

Tomorrow Matters

Proverbs 13:22

Our culture doesn't think long-term, it thinks instantly. It's because we have bought into certain lies. We've been looking at a Godly perspective on money.

There are lies that our culture tells us about money versus what God says. Jesus says, "*I'm the light of the world. Whoever follows me will never walk in darkness but will have the light of life.*" John 8:12

Money is a dark topic for a lot of people. It is a place of bondage for people, it's a place of shame, a place of guilt, and a place of looking back on embarrassing mistakes we've made. When we filter everything through the lens of Scripture, it changes, and there is a light. The light of scripture helps us navigate the unknowns of our lives.

A lot of people are strapped financially, and one of the reasons is because so many of us have done really stupid stuff with money. Most of our stress, worry, and anxiety come from ignoring the ways of our Lord. If you do what the Redeemer says to do with money, you will get redeemed results.

The first lie that culture tells us about money is, "You'll be happy when you buy "_____." (Fill in the blank) "You will be happy if you could just get a newer car, if your house was just a little larger, or if you had a particular outfit."

This lie has completely taken over our culture because our culture worships stuff. We believe that the newness of stuff drives our happiness. If that is your foundation, you're going to be a rat in a wheel for the rest of your life.

The next lie that our culture tells us is, "YOLO. You Only Live Once." That's true, we really only live once. But when that's your mindset, you base everything on instant gratification. "I just want to do what feels good in the moment." This can completely take over your life.

We have all been so conditioned to instant gratification that it's really difficult to think about the future. We've been so conditioned to want things now that it's really difficult for many people to actually think about tomorrow.

76% of Americans are living paycheck to paycheck. That means that if $\frac{3}{4}$ of the households in American lost their job today, they wouldn't make rent in the upcoming month. It's no wonder there's so much tension. This has become normal.

- Normal has become debt.
- Normal has become car payments.
- Normal has become credit card payments.
- Normal has become student loan payments.
- Normal has become house payments.
- Normal has become fighting about money.
- Normal has become divorcing over money.
- Normal has become lying awake at night worrying about money.

Another lie we believe is, "If I just had more money, all my problems would go away. If I just had more money, that would solve all my problems." When people get more money, they tend to work more. They get more responsibility, higher paying jobs, more stress, and more things to manage. More money means more work.

The problem for most people is not an income problem. It's not about how much we make, it's about how much we what spend. We are life-styling ourselves into bondage by spending more than we make. Most of us don't need more money. What we need is more Jesus. When we have Jesus, we have the wisdom to do what's right with the money that God provided.

People think, "If I had more money, I wouldn't have to be in debt." When you have more money, you have more debt. The average person who wins the lottery is broke within three years. It's all gone because they don't have financial discipline. People say, "If I had more money, I'd be more generous." Studies show that the more money people make, the smaller percentage of their income that they give.

"Whoever loves money never has enough; whoever loves wealth is never satisfied with their income."
Ecclesiastes 5:10

"Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest." Proverbs 6:6-8

There is a parable found in Matthew 25. It is the well-known parable of the talents. A talent is a measure of money. Some versions say this master gave out five bags of gold to one guy, two bags of gold to another, and one bag of gold to another. Each received a measurement of money. One man received five, one received two and one man received only one. The master then went away on a trip. When he came back, the man with five bags multiplied the money by investing it wisely. The man with two bags multiplied the money by investing it wisely. The man with one bag though buried and didn't do anything with it.

"Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money. After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.' His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.' His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.'" Matthew 25:14-25

The man didn't have any concern for tomorrow, played it safe, and just put it aside.

"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.'" Matthew 25:26-27

Those who multiplied what they had were considered faithful. The other man was considered wicked and lazy. Not just lazy, but wicked and lazy. You didn't think about tomorrow. You weren't wise with what I trusted you with. You're not only a sluggard, you're not only lazy, but you're wicked. The faithful one multiplies what they have and can be trusted with more.

