**ROAD TRIP! Wk 8: The Wallet – What if there is not enough?**

**A trip to Disney… the pics, the ride, the fun, the adventure… but $$$$**

**What is a big thing that keep you from a good trip? $$$**

**When planning or when you’re on the road - do I have enough?**

**The game changer, resources. The road trip of life – is not free.**

**So much can be said about this issue – the Bible speaks on this a lot!**

**The fear and worry of - what if I don’t / won’t have enough?**

**This is about the place where cost and faith unite.**

**These are uncertain times financially. Some worry about paying rent, mortgage, or groceries. Others have no worry about food on the table, but panic over fewer zeros in the account.**

**To all of this God says, “I’ve got an answer.”**

**Today we’ll explore that answer, where - Freedom > fear**

**How to think right and do right in this area – both are vital.**

**You can think right, but don’t do right – with poor $$ choices.**

**What is FINANCIAL FREEDOM?**

**Philippians 4:11 I am not saying this because I am in need, for I have learned to be content whatever the circumstances. 12 I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, (this must be learned – even Paul had to learn it) whether well fed or hungry, whether living in plenty or in want. (Here is the secret to being content - that no matter where I find myself, w/ wealth or poverty) 13 I can do all things through him who strengthens me.**

**Often misused verse is about overcoming financial struggles**

1. **Financial freedom is not a dollar amount or a goal**

**FF is not about reaching a retirement goal or savings goal.**

1. **Financial freedom is a life free from excessive worry about money**

**True riches is being content**

**Hebrews 13:5 Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.” 6 So we say with confidence, “The Lord is my helper; I will not be afraid. What can mere mortals do to me?”**

**This is not about being unconcerned or not paying close attention, but rather living free from the excessive, sleepless night worry of money – because in Christ – God has you taken care of.**

1. **Financial freedom is a life free from the endless pursuit of money**

**For some – no matter what they have – they want more, better, nicer…**

**Ecclesiastes 5:10 Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless. 11 As goods increase, so do those who consume them. And what benefit are they to the owners except to feast their eyes on them?**

**Regardless of how much $$ someone makes - National Survey Majority of people – if I only had 10-15,000 a year more, I would be content. Wealthy people who still lack financial freedom.**

**Proverbs 23:4 Do not wear yourself out to get rich; do not trust your own cleverness. 5 Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle**

**Ancient lie - Contentment will come, after I buy one more thing**

**Contentment is just around the corner - One more raise, nicer car, 1 more trips, 2 more things to buy, once this is paid off...**

**Don’t get me wrong, there is nothing wrong with enjoying our income - 1 Tim 6:17 …set your hope on… God, who richly provides us with everything to enjoy.**

**1 Timothy 6:6** **But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. 9 Those who want to get rich (chase after stuff) fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. 10 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.**

**Sadly many – starve relationships, family, friendships – in the pursuit of money. They work and worry for $$$ – only to die.**

**The tragedy is not dying – the tragedy is not living.**

**At times, our stress with finances is because we’ve raised the bar too high on what we consider to be essential needs. Needs vs. wants.**

**FINANCIAL FREEDOM - Starts With How We Think**

**Want to be honest with you, this is not easy - we have to learn it**

* **Know who God is – the king and owner of all things!**

**Foundation of financial freedom: Our money belongs to the LORD – all of it! Never forget it. This should immediately affect how we view use it.**

**Deuteronomy 10:14 "Behold, to the LORD your God belong heaven and the highest heavens, the earth and all that is in it. / Psalm 24:1 The earth is the LORD's, and everything in it, the world, and all who live in it… / 1 Corinthians 10:26 - "The earth is the Lord's, and everything in it." / Ps 50:10 “…Every animal of the forest is mine, and the cattle on a thousand hills.” (1 Chron 29:11-12)**

**It is not yours, mine, your companies – it all belongs to God. God claims exclusive ownership of everything in this world.**

**That’s great news – that means God is above and greater than any economy, financial hardship, or govt.**

* **Know who you are – in Jesus (an heir to royalty)**

**Philippians 4:12 … I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. (What’s the secret to financial freedom?) 13 I can do all things through him who strengthens me.**

