're pretending that everything is okay but inside they're stressed, they're anxious, they feel like a slave

7 One person pretends to be rich, yet has nothing...-Proverbs 13:7a (NIV)

No matter where you are financially today...whether you're single or married...if you're here today and you're feeling stressed because of debt...

I want to challenge you to change your thinking and patterns about credit and debt...I want you to stop thinking "buy now and pay later"...And start thinking "pay now instead of later"!

If we don't want to be a slave, we need to get out of debt...and if we're only making minimum monthly payments...we're slaves...Hey it's called "Master Card" for a reason...and God wants us to be free!

If you're taking notes, I want to give you a few steps to get out of debt...

Start TODAY

Every significant change in your life starts with making a commitment.

Make a commitment to start now! It's not going to be easy...It's easy to get in debt, it takes commitment, courage and discipline to get out of debt...The crazy stops today!

Make a personal financial **INVENTORY**

What does that look like? Make a list, ask yourself the following questions...

What is really mine, because it's been **What do I own?**

not paid for?

What do I owe?

Make a list of everything you owe...banks, credit cards, car note...what do I owe?

What do I make?

Write down how much you make in a month...what's your bring home?

What are my fixed bills?

These are the bills that go out every month...they're not optional

What can I live without?

Now this one is tricky...because we've convinced ourselves that we can't live without things like Cable, Netflixs, Smart Phones, Apple Watches, Starbucks...

Think about this...what are the true essentials? We learned during the pandemic right? We need bread, milk, eggs and toilet paper!

Making a personal financial inventory is important because you need to know the bottom line...

3 By wisdom a house is built, and through understanding it is established;-Proverbs 24:3 (NIV)

13 What a shame—yes, how stupid!—to decide before knowing the facts!-Proverbs 18:13 (TLB)

We need to get the facts about our financial situation...then after we've made the commitment and done our inventory

Get **HELP**

18 Get advice if you want your plans to work.-Proverbs 20:18 (NCV)

When you get sick...you go to the Dr.
If your car breaks down...you go to a mechanic
If you're lost...and you don't have a smart phone...you ask for directions...Unless you're that guy...

If you're lost and you have a smartphone...you listen to your GPS...and if you're like me you have two of them going off at the same time ...Siri and Cyndie

Sometimes we need help from people who know more than we do...the same is true when you're in debt...

God has blessed people who are wise in how to handle money...ask them for help! If you don't have someone like that in your life...we have people in our church who can help you...

Sometimes we need an objective voice in our life that says...NO!

I know that we don't want to hear this, but no isn't always negative...You've got to get it out of your head that you need that thing right now...

Jacob & the tech-deck dudes

Jacob wanted to buy the latest action figure now with money he didn't have...And that's what we do when we keep making unnecessary purchases knowing we're in debt! It's time to allow someone in your life to tell you no!

We will be offering Financial Peace University again very soon...take it.

Make and live by a **BUDGET**

Again, if you've never made a budget, let us help you...Also, if you go to our connections table you can pick up a quick start budget guide from Dave Ramsey...There's also a link to some of Dave's other resources as well!

Some people think that a budget is restricting...it's the opposite... a budget is freeing...and get this...it's okay to be on a budget and have fun...

You budget your fun like everything else!

Set up a repayment **PLAN**

The plans of the diligent lead to profit as surely as haste leads to poverty.-Proverbs 21:5 (NIV)

Here's the deal...We can wander into debt, but we can't wander out of it...we need to make a plan...we need to pay!

Now there's many methods to get out of debt, let me share with you two things you'll learn in Financial Peace University

They're called "baby steps" and they work...PC and I have put them into practice...

The first step is to save \$1,000 for emergencies because things are going to break down...stuff is going to happen...that you don't have budgeted...

The first step is to save \$1,000 for emergencies You're thinking how am I going to save up \$1,000? I don't know, you might have to sell some of your stuff...Put everything on market place, clothes, shoes, tools, your fish tank...your do...your cats...everything!

Maybe you have to get a second job for a little while...first step is save \$1,000

Second step is to do the debt snowball...

The idea behind this is you pay off your debt in order of smallest balance to largest balance...

Here's how the debt snowball works:

Step 1: List your debts from smallest to largest (regardless of interest rate).

Step 2: Make minimum payments on all your debts except the smallest debt.

Step 3: Throw as much extra money as you can on your smallest debt until it's gone.

Step 4: Take what you were paying on your smallest debt and add that to your payment on the next-smallest debt until it's gone too.

Step 5: Repeat until each debt is paid in full and you're completely debt-free!

As you knock out your debts one by one, the amount of money you have to throw at the rest

of your debt grows—kind of like a snowball rolling down a hill (hence the name).

And the excitement you get from paying off your smallest debt super quick will motivate you to keep plowing through your debt, all the way to that debt-free finish line!

Be **PATIENT**

7 Be still before the LORD and wait patiently for him;-Proverbs 37:7a (NIV)

You need to remember that this is going to take time...there really is no quick fix...It takes time and commitment...and remember...you're not alone...The Holy Spirit in you will help you be patient if you ask Him...

As we close today I want to remind you that God wants you to be free in every area of your life including your finances...

And you don't need to be a slave any longer...you can begin to put this godly wisdom to work in your life today!

What's the Holy Spirit Saying To You?

I want to pray for those of you stressed out by debt...There's hope...There's forgiveness for you today! Ask God to forgive you for not being a good steward...He's got grace and mercy for you right now...

May the Holy Spirit fill you up today...transform your hearts and your minds...Give you the self-control and the patience to walk in God's financial plan...

Father, I'm so thankful for those who honor You with the tithe and return 10% back to your Kingdom...I pray that You would bless them, not just financially, but with Your presence and your goodness in every single way...

I want to talk to those of you here today who are far away from God...You know you're not right with God...and if that's you, you owe a different kind of debt...It's a sin debt...

The good news is that Jesus has already paid that debt in full, He lived a sinless life and He shed His blood on the cross to pay for our sins...

Unlike financial debt...

There's nothing you can do to pay this debt in your own strength...but make no mistake about it...the moment you step into eternity you will stand before God and He will ask you why you wanted to pay that bill on your own instead of accepting Jesus...

Jesus is the only way...Don't leave this place without accepting God's free gift of salvation!

Altar Time