Jesus said, *"Whoever is faithful with a little will be blessed with more."* Matthew 25:28

1. Don't Be Wasteful Today.

"Poverty and disgrace come to him who ignores instruction, but whoever heeds correction is honored."
Proverbs 13:18

You have talents, you have a gift, you go to work, you work 40 hours a week and you get paid for your work. Each month we have a certain amount of money to live off of, and we're going to give a priority to each dollar that comes in.

We are offering financial classes called "I was broke, now I'm not." What you will learn is how to get out debt, you learn what kind of insurance to buy. You learn how to plan for retirement, and you learn really solid principles about investing. You will learn how to save for emergencies. You will learn how to save for purchases. You'll learn how to save for the future. You learn how to prioritize your dollars. It gives you enough to get the ball rolling. Once you get the ball rolling, you start to grow some more decisions.

- Our first priority: The tithe
- Our second priority: Our expenses
- Our third priority: Debt elimination
- Our fourth priority: Invest and build wealth

"By wisdom a house is built, and through understanding is established. Through knowledge its rooms are filled with rare and beautiful treasures." Proverbs 24:3-4

If you want to build a house, you need wisdom. If you want to build your wealth, you need wisdom. If you want to build anything, you need wisdom and understanding.

"Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity, because the days are evil. Therefore do not be foolish, but understand what the Lord's will is." Ephesian 5:15-17

2. Invest Wisely For Tomorrow.

"The man who received five bags of gold, went at once, and he put his money to work and gained five bags more." Matthew 25:16

When God trusts you with something, you have a choice of what you can do with it. Many people spend all they have. When you spend all you have, then it's gone. On the other hand you can spend some, you can give some, and perhaps invest some. If you invest wisely, you might actually multiply what you have, and then you have more.

If a 30-year old makes \$48,000 a year and saves 15% of his income into a 401(k), that's \$600 a month. If he invests it at 8%, by the age of 70, he will have \$5 million in his 401(k).

Some people say that sometimes the best investments are the ones that you don't make.

- Never put your eggs in one basket.

Grandma said, "Don't put all your eggs in one basket."

"Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land." Ecclesiastes 11:2

“Divide your investments among many places.” Ecclesiastes 11:2

- Don't try to get rich quick.

“Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.” 1 Timothy 6:6-9

When you get greedy, you're not objective. When you're self-centered and want it all now, you don't make wise decisions, and you end up falling into a trap. You're vulnerable to the evil one to lure you off the path of pursuing Christ.

Men are more vulnerable to this. We tend to be sprinters. Our identity is that we want to provide, we want to give, and we want to win. What we have to remember is we're not sprinting investors, we're marathon investors. We're not in this for the quick win. We're thinking long term.

“Dishonest money dwindles away, but whoever gathers it little by little makes it grow.” Proverbs 13:11

Money plus consistency plus time equals wealth. If we put a little bit aside, invest a little bit consistently over time in even a small investment, it will produce results.

There is a great book called the compound effect. It doesn't just talk about compounding interest. It talks about just how little things done consistently over time change your life.

Albert Einstein famously said, *"Compound interest is the eighth wonder of the world. He who understands it, earns it. He who doesn't, pays it."*

Chart Of A Penny Doubling Each Day

What would you rather have? Would you rather have \$1,000,000 today or a penny that doubles every single day for 30 days? If you're like 90% of the people in this survey you're going to say, “I want the million dollars now. Not a penny today, two tomorrow, then four, then eight, then 16, then 32, I want the million dollars now.”

This is the real power of compound interest! The growth really starts accelerating around day 22. You don't even get past \$100 until Day 15!

Day	Value
1	\$0.01
2	\$0.02
3	\$0.04
4	\$0.08
5	\$0.16
6	\$0.32
7	\$0.64
8	\$1.28
9	\$2.56

Day	Value
10	\$5.12
11	\$10.24
12	\$20.48
13	\$40.96
14	\$81.92
15	\$163.84
16	\$327.68
17	\$655.36
18	\$1,310.72
19	\$2,621.44
20	\$5,242.88
21	\$10,485.76
22	\$20,971.52
23	\$41,943.04
24	\$83,886.08
25	\$167,772.16
26	\$335,544.32
27	\$671,088.64
28	\$1,342,177.28
29	\$2,684,354.56
30	\$5,368,709.12

That's why you need to be consistent and faithful over time. The key takeaway from all of this should be: start investing early and often. The biggest gains and returns always happen later in life. If you start investing today and earn a modest 8% return, that might not seem like a lot of money today.