**What’s the secret? I am in Christ - Christ is in me - I can make it thru any financial struggle - thru Christ strength!**

**(Paul speaking of how God faithfully provided for him) Philippians 4:19** **And this same God who takes care of me will supply all your needs from his glorious riches, which have been given to us in Christ Jesus.**

**Paul had to learn this – and so do we.**

* **Remember - Money is not an accurate measure of God’s favor**

**Many somehow think when $$ is good God is happy w/ you - when $$ is bad God is not pleased w/ you. This is not the case, or the measure.**

**The measure of our faith – is our trust and obedience.**

**1 Timothy 6:5** **there is** **…constant friction between people of corrupt mind, who have been robbed of the truth (What do they believe that has done this?) and who think that godliness is a means to financial gain. (we see this with some churches and TV preachers…)**

**Godliness is not the means to financial gain, it is the means to eternal gain. Success w/ God does not guarantee $$$ blessing.**

**If it did drug lords, cartel, oil sheiks, corrupt corporations, all of Hollywood & big athletes – are the closest to God on earth.**

**James 2:5 Listen, my dear brothers and sisters: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him?**

**Western Christian often see God’s riches as wealth / provision. But that is not even a measure of God’s favor.**

**Wealth can actually be a curse – a hindrance for some to know Jesus.**

**Matthew 19:24 “…It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.”**

**Job 1:8 – was a man that even Satan said was blameless, upright, and who feared God above himself. Yet Job lost everything and he was still a man of God. Job declared Job 1:20 “…The Lord gave and the Lord has taken away; may the name of the Lord be praised.”**

* **Never let net worth determine self-worth**

**Your clothes, money, house, car, possession do not make you valuable**

**1 Timothy 6:17 As for the rich in this present age, charge them not to be haughty (arrogant – I’m better, smarter, more important than you)**

**Jeremiah 9:23 This is what the Lord says: "Let not the wise man boast of his wisdom or the strong man boast of his strength or the rich man boast of his riches, 24 but let him who boasts boast about this: that he understands and knows me, that I am the Lord, who exercises kindness, justice and righteousness on earth, for in these I delight," declares the Lord.**

**Sometimes gaining wealth can cause people to think they are more important, knowledgeable, or valuable than really are.**

**There is actually an advantage to poverty - James 1:9 Believers who are poor have something to boast about, for God has honored them. *(they glory in their exaltation* - they can easily see the glory of the inheritance to come – but it is difficult at times for the rich to see this) 10 And those who are rich should boast that God has humbled them. They will fade away like a little flower in the field. (embrace the humble realization that all you have will wither away)**

**Never judge another person’s spiritual life by their finances!**

**Never judge your spiritual life by your finances!**

**Some of the riches people I have ever met- live in a hut in Haiti.**

* **Never assume money equals security**

**(Proverbs 11:28, 18:11-12, 27:24, 28:27, Ecclesiastes 5:10, Matt 6:24)**

**If I could only get more in my retirement, IRA, savings, etc. - I’ll sleep**

**1 Timothy 6:17 As for the rich in this present age, charge them not to be haughty, (arrogant – over confident) nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.**

**Enjoy it but don’t find security in it.**

**Luke 12:15 Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” (Jesus follows w/ parable - successful business man suddenly lost his life and his soul)**

**Those who literally kill themselves over lost finances… $$$ cycles are normal in history… don’t trust in today’s economy.**

**Proverbs 18:11 The rich think of their wealth as a strong defense; (great city) they imagine it to be a high wall of safety. (ESV – a wall in his imagination) 12 Haughtiness (pride) goes before destruction; humility precedes honor.**

**The ancients and city states – conquer & divide wealth. That is why God told them, don’t trust in it. It can be gone tomorrow!**

**Even if it did last you can’t take it w/ you. U-haul’s w/ a hearse.**

* **Never confuse stinginess with stewardship**

**To those of you who have plenty – don’t be stingy**

**1 Timothy 6:17 As for the rich in this present age, charge them not to be haughty, (arrogant) nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. 18 They are to do good, to be rich in good works, to be generous and ready to share, 19 thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.**

