

Introduction: last week we saw some of the particular temptations that we are prone to in a culture of affluence. Two key principles that we considered were (1.) wealth is a blessing given by God and (2.) the pursuit and gain of wealth is a potential curse. I suggested three ways that we can seek to be faithful, by cultivating (1.) thankfulness, (2.) contentment, and (3.) generosity.

I. EMBRACE THE BIBLICAL REALITY OF THE STEWARDSHIP OF OUR POSSESSIONS

- Psalm 24:1 Deuteronomy 10:14
- When we work and labor, and gain money and stuff, it doesn't suddenly become "ours" in a way that removes it from the hand of God. It is still His, and He is the one who gives us strength, knowledge, ability, etc. to receive it.
- This being so, we are stewards of God's gifts. A steward is one who manages the property, finances or possessions of another. A house steward in biblical times was given management responsibilities to run the household with the means of the master of the household. This is the biblical imagery of everything we have, because ultimately it is God's.
- What is also clearly biblical imagery is the reality of the steward giving an account for what he has done in the execution of his tasks.
- As stewards don't have the unilateral right to do whatever we wish with His property. The question should be asked "what does God want me to do with this?" What does God have to say about money and stuff?

II. MAKE A REALISTIC BUDGET FOR THE STEWARDSHIP OF OUR POSSESSIONS

- When someone is literally living day by day, hand to mouth, praying "give us this day our daily bread", there is little planning that needs to be done.
- Seeing that we live far beyond this, and that we have not only what we need but many things we want, there is an especial responsibility to be good stewards with it.
- If there is anything that stewards need to know how to do, it is how to dispense and accomplish what he has been entrusted with. This raises the importance of having a plan, of keeping records so that the steward is aware of what he is doing with the resources, and be able to give an account.
- While there is no biblical mandate to have a budget, I would use the reality of our stewardship to persuade you to have one. My general experience as a pastor is that those who work with a budget are aware and sensible of what they are doing with their money, and those who don't (beyond making sure the bills are paid) are not attuned to what they are doing.

- What are some things that are necessary to have a realistic budget.?

1.) Have a realistic understanding of your income.

- To be able to say "this is what God has given me to live on."
- Beware of the trap of budgeting and buying based on overtime or extra income.

2.) Have a realistic understanding of your essentials.

- Give to God. Regular and proportional.
- Provide for the necessities of your household. This should be discussed as a couple.
 - o Breakdown and categorize the family needs
 - o Even in this, learning frugality, not being wasteful, looking for sales, etc.
- Pay taxes.

3.) Set up realistic parameters for your non-essentials.

- Understanding that we will live beyond what is essential, what will we do in regards to non-essentials?

4.) Make plans for the future.

- This includes everything from healthcare, savings, home maintenance, inheritance, retirement (for the purpose of freeing to labor in volunteer work, self-supporting missions, etc.).

- A budget does at least two things: help plan for the future and review the past
 - o Having a budget itself does not help if not keeping track of what you spend, and praying through how using money.

Miscellaneous Suggestions

- This is something that should be worked at together as a couple. This can be a great source of tension, especially when, having come to an agreement (which some will not even enter into because of "loss" of freedom), one ignores the commitment to the budget.
- There is legitimate pursuit of increasing income, not necessarily to raise standard of living, but to be more generous. Ask the question, "Has God given this to us as an opportunity to generosity?"
 - o Example of Rich Mullins who set his pay rate at average American income and let the church have the rest
- Don't allow spending "binges" during holidays, birthdays, etc. which throws all the principles out the window. Avoid impulse spending to "feel better."
- Question standard ways of getting education through loans. Be realistic about income, willingness to keep it tight, etc.

III. RECOGNIZE THE ENSLAVING NATURE OF BORROWING FOR OUR POSSESSIONS

- Proverbs 22:7 "The rich rules over the poor, and the borrower is servant to the lender."
 - o In incurring debt, we are making a promise, to pay what we say that we will.
 - o Easy credit for the poor is a form of oppression and enslavement
 - o Our Christian testimony is bound up with the paying of our bills and on time
- Living on credit beyond means (evidenced by unpaid and increasing credit cards) is often due to greed, covetousness and being discontent with what God has given.
- We should see the difference between loans for things that depreciate and appreciate. There are some things, like cars, that have immediate a significant immediate depreciation. Then paying the price, plus interest, for something that is becoming less valuable.
- There are some kinds of borrowing that are long-term investment. In purchasing a home (if done wisely) there must be the realization that I am are paying much more for the home than the "sticker price." Commit to trying to pay extra payments instead of automatically raising lifestyle.
- May be necessity of working extra to get out of debit. If not in it, don't unnecessarily get into it.
- Crown Financial Ministries (explicitly Christian) provides basic budget sheets and helpful percentage guidelines for different size families.
- Many of the principles in Dave Ramsey's Total Money Makeover are helpful and several of our own congregation have been helped, though I am troubled by some things particularly attitudinal.

IV. CULTIVATE A KINGDOM MINDSET REGARDING THE TEMPORARY NATURE OF OUR POSSESSIONS

- Matthew 6:19-21 24-34
- We need to frequently soak ourselves in the many many warnings and exhortations regarding money.