

Cultivate – Money

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Digging Deeper

Matthew 25:14-30

Greetings & Review:

We're in a series entitled, "*Cultivate: The Marriage Series EVERYONE Needs to Hear.*" Our clarion call: "*Marriage and Relationships Only Work When You WORK!*" We defined the biblical vision of marriage as: "*A lifelong, covenantal relationship between one biological male and one biological female.*" We gave the biblical vision of singleness. A Biblical vision of Oneness. Last week: A biblical vision of Sexual Intimacy and so far? Today? A biblical vision of money.

We've got to talk about money, right? "*We don't get to NOT TALK about Money!*" **First**—there are biblical reasons we need to have this conversation. 2300 verses in your Bible talk about you and your money. Jesus delivered a total of 38 parables, and SIXTEEN of them concern money. Read your New Testament. Jesus talks about money more than Sex, Hell and Heaven -- Combined. Lesson? On some level, how you show up with money may have something to do with whether you'll show up in Heaven! **Second**—there are practical reasons we need to have this conversation. **Third**—today we need to think opportunity. Some of us have failed in this conversation. Some have done well. But Jesus is going to give us an opportunity to start fresh in our lives.

Managing Money in Your Relationship = HARD

Satan will be busy today!! Last weekend's conversation on sexual intimacy, and today's conversation on money, are the **TOP TWO TARGETS** that the enemy uses to create a **WEDGE** between you and your spouse. The "*mother-in-law*" attack goes without saying. My point? There's a **high probability** of offense today. Satan is going to work strenuously to get you to ignore the Word today. **DON'T LET SATAN WIN!** He comes to steal, to kill, and destroy. And often MONEY is his bullet. But I bear witness that there's a bullet-proof God that will help you if you let Him!

"*Managing Money in your relationship is hard.*" Why? **1) We have different habits.** Women and men, tend to spend differently as well. In my experience, women tend to spend just a little, a whole lot of times. But men tend to spend a whole lot just a few times. **2) Different Backgrounds.** All of God's children got a past. Some of us came from a broken and dysfunctional family. That affects the way we see money. Some of us came from a traditional, whole unit family. That affects the way we see money. Some of us were raised by a single mom that struggled. That will shape us. Some of us came up rich. That will shape us. Some of us were raised up so poor. **3) We Have Different Expectations.** Different goals. And that's okay, but the problem is that we don't come into the marriage talking about our expectations surrounding money. And here's what we do. We say, "*Well we love each other, and things will just work themselves out.*" That's called Disneyland. We've gotta do the work to flesh this out. Amen?

There's Grace Here (v. 14)

Reverend Crawford Loritts said of our passage, there are four words that describe the movement in our story: Entrusted, invested, rewarded, and rebuked. Jesus is delivering a parable which was his tactic for explaining complex truths with common sense.

There is a master who has servants to whom he "*entrusts*" exorbitant sums of money - - to invest it, *and* to make a good return, and then they are rewarded later in the story. One servant accuses the master of being cruel and worthless. So, he refuses to steward the money according to his master's expectations. Whereas the first two servants are rewarded this other guy gets rebuked.

Now we are going to get into how to navigate money because there is applicational freedom to doing that. But DON'T miss the greater point of our passage. Jesus is ultimately talking about life in God's Kingdom. He is talking about what it means to follow Him. Verse 1 of our passage Jesus says "*then the kingdom of heaven will be like...*" and he tells a story. Then v. 14 Jesus says, "*For IT will be like...*" and He tells another story. What is the lesson?

This parable is LESS of a how-to of navigating money and MORE a how-to of navigating your whole life as you live for Jesus!

That is why, more than anything else, I want you to see the element of grace in this passage. Notice: The master just plops down a boatload of money. He just dumps it on 'em. No mention of their qualifications. No consideration of whether or not they've earned this trust. He just gives 'em a fortune! In modern day terms, the 3rd servant got \$2M. The 2nd got \$4M. The 1st got \$10M. But notice the master didn't ask them for their resume. He didn't ask them for their management portfolio. No CNBC report on their trading performance. No Wall St. Journal article. My Bible says that out of the goodness of his heart, the master just dropped a blessing on them. Is there anybody here today that can say that when it came to God's decision to save your soul, it had nothing to do with your resume?!? There was no record of righteousness. No precision in performance. No accolades of your acumen. No pizzaz in your past. Nothing remarkable in your religion. But is anybody else overjoyed today that He sent His Son for you anyhow? And that He died on a cross. And that He rose again. And He washed our sins away? There's grace here! He picked me up! Turned me around! He placed my feet on solid ground!

There's Expectation Here (v. 15)

There's expectation here as well. Look at v. 15. Notice that it says how the master gave what He gave with the *expectation* that these servants would show faithfulness to Him in how they stewarded what He gave them. Notice as well how the two servants who show faithfulness to this expectation are REWARDED by the master. But also notice how the one who shows unfaithfulness to this expectation is REBUKED by the master.