**This is Heavens layaway program. God’s eternal investment plan. Knowing you’re blessed to be a blessing**

**This is not about the dollar but the devotion – I’ve see the wealthy be stingy (viewing giving as a tip to God) and I’ve seen those who struggle be stingy (withholding what they have with white knuckles)**

**Jesus and the widow – she gave a penny’s value – but gave more…**

**Those of you who are struggling $$ – don’t lose your generosity in the hard times. Don’t become stingy. Live by faith with generous lives.**

**Proverbs 11:24** **One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. 25 Whoever brings blessing will be enriched, and one who waters will himself be watered.**

**FINANCIAL FREEDOM - Flows Out Of What We Do**

**3 simple things that can bring financial freedom**

**G – GIVE – Live a biblically generous life (Ep 4:28, 1Ti 6:18-19, Ma 25:37-40)**

**Truth about generosity is that it is not about the later or about the rich. The truth is – it starts when you have little…**

**Proverbs 3:9 Honor the Lord with your wealth and with the first fruits of all your produce; 10 then your barns will be filled with plenty, and your vats will be bursting with wine. (This is for everyone)**

**There is a word there – Firstfruits – it is a word that is used to describe a biblical principle called the tithe.**

**What is a tithe? It is a biblical principle that means first 10th.**

**Malachi 3:10 Bring all the tithe (not what we decide to give, but first 10th) into the storehouse so there will be enough food in my Temple. If you do,” says the Lord Almighty, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Let me prove it to you! (OT tithe was at times three tithes and a gleaning – nearly 36%)**

**Is tithing in the NT? Isn’t that OT? Yes & no. Jesus - Matt 23:23 - Woe to you teachers of religious law and Pharisees. Hypocrites! For you are careful to tithe even the tiniest part of your income, but you ignore the important things of the law—justice, mercy, and faith. You should tithe, yes, but you should not leave undone the more important things. (American church has turns this around, we love to do justice - but hate to tithe… the mere mention offends people)**

**Two reasons why we tithe: There are actually a lot – I’ll give you 2**

**1. God says so – “Bring the tithe” - you do it because it is right**

**2. Our spending shows our values - It says what is important to us**

**The tithe is a principle to walk on that measures our trust, heart - it is an act of worship - And it is the antidote for the poison of materialism.**

**Should I tithe to a church if they spend money in ways I don’t agree? Yes - Is it alright to give to other places instead of my church? No**

**2 Examples: 1- What if I thought staying faithful to my wife was unfair because I did not agree with her… so I gave my self to another woman I trusted. 2- Jesus said to give to Caesar what is Caesar’s even if you disagree where it goes. You do it because it’s the right thing to do.**

**God will judge / hold leadership accountable for their stewardship, not you. But he will hold you accountable for your stewardship.**

**3 groups that suffer when you don’t tithe:**

**Your church suffers - You suffer - Your family and friends suffer**

**Thank you to those who give & make it possible to reach lives**

**The real reason Christians are not givers:**

**They don’t trust their church - Find one you can and give**

**They don’t trust their God - God says test Him in this, start today & see**

**OUR CHURCH ROAD TRIP: the challenges we faced & God’s provision. Those who have given. Our cost moving forward - requires the faithful.**

**P – PAY (your bills) - Live wisely and within your means**

**Get the facts (Proverbs 27:23-27, Proverbs 19:2-3)**

**Get a budget – know what comes and how it goes out**

**Eat what you kill (Proverbs 21:17, Proverbs 12:9, Proverbs 22:7)**

**Not what you think you can eat at 5% interest. Credit cards…**

**S – SAVE – Live with eternity in mind**

**The value of being wise and saving what you can (Pro 21:20, Pro 13:22)**

**Proverbs 21:20 Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it. (A wise person learns to save)**

**When we live content generous lives, we have money save and sow into kingdom work and involve ourselves in the adventures of the kingdom Road trip. This is about living with eternity in mind!**

**Luke 16:10 “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. 11 So if you have not been trustworthy in handling worldly wealth, (temp stuff) who will trust you with true riches? (eternity) 12 And if you have not been trustworthy with someone else’s property, who will give you property of your own? (How can I trust you with eternal things if you can’t handle worldly things)**

**This part of the Road Trip is about being and wise and stepping out in faith. Are you sacrificing for this life or eternity?**