- Leave a Godly Legacy.

“A good man leaves an inheritance to his children's children.” Proverbs 13:22

“Praise the Lord! How joyful are those who fear the Lord and delight in obeying his commands.” Psalm 112:1-2

“Their children will be successful everywhere; an entire generation of godly people will be blessed. They themselves will be wealthy, and their good deeds will last forever.” Psalm 112:2-3

“Those who are righteous will be long remembered.” Psalm 112:6

We want to live our lives in all His fullness and live a life that leaves a legacy.

- Give With Generosity.

“They share freely and give generously to those in need. Their good deeds will be remembered forever. They will have influence and honor.” Psalm 112:9

“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty.” Proverbs 11:24

“A generous person will prosper; whoever refreshes others will be refreshed.” Proverbs 11:25

“He who has a generous eye will be blessed, For he gives of his bread to the poor.” Proverbs 22:9

It is more blessed to give than to receive because of the bonds that it breaks.

- Giving Frees You From Covetousness.

“I have coveted no man's silver or gold or apparel.” Acts 20:33

Paul was saying, “God gives to me generously so I don’t have to want what others have.”

- Giving Frees You From Idleness.

“You yourselves know that these hands of mine have supplied my own needs and the needs of my companions.” Acts 20:34-35

In order to have something to give, you have to work.

“He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.” Ephesians 4:28

“I have delivered unto you that which first of all I received.” 1 Corinthians 15:3

- Because of Everything You Have Received

When you give anything to anybody else, it's already second-handed because you've used it, you've gotten a blessing out of it.

- Because Of The Bridges That It Builds

“And I have showed you all things how that so laboring ye ought also to support the weak. And to remember the words of the Lord Jesus, how he said, it is more blessed to give than to receive.” Acts 20:35

“When you enter the land I am going to give you and you reap its harvest, bring to the priest a sheaf of the first grain you harvest.” Leviticus 23:10

The word “tithe” means one-tenth of your income.

“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. Every tithe of the herd and flock - every tenth animal that passes under the shepherd’s rod - will be holy to the LORD.” Leviticus 27:29-30

- The tithe is God's way of financing the work of His church.

It is to see His kingdom expanded. Missionaries could go out. New churches could be planted. Human needs could be met.

“Test me and see if I will throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” Malachi 3:10

God says your part is to prove. God’s part is to pour.

“Honor the LORD with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.” Proverbs 3:9-10

“I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit,” says the Lord Almighty. Malachi 3:11

“Then all the nations will call you blessed, for yours will be a delightful land,” says the Lord Almighty. Malachi 3:12

90% that is blessed by God will go further than 100% that is not blessed by God.

3. Plan For Eternity.

Jesus told the story of a rich farmer whose harvest was so great he ran out of room to store it. His crops were basically money. He had more money than he knew what to do with. He didn’t understand stewardship and that everything he had ultimately belongs to God and was meant to be used for His glory.

“The land of a rich man produced plentifully, and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods.’ And I will say to my soul, ‘Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’ But God said to him, ‘You fool! You will die this very night. Then who will get everything you worked for?’ Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.” Luke 12:20-21

The rich man got life and death wrong. He got life wrong because he thought life consisted in the abundance of his possessions. Immediately before the parable, Jesus said, *“One’s life does not consist in the abundance of the things he possesses.” Luke 12:15*

He got death wrong because he thought his death was far away. He said, *“I will say to my soul, ‘Soul, you have many goods laid up for many years.’” Luke 12:19*

He thought his soul belonged to him, but God said, *“This night your soul will be required of you.”* His soul was taken from him because it belonged to God.

Do I recognize God owns me, including my soul? Do I understand I’m going to be called to give an account for what I’ve done with the life God has given me? Would I trade the whole world for my soul?

There was no mention of God in the story until God appeared and called the rich man into account for his life.

Can you trust God with you LIFE and your ETERNITY?