Financial Peace 1 - Stewardship

**Bumper Video –

Financial Peace

Welcome to the Afternoon Worship Service at Redemption Church. Greetings from Plano Texas.

Today we are kicking off a new sermon series called Financial Peace. At the start I want to promise you that we are not after your money. We don't have a surprise offering at the end of the sermon. We aren't seeking a Financial PIECE (P-I-E-C-E), but we are encouraging you to experience Financial Peace... A peace that comes from God's plan for us.

Financial Peace

Do we understand that Peace is important? We are often looking for success, power, and material gain... When what we really need is peace.

But we rarely dream of peace... We spend time dreaming of the luxury car, the latest smart phone, the dream home or vacation... but what we really need is peace. PEACE IS PRICELSS!

Peace is a gift from God. If you are wondering which direction to go in life... if you are ever unsure about a decision to be made... You can use the Peace of God to help you make right decisions and go the right directions...

This is falling of a log simple, yet not many people know it, because it is not taught enough.

The decision you are trying to make... do you feel God's peace in it? If God's peace is in it, then it is the right direction to go.

And God's peace passes understanding. (Phil 4:7) God's peace shows up and calms storms. (Mark 4:39 So even though you are in a mess of a situation, you stopped and you prayed and God gave you direction... but something else showed up. God's peace showed up.

God's peace is his rubber stamp approval. It sends that message that you aren't alone, He is with you and He is going to guide you. "There is a way out of this trouble... follow me.."

We need that peace in our life!

In Ephesians 6 it tells us to put on the Full Armor of God. And Ephesians 6:15 says to have..

your feet fitted with the readiness that comes from the gospel of peace.(NIV)

Even though you are walking into a battle we are walking in the Peace of God. Every area of your life ought to be marked with the peace of God.

We understand that we should experience God's peace in our home... our relationships... our job... our faith life... If we aren't experiencing peace in those areas we usually quickly turn to God in prayer... we may come to the altar and ask for specific prayer...

...But when it comes to our finances, we think it is normal to be stressed about money. We don't expect peace when it comes to finance. We think it is normal to have family arguments over money... to have sleepless nights.. to have fear and unrest over money...

God has peace for every area of your life.. even your finances. Do you have financial peace?

Our prayer is that by the end of this series you will find the peace that comes with following God's financial plan.

Our Schedule

Today we will talk about Stewardship

Next week March 29th we will talk about Debt

April 5th we will celebrate the resurrection on Easter Sunday!

April 12th we will return to our series to talk about building wealth.

And finally, April 19th we will talk about generosity.

I challenge you to make plans to be here every week of this series.

Today we are going to talk about the peace that comes from Stewardship.

Stewardship - the management, care, and protection of something or someone.

Financial Stewardship is key to walking in Financial Peace

If you pay attention you will notice a lot of businesses close every year. You will drive a round and notice it and you will say... "ohh they went out of business." But why did they go out of business...?

A large amount "of businesses close as a result of financial mismanagement." (Dave Ramsey)

Sometimes it is criminal fraud... like ENRON back in 2001, when groups of people conspired to rip off others.

But much of the time businesses go out of business because of mismanagement of finances. They weren't good stewards... managers of their finances.

Dave Ramsey, finance author, asks... "Can you imagine a \$2 million business succeeding for very long if the bookkeeper never bothered to do a budget?"

Dave goes on to ask "Imagine you worked as a bookkeeper for a company called YOU inc. If you managed money for You Inc. the way you manage money for you, would you fire you?"

We are called to be stewards... to manage what we have..

1 Peter 4:10 As every man hath received the gift, [even so] minister the same one to another, as good stewards of the manifold grace of God.(KJV)

You have to learn this about money... More important than HOW MUCH MONEY YOU HAVE is HOW YOU MANAGE THE MONEY YOU HAVE. This is key to financial peace. Needing more money will wreck

your peace.. but managing what you have properly will bring lasting peace and success.

The truth is we do work for YOU inc. And we need our finances to come under new management.

Under new management

God has a right to manage your money

Psalm 24:1 The earth [is] the LORD'S, and the fulness thereof; the world, and they that dwell therein.(KJV)

Psalm 50:10 for every animal of the forest is mine, and the cattle on a thousand hills.(NIV)

Psalm 50:11 I know every bird in the mountains, and the creatures of the field are mine.(NIV)

Psalm 50:12 If I were hungry I would not tell you, for the world is mine, and all that is in it.(NIV)

God owns everything... It isn't crazy to let him manage everything.

You may feel like... "It is my money. I worked hard for this money. This is a result of my hard work."

I can understand that. And we don't downplay your hard work... but check out Deuteronomy 18... God is speaking through Moses to the Children of Israel... They have gone from slaves with no future to a mighty nation with a great future... God tells them...

Deuteronomy 8:17 You may say to yourself, "My power and the strength of my hands have produced this wealth for me."(NIV)

Deuteronomy 8:18 But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.(NIV)

The ability to produce wealth... that did not come from you. It came from God. We can talk about our hard work all day, but we better not forget who it really comes from!

God teach us to be good stewards. Teach us to manage the money... the wealth that comes from You.

I want to remind you of some things you already know about money.

Money is Personal

People share everything on social media... what they ate, where they work, even who they vote for... People do not talk about their money.