What is Jesus doing? He is changing the conversation about how we look at our life and our time and our talent and our treasure, right? What's the lesson? *"In God's Kingdom we must move from ownership to STEWARDSHIP!"* There is one word that can cripple you if you are going to live for Jesus. And for most of us, it is the first word we ever learned — MINE! The 3rd servant failed, precisely, because he treated the MASTER'S money like it was HIS money. Here's the lesson: When you treat God's money like your money, then you may have money but you might miss God. Verse 14 says, *"his property."* Verse 27, the master says, *"my money."* What's the picture? One of these parties is the owner. The other is the manager. Ownership won't work in the kingdom. It won't work in your house either.

There's SIN Here (vv. 18, 24-25)

Look at the passage and notice the unfaithful servant's attitude. He prejudices his master. He presupposes that his master is a nasty and wicked person. He doesn't ask questions. He doesn't bring the master in on his doubts. He just makes a decision that he's going to do what he wants to do instead of even giving his master's way a chance. Here's the thing. In the ancient world, burying your money was seen as the RESPONSIBLE thing to do. Where am I going? There's some of you that God is talking to about how to navigate life and how to navigate money, but you've made up your mind that God is not going to take care of you. And God is not going to bless you. And in the marriage, you've made up your mind that God's way is not going to be favorable to you. So, you're doing what this servant did. You're taking your prejudice and taking your presuppositions and your assumptions. And you're resorting to hiding. And burying. And you are selfish. What does the Bible teach us? That ends in RUIN!!

Navigating Money - Best Practices

CONFESS—Share your money story with your spouse and vice versa. Don't hear spreadsheets and bar graphs. But do hear that you need to know one another's story surrounding money. It was hard for me. It was easy for me. I went through some things. I never went through anything. You need to know that. And share the wins and losses surrounding your money story. My point is this: Secrets DESTROY the marriage! Remember how we said that forgiveness is FUEL in your marriage? In my 20's, I made a dumb investment decision. I bought some rental properties. I didn't know what I was doing, and failed miserably. I didn't just lose my shirt. I lost my pants, my shoes, and my shoestrings. And I had to start over. And I carried a lot of shame on this. And then I meet April and I fall in love. But I knew that if I married this girl, she'd have to know everything. And one night I confessed everything that had happened to me with money. And April says, *"Oh, okay, that's cool, Babe. We'll figure it out!"* And God removed that weight off of me. And our sense of oneness and togetherness increased. Why? No more secrets! Confess your money story.

SURRENDER—Ask the Spirit’s help to change your perspective. In marriage, the language and the heart have to go from a “my money” perspective to a “Our money” perspective. What word doesn’t work in the Kingdom? MINE! Get this: In marriage we say, “our kids”, “our home”, “our dog”, “our backyard”, “our family”, “our future”, “our vacation”, but then we say, “MY MONEY.”

MERGE—Surrendering shouldn’t just be a heart thing. It should be a real thing. You need to make “our money” real by merging the two together. Suze Orman said, “I would never, ever have just one joint account...there’s only one problem: It’s bad relationship advice. If you want to maximize your chances of happiness and togetherness, merge your finances...people who pooled everything were the most satisfied. People that pooled nothing were the least satisfied. The people who had this hybrid—where they pooled some (money) and not other money—were in the middle.” Listen: Only 43% of married couples have joint bank accounts. Millennials? That % jumps up to 69%. This is not Law, okay? You are not going to find a mention of joint bank accounts in the Bible. But you find oneness in the Bible everywhere. Why is merging helpful, then? It means that we must talk about everything!! Amen?

MEET—When is your marriage business meeting? I love preaching, ministry, and this church. But this church is also a business. I’m in AT LEAST 3 or 4 business meetings a WEEK! My point is this—we have business meetings in literally every area of our life. We have business meetings at our jobs. We have business meetings with our fraternities and sororities. We have business meetings for our kids’ soccer teams. Why would we not also have business meetings for our marriages? What’s the goal this year? Where are we overdoing it? Where do we need to invest? Where do we need to pull back? Did I go too far on Popeyes? MEET!

SAVE—Stop trying to keep up with the Jones’. According to Ramsey Solutions, “Couples with \$50K or more in debt are 3 times more likely to have negative conversations about money than couples whose debt is less than \$10K.”

GENEROSITY—Saving is not the same as HOARDING. There’s a difference. Jesus commands us to be generous with our money. Bless God’s Church. If you can’t bless this church, then find another church you trust to bless. Minister to the poor. Come alongside a single Mama or Daddy. April and I give 11% of our income away to the Kingdom. We give to our church. There’s a missionary family we support in South Africa. We support a Men’s Ministry in Virginia. We support an FCA family here in the Desert. And ya know what? It brings joy to our lives.

Study Questions and Applications

1. If you are married, in the area of your money, what differences do you have with your spouse in the areas of habits, backgrounds, and expectations? If you are single, do you think about this in case you get married some day?
2. Is there some practice and attitude about money that is not aligned with God’s instruction that you need to confess and change?
3. What is one take-away that you need to work on in each of the following best practices?

Confess:

Surrender:

Merge:

Meet:

Save:

Generosity: