

*UNEDITED COPY*

Dear friends in Christ,

Today we are talking about living within our means. What does that mean exactly? It means you have a certain amount of money coming in. And you have certain amount going out for various expenses. Quite simply, when there is more going out than coming in, you're living beyond your means. The simple principle I want to set before you today is that God calls you to live within you means.

I don't anticipate this topic has too many people really excited. Yes! Why have never had a sermon on this before! I'm so excited to hear what God says about how I should be careful to not spend more than I make! I imagine this is going over about as well as if we talked about "the importance of regular dental checkups." Or "why you need to get regular exercise." Such topics fall into the category of things I know I should be doing, but I don't do them like I should because it's hard, and it doesn't seem to be much fun when I do.

Nevertheless, statistics show that this topic is much needed today.

Average household debt. Almost 50% have some credit card debt. Of those that do, the average amount owed is \$15,597. That does not include other debt... just credit card. Every cent of that amount represents living beyond our means. That does not include student loan debt, car loan debt, or mortgage debt. Include those and the number, of course, is much higher.

About four years ago, we had a FPU course here at Good Shepherd. At the beginning of the class, I had each household write down the total indebtedness, not including mortgage. Maybe 5 came back with a zero written in. When I totaled up the debt for the remaining 12, it was almost half a million dollars!

Americans, even Christians, living beyond their means is an epidemic in America. The amount of debt carried by our Dave Ramsey class. 17 slips: Total debt about half a million dollars! And several reported zero debt.

This problem even shows itself among pastors. I recently heard of a fellow pastor who had \$17,000 in credit card debt. Another pastor I personally know lived beyond his means because of a gambling addiction. He "borrowed" from his church always intending to pay it back. Eventually it was discovered that he had stolen 10's of thousands of dollars from the church. He had to resign from the ministry and is paying back the amount a little at a time.

Now the question could be raise: Is this really a topic for church? Is this really a spiritual issue? Let me briefly explain how living beyond our means is a spiritual issue. I know that is one for the following reasons:

Living beyond our means can mean a person is struggling with some of the following issues:

- usually reflects a lack of contentment. Last week we talked about that. A lack of contentment stems from a lack of faith in God. If we are unhappy with what God is providing us, our faith is in a dangerous place. That's very much a spiritual matter.
- A worldly focus, rather than heavenly.
- A selfish heart.
- A greedy heart.
- A lack of self-control and discipline
- Laziness
- It hinders generosity. 1) Giving first fruits to God. And 2) helping with the needs of others.

I'm not saying every person living beyond their means has a spiritual issue in all those areas. Nevertheless, the relationship between our financial management and our connection with God is real, and they definitely affect each other.

This long introduction is simply to encourage you to listen carefully to the words of God before us today! We are going to turn our attention to two verses in the Bible found in the book of Proverbs. Most of Proverbs was written by Solomon, the wisest man who ever walked the earth (besides Jesus) and also, by the way, one of the richest men who ever walked the earth. So that perks us up, doesn't it! Maybe the richest man will have a few words to say about getting rich quick, because that's what would solve all of my financial challenges. Well, I haven't found anywhere in Proverbs that shares how to get rich quick. But let's see what it does say about living within our means:

This is what Solomon says, **“Those who work their land will have abundant food, but those who chase fantasies will have their fill of poverty. A faithful person will be richly blessed, but one eager to get rich will not go unpunished.”**

The first point made in these verses is this: **Faithful stewards do the work God sets before them.**

While the world prefers get-rich-quick schemes, God teaches us in this Proverb something different. Do the work before you faithfully. Don't chase fantasies. Isn't it hard to shake the “get-rich-quick” mentality? I bet every one of us can tell a story of a scam we bought into because we were sure it would make us rich. I bet most of us could share stories of a stock we bought, or a collector coin, or a rare baseball card, or even an old car, or a lottery ticket, or gambling at a casino, or *something*... that we bought (or bought into) because we were just hoping we would get rich quick off of it. How did that work out for you?

I can tell you how that worked out for me. When I was still in college, a fellow classmate of mine told me about a company that was trading well under \$5 a share. And they were making the next big thing in... I don't even remember what. But the research he did showed it was going grow like crazy and this was easy money. I scraped together I think it was \$500 to invest in this company. It never took off. Instead, it's stock price sank lower and lower.

I never sold the stock. I think I kept it as a reminder not to buy in to get rich quick schemes. I hadn't looked at the price in years, but I quick looked it up. It's currently worth 7 cents per share. If I did sell, I could have a cool \$40 in my pocket.

What did I do? I chased a fantasy. What fantasy have you chased with you money?

Had I listened to the wisdom of Solomon I would have known how it would end... with poverty. Instead, Solomon says this: Do you want abundant food? Then **work your land**.

Faithful stewards do the work God sets before them. This truth comes from verse 19, **“Those who work their land will have abundant food.”** The wisdom is in the word, “their.” Solomon didn’t say abundant food will come to those who work their land “and their next door neighbor’s land and the land of their neighbor three plots over.” God has blessed you with a plot of land. Draw the analogy in your life. God has blessed you with a job, a task, a duty to perform, be it at work, at home, or at church. It is your duty to perform it faithfully. Don’t neglect your own plot of land as you chase after fantasies. Work faithful in the work you have to do

Understand right, I don’t believe God is saying “never take a risk!” How would new businesses ever start? If you are experienced in a field and you start your own business, that’s not chasing a fantasy. That’s not a get quick rich scheme. You’re going to work like you’ve never worked before! The warning for us, though, is when we chase the latest fad or when we take a risk in an area where we have no knowledge or expertise.

Faithfully work with the gifts you have in the circumstances in which God has placed you. And God promises: **“A faithful person will be richly blessed.”** Now we have to be careful here. What does “richly blessed” mean? It doesn’t mean earthly riches, but God’s riches. God is giving the blessing. God may or may not give you earthly riches as a reward for your faithfulness. He may just give you what you need for day to day living. The “rich blessing” God gives to the faithful worker who doesn’t chase fantasies and lives within his means may be one or more of the following:

- A stress-free marriage.
- True contentment.
- A spirit of generosity
- Integrity.
- Other?

God wants you to be faithful to the duties and work he sets before you and he promises to bless our faithfulness. This means that if he has made you a *student*, be faithful to your studies. Don’t get lost in fantasies about work before you’ve learned the trade. And if God has tasked you with the *rearing of children*, do so faithfully. If volunteering, then do that faithfully. If *working under a boss* or being a boss yourself, work the plot of land God gave to you faithfully, and God will see to it that you are blessed.

### **So how do we get to a point where we are living within our means?**

When I listed some spiritual issues that often accompany not living within our means, did you identify one or more that you struggle with?

- o contentment.
- o A selfish heart.
- o A greedy heart.
- o A lack of self-control and discipline
- o Laziness
- o Lack of generosity

Here's what you do. Turn to Christ and repent of such sinful attitudes and behavior. Stop excusing, and simply confess. (See list above.)

Next, hear God speaking to you that he loves you, and he forgives you. The cost was the death of his Son. He takes away the guilt of your sin. You are right in his sight.

Next, resolve to change with the power God gives. Real change is possible, and can be made with God's help and with the support of fellow believers. You truly can live within your means. You really can get out of debt. You truly can reprioritize your life with the help of God. Thankful to Jesus who sacrificed all for you, you can do this!

- 1) You need knowledge. Start reading financial management books. (Dave Ramsey.)
- 2) Change behaviors! Cut up credit cards. Make a debt repayment plan. Make a budget. Build an emergency fund.
- 3) You need support. Find fellow believers who can make this journey with you and who will help you to follow through with what you say you will do. Your likelihood of success is way greater when someone walks with you. (Let me know if you need help finding a partner to help you.)

Doing these things, that pastor with \$17,000 in credit card debt 2 years ago has it down under \$4,000 today, and should have it paid off completely in less than a year. The pastor with the gambling addiction was forgiven by his congregation, and though he's no longer a pastor, he is paying off the debt to that congregation. The members of that course after 13 weeks of class reported they were already making significant payment on their debts, and they were excited about their new lives of living within their means.

Friends, with God's help and his generous love and forgiveness, each and every one of you can live within your means too. May God bless us in this as our goal is give more glory to him. Amen.