

How to Manage Your Money
Sermon Series: Otherworldly
Hebrews 13:5-6

Introduction: Yes, life is like a business. Any good business wants to maximize profits and minimize losses. In life, you want to maximize results and minimize regrets.

We have two choices of how to run our life - the way you think is best and the way God says is best. When you run the business of your life wisely, you'll live smarter, make better decisions, maximize results, and minimize regrets.

In fact, as you look back on your life you will find that almost every regret resulted from not making a wise decision in one of three areas:

How we spend our **Time**
How we manage our **Money**
How we handle **Temptation**

We ***misuse*** time. We let the urgent dominate the important. We put off until tomorrow what we should do today, and we miss some God-ordained opportunities.

We ***mismanage*** money. We spend too much, save too little and give scarcely anything to God's work and to the needs of others.

We ***mishandle*** temptation. We do the wrong thing, at the wrong time, in the wrong situation and wind up in jail, divorce court, the hospital or sitting alone in a darkened room depressed because we followed the flesh instead of the spirit.

As you get older you realize that the business of life doesn't last forever. In fact, its shelf life is relatively short, and that is why we are beginning this year with this series I'm calling "**Otherworldly.**"

The dictionary says Otherworldly means: relating to or resembling that of a world other than the actual world. It sounds very science fiction and alien-like

doesn't it, but that's who we are or who we are supposed to be as believers in Christ; we are not of this world; we are Otherworldly.

I'm getting this title from Jesus' prayer for His disciples in John 17: **15My prayer is not that you take them out of the world but that you protect them from the evil one. 16They are not of the world, even as I am not of it.** (NIV) You've probably heard a thousand times that Christians are supposed to "be in the world, but not of it." But what does that look like?

Our desire as followers of Christ is to actively engage our culture with the Gospel without allowing the culture's ungodly morals, values, attitudes, and behaviors to infiltrate our lives. We live by a higher calling.

Two weeks' ago, we talked about **DECISIONS**. **Key Take Away was, the wisest decision you can make is to seek God's wisdom for every decision.**

Last week, we talked about **TIME**. **Key Take Away Today: The most valuable use of your time is spending most of your time on what is most valuable.**

One of the primary things that affects your relationship to God, your family, your friends, and your own personal happiness is money. That probably explains why God has so much to say about money and material goods. There are over 2,350 verses on how to handle it and use it.

I heard a comedian talking about money and he said he heard the statement growing up...**that kinda money**...you might hear something like... "did you hear about Bob, he got a new sports car"...yeah, I wish I had that kinda money...like it's a different kind. Like it has nothing to do with the amount. He's got the kinda money to send his kids to college. There is a lot of different kind of money out there. There's old money, new money, blood money, startup money. He said we didn't have any of that. All we had was **good money**. That's where your parents buy you something you don't like...they go, "We paid good money for that." Good money buys the worst stuff too. There is a money myth that says most people have money problems simply because they don't make enough money. That is not true.

The reasons people give for going for financial counseling is not "reduced income" from a job loss or change in status as the main reason for seeking help. Instead, biggest reason people gave for going for financial counseling was "poor money management."

The reason why millions of people tune in to Dave Ramsey every day is not because they aren't making enough money, **but because they don't know how to manage the money they are making.**

Contrary to popular opinion, the happiest people in the world are not the people who make the most money, have the most money or spend the most money. The happiest people in the world are the people who have learned to manage their money wisely.

In his book, **Money, Possessions, and Eternity**, Randy Alcorn writes, "We are assured by confident voices that the Old Testament practice of tithing doesn't apply to us, that the New Testament practice of liquidating assets and giving to the poor doesn't apply to us, that the biblical prohibitions of interest and the restriction of debt doesn't apply to us, that the commands not to hoard and stockpile assets don't apply to us and so on and so on. At some point, we must ask, "Then what in the word does apply to us?"

A married couple was discussing...

Tucked away in a book of the Bible called "Hebrews" are two verses that perfectly capture how to live OTHERWORLDLY regarding our money.

Turn to Hebrews, chapter 13, verses 5 & 6; "Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you." 6So we can confidently say, "The Lord is my helper; I will not fear; what can man do to me?" (ESV) **Let's PRAY**

There are spiritual guidelines found in these verses that is God's wise financial counsel to help us manage our money in a way that will give us the biggest bang for every buck.

Key Take Away: You must master your money before you can manage your money.

You will never be able to manage your money until you first learn to master your money.

I. Master Your Money Emotionally

The author begins with this piece of advice, "***Keep your life free from love of money.***" (Hebrews 13:5, ESV)

There are strong emotional attachments to money; so strong that some people will sacrifice their family, their health, or their reputation to get it. The love of money is so strong and so dangerous that the Apostle Paul said, "***the love of money is a root of all kinds of evil.***" (I Timothy 6:10, ESV)

This love for money is a trap. It is a prison, which is why this verse in Hebrews literally says, "**get free from the love of money.**"

There are some signs that you may be battling a love for money.

Do you often think about money?

Are you always thinking about how you can make more money?

Are you frustrated that you don't make more money?

Do you want to make more money just so you can buy more stuff?

In 2022, the U.S. credit card debt totaled 841 billion. That is about \$5,769 per household. This debt costs the average household a couple thousand dollars a year in interest. Just think about the money we could save or give if we just eliminated that debt.

Americans spend over \$500 million a year just on ringtones. They spend another \$300 million per year on things like pet rocks, banana holders, and clothes for dogs. **Why?** We are not masters of our money. We are slaves to it. Another sign that you love your money is, "You are more passionate about making money and spending money than you are about giving money?" If you would rather make money and spend it, than give it, then you have an unhealthy love of money.

Here is the point. Money must be mastered before it can be managed. You cannot manage what you do not master.

Loving money is loving something that won't love you back and it will never ultimately satisfy you. If you love money, then how much you want will always be greater than how much you have.

How do you free yourself from the love of money? How do you break that emotional bond? This verse gives us the key that free you from the prison of loving money. Look at the second half of verse 5" ***...and be content with what you have...***" (Hebrews 13:5, ESV)

The key to mastering your money emotionally is to learn to be satisfied with more of what you have and with less of what you want.

To put it another way, if you will increase your contentment and decrease your desire for what you want you can break free from the love of money. God does not have a problem with people making money. God has a problem with money mastering people. **Money cannot master a heart that is satisfied in God.**

Paul speaking in Philippians 4:12 says, ***"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, whether well fed or hungry, whether living in plenty or in want." (NIV)***

When you are satisfied with what you have and thankful that God has given it to you, you will master your money emotionally.

II. Manage Your Money Wisely

We just said the way to master your money emotionally is by becoming satisfied with what you have. But that begs the question, "How do you get satisfied with what you have?" Listen to the rest of this passage.

"For he has said, 'I will never leave you nor forsake you.' So we can

confidently say, 'The Lord is my helper; I will not fear; what can man do to me?'" (Hebrews 13:5-6, ESV)

There is nothing more foolish than to love something or someone that can or will leave you. Eventually all your money will leave you. It will leave you when you spend it, waste it, or blow it, or when you die, but God will never leave you.

Here is the one secret that will enable anybody to manage their money wisely; **when you allow God to master you.**

When you make Jesus the Lord of your life, He will become the manager of your money.

The good news is you don't have to be a Wall Street Broker or a Certified Financial Planner to manage your money wisely. God has a financial plan that works great *if* you will follow it.

The reason why so many people get into financial difficulty is because they do the opposite of what God tells us to do. The reason why we do that is because we put our money where our God should be.

There are three things you can do with money:

Spend

Save

Share

I put those in that order because that is the way the vast majority of people manage their money. Let me put it in the form of a pyramid.

When we manage our money this way, our **first priority is - me.** I spend money on what I want. I buy stuff I can or cannot afford and use what is left to pay my taxes, my credit card debt, my car payment, my mortgage, utilities, food and whatever other debt I have.

My second priority is - me. If there is any left over I may save or invest it.

My third priority is God and others. If there is any leftover after that I may throw God a tip or give to the needy.

So, here is the way most of us manage our money. We get whatever we want. Then, the bank, the government, the credit card company, and others get what they want. If there is any left, God may get the leftovers.

For many people this is where the trouble begins, and most people run out of money before they can pay off their debt or buy essentials; so we think the solution is to get a better job – so we can make more money.

ILLUS: A man came to his pastor for counseling. He had felt convicted about not tithing anymore; he used to tithe faithfully when his weekly salary was only \$250. Now however he made \$1,000 a week and he confessed to the Pastor that he struggled with the idea of tithing on the larger salary, but that he had no problem tithing on \$250 a week. He asked the Pastor to pray for him, here is what the Pastor's prayer was: "Father, please bring this man back to a \$250 a week salary so he can get back into your will and give joyfully again."

The number one reason we want a better job, make more money, or ask for a raise is so we can spend more. We rarely do it thinking we want to save more or share more. The government has the same problem we do. If there is a shortfall the government raises our taxes to get more.

We say we need to make more. The government says they need to take more, and our culture says we need to spend more. Think about every commercial or advertisement you've heard lately. "Don't leave home without it" or "Buy one, get one free" or "Diamonds are forever" or "Every kiss begins with Kay" or "You deserve the very best."

God has a better way, a smarter way, and the only way to manage money wisely, but it is counterintuitive to what most people believe and practice. God's money management strategy is not to increase your income, but to begin by increasing your outgo. Before I tell you God's strategy for handling money, I need to tell you one other thing about money I haven't mentioned.

On the Sermon on the Mount, Jesus says, ***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)

"Money" doesn't express the power of Jesus' words. Here's the KJV:

(Matthew 6:24 KJV) ***"No man 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."***

"Mammon", capital "M" is the English transliteration of the Aramaic word that Jesus spoke. It is the better translation because it gives money a name. We name that which has life. And money has a life of its own.

Money talks. Money rules. Money opens doors. Money makes people speak secrets and do despicable things. Money promises happiness, love, pleasure, security. Money is the Master Charge that buys you everything. Money is your Visa to wherever you want to go.

Mammon is the God of Money.

These words of Jesus are not a condemnation of all money and material goods. Nowhere does the Bible say that God's plan for people is to be poor, but everywhere in the bible it says we are to put our trust in God alone.

Not every dollar is Mammon. God's desire is that we stay in charge of money and tame it with acts of stewardship. Stewardship means that we turn money into God-honoring uses.

Not every dollar is Mammon. But every dollar has the potential to become Mammon. The God of Money seizes every opportunity to take control of our lives. Mammon is relentless and never ceases to tempt us. Mammon is clever enough to play on our fears and devious enough to take advantage of dreams. What the Bible says about Satan can be said of Mammon. 1 Peter 5:8 says, ***"Discipline yourselves, keep alert. Like a roaring lion your adversary the devil prowls around, looking for someone to devour."*** (NRSV)

Mammon has the power to corrupt your mind, blind you, and steal your soul. It's this idea of serving money, and falling under the command of money, that lies at the heart of what Jesus says about Mammon. A slave cannot SERVE two masters. You cannot SERVE both God and Mammon.

In the parable of the Sower, Jesus explains that a lot of good seed of the Good

News fell among thorns "**where the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.** (Mark 4:19 NIV).

Your dollars are just dollars as long as they are under the rule of a soul in service to God. But every dollar is a temptation into the service of Mammon.

Remember, you master your money only when you allow God to master you. When He manages your money the first priority will be giving, not spending.

Let me put it another way. When God is first, giving is first. If God is last, giving is last. The way you prioritize your money either brings God into your financial situation or it shuts God out. So, let's take these priorities in order.

1. The first thing you should do with your money is **GIVE God the first part of it.** The richest man who ever lived said, "***Honor the Lord with your wealth and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.***" (Proverbs 3:9-10, ESV)

Remember, this was written to an agricultural society. King Solomon said to take the first fruit and vegetables in harvest and give it to the Lord.

When God is first in your life, giving will be first. The bible calls this tithing. Just so you know the idea of tithing came before the Ten Commandments were given. The word "tithe" literally means...ten percent.

1. **Abraham** started it when he gave a tithe to Melchizedek, High Priest of Salem; this was in Genesis before the OT Law was given.
2. **Jacob** continued it Gen. 28:22 saying, "***and this stone that I have set up as a pillar will be God's house, and of all that you give me I will give you a tenth.***"
3. **Moses** commanded it through the Law God gave.
4. A few hundred years later, **Malachi** confirmed it.
5. **Jesus** commended it:

So, the tithe is 10%, but it's not any old 10%; it's supposed to be the first 10% or as the bible says on many occasions – the first fruits.

Romans 11:16 says, ***"If the part of the dough offered as firstfruits is holy, then the whole batch is holy; if the root is holy, so are the branches. NIV***

"Holy" means set apart. When we honor God first, He blesses all the rest.

ILLUS: In the days of the country store, a little boy used to accompany his mother when she went shopping. The storekeeper always said, "Take a handful of candy, son." But the boy never would. The storekeeper would reach into the box and give him a handful. One day his mother asked, "Why is it, when he asks you to take a handful, you never do?" The boy replied, "Because his hands are bigger than mine." -- Robert C. Shannon, 1000 Windows, (Cincinnati, Ohio: Standard Publishing Company, 1997).

I promise you that God's hand is bigger than yours. He can do more with our 90% than we can by controlling all 100%.

Money is not the root of all evil, the bible says, ***The LOVE of money is the root of all evil.*** We can break the love of money and the spirit of Mammon by honoring God in giving tithes and offerings.

Adrian Rogers: *"a faith that hasn't reached your wallet, probably hasn't reached your heart."*

Now, some people are quick to point out that the New Testament doesn't specifically teach tithing. That's true, **but consider that under grace:**

First, our giving is to be inspired by love, not law.

Second, tithing was already the accepted starting point for giving to God.

Third, if people gave 10 percent under the Old Covenant, when required by law, wouldn't they want to give more under the New Covenant of God's grace?

In the book of Acts we read that the early Christians actually sold their possessions to support one another and the ministry. In 2 Corinthians we read

that the Macedonian believers, who were themselves poor, but out of their extreme poverty gave generously, and even beyond what they were able.

At the very least, the New Testament clearly teaches us to be generous.

I Corinthians 16 says, "On the first day of the week, each one of you should set aside a sum of money, in keeping with his income."

When you give God the first part of your money, He will help you wisely manage the rest of your money.

2. **Secondly, you SAVE your money.** I want you to understand that I realize for many of you, what you think I am telling you is already unrealistic. You are like the former professional golfer from Georgia, Doug Sanders, who said "I am working as hard as I can to get my life and my cash to run out at the same time. If I can die right after lunch on Tuesday everything will be great."

Everybody can save something. Another way to begin saving money is by paying off debt. Dave Ramsey says, "Dump your debt. Make a plan. Set a deadline. Eat off one bite at a time. Have a goal and do it."

3. **Finally, you get to SPEND your money.** Guess what you are spending? What is left over after you've given and saved.

If you're not managing your money this way, how about try it for the next two months. If God's plan for living OTHERWORLDLY with your money doesn't work, go back to doing it your way.

CONCLUSION:

Let me close with a story in the life of Jesus from Mark 12 that is often overlooked. Verses 41-44 say, ***"Jesus sat down opposite the place where the offerings were put in and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. 42 But a poor widow came and put in two very small copper coins, worth only a few cents.***

43 Calling his disciples to him, Jesus said, "Truly I tell you, this poor widow has put more into the treasury than all the others. 44 They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on." NIV

Jesus said many gave of their abundance; they just threw God a tip. She gave out of her want and gave all that she had. Giving is not about the legalism of the amount, it's where is your heart.

In the world, money is the standard of value. It is the symbol of labor and enterprise and cleverness. No wonder the world loves it, seeks it above everything, and often worships it. No wonder that it is the standard of value not only for material things, but for man himself.

The world asks, what does a man own? Christ asks, how does he use it?
The world thinks more about money getting; Christ about the money giving.
The world asks, what does he get? Christ asks, how does he give?
The world looks at the money and its amount, Christ at the man and his worth, which was bought with the price of His Son, Jesus Christ.

Jesus Christ didn't just die on the cross to save us but to take over every part of our lives including our finances. If you truly believe that God through Jesus gives you eternal life, then you must believe He can also give you anything you need in this life as well.