It is likely that while I have been talking about money you have begun to feel nervous or anxious. It's because money is a personal subject.

Money is personal but God speaks to the personal areas of our life. Be open to what God says about money.

Money is Powerful

Money can change your behavior. How powerful is that? People work jobs they don't like because of the promise of a paycheck.

They sale obscene amounts of useless stuff on infomercials with the following phrase... "But Wait! There's more! If you order now we will double the order... That's twice the useless stuff for the price of one"

For most people the power of money is their biggest motivation... this leads to greed.

Most divorces happen because of bad finances... That is the power of money.

Money is Potential

You can do most anything with money. Money has the potential for good... and the potential for evil. The same bill that can feed the homeless can also feed a drug addiction.

Ecclesiastes 10:19 A feast is made for laughter, and wine makes life merry, but money is the answer for everything.(NIV)

Solomon is right. Money answers many of life's problems. Need more time... use money to hire help to free you up your time. Have a problem that you don't have the expertise to answer... like a busted transmission in your car...? Hire a mechanic. Money holds almost limitless potential.

It's important that we use it in proper ways.

Money is Priority

Jesus tells us that money reveals your heart. That your heart and your treasure occupy the same space...

Matthew 6:21 For where your treasure is, there your heart will be also.(NIV)

You can say that your health is a priority... but does your money reveal that to be true... Your bank statement says you visit a certain fast food establishment everyday...

You can say that being a generous person and helping others is a priority in your life... but does your treasure show that to be where your heart is?

God's money management plan for financial peace, includes something called the Tithe. The Tithe is the FIRST 10% of your increase.

You might be thinking that the idea of giving %10 of your income to God won't bring you peace... if that is you let me give you 2 things to consider.

#1 The TITHE is about priority. It is not about the amount you give. This is why God calls for a percentage and not a flat amount...

God could have asked for \$1000 flat rate per month. He is God after all and could do whatever he wanted... but there are some people in the world who don't make \$1000 a year much less a month. They would be cut off from this plan God has... and the blessing that comes with it...

The tithe is a percentage priority. And everyone has 10% of something. This means the person who gave their tithe of 1 million dollars and the person that gave their tithe of 1 dollar both are

covered by the plan of God... The person who gave the million is not held in higher reguard than the one who gave a dollar. BECAUSE IT IS NOT ABOUT THE AMOUNT... IT IS ABOUT THE HEART... IT IS ABOUT THE PRIORITY.

Is God your priority? Will you trust His management? Do you tithe? #2 The Tithe promises supernatural blessing and if not brought... curses.

Malachi 3:8 "Will a man rob God? Yet you rob me. "But you ask, `How do we rob you?' "In tithes and offerings.(NIV)

Malachi 3:9 You are under a curse--the whole nation of you--because you are robbing me.(NIV)

Malachi 3:10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.(NIV)

Malachi 3:11 I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty.(NIV)

Malachi 3:12 "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.(NIV)

You could be under a curse of not tithing... or you could be under a blessing from tithing.

V9 mentions the curse from robbing God..

V10 God tells you to TEST ME IN THIS... that if you bring the tithe, He will bring super natural blessing that you don't enough room for...

V11 He promises to rebuke the things in your life that are eating up your harvest... That could be physical, spiritual, emotional or even financial.

Are there areas of your life that aren't fruitful? Is it possible that you are under a curse from withholding the tithe?

V12 Everybody is going to look at you and say... you are blessed.

Now that is all that I am going to say about tithing. If you have any questions... text our anonymous line... 214 856 0550

What we are talking about is stewardship. Correctly managing what you already have. To place yourself under God's financial plan... and to walk in the peace that comes from God.

God's financial plan is to be happy with less... The world's financial plan is to not be happy until you have more...

I want to challenge you to start living on less.

If you are operating at or near 100% of your finances... you will fall into debt when an emergency comes. You won't be able to pay off debt quickly... you won't be able to save for your future. THIS IS NOT GOD'S PLAN FOR YOU. I challenge you to start living on less.

I challenge you to live on 70% your finances.

This will allow you to give God what He asks for in giving.

This will bring margin between you and debt.

This will allow you to pay off debt quickly and to save for the future.

THIS WILL BRING PEACE TO YOUR LIFE...

This will probably mean you have to cut somethings... re-prioritize your finances

MUSICIAN

Jesus gives the parable of the talents... it also known as the parable the shrewd manager.. or steward.. (Luke 16 Matt 25)

In this parable the master... Who is the master represent? God!

He gives His wealth to 3 servants. The master goes away, but He expects them to manage what He has given to them. 2 of the 3 are good stewards with the wealth the master gave... Here is the Master's response to them...

Matthew 25:21 "His master replied, `Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'(NIV)

The 3rd servant took the wealth and buried it in the ground... He digs it back up and gives it back to the master. The master is furious with him. The master lets him know that he was not a good steward...

Matthew 25:26 "His master replied, 'You wicked, lazy servant!

He calls him wicked... he calls him lazy... and he does not give the servant more, instead he takes what he had already given him.

You are responsible for what God has given you to manage...

Have you been managing what God has given you?

I challenge you to live under new management today... Live like everything belongs to God..

ALTARS OPEN

3 CHALLENGES

COME BACK EVERY WEEK

MAKE A PLAN TO LIVE ON LESS

CALCULATE YOUR DEBTS