

Money Talks 1 - Balance

****Bumper Video –**

[PROPS

1. **Stick with money sign on it to show balance. Holder for it to sit in**
2. **A Dollar Bill]**

Money talks

If money could talk what would it say about your life?

We are going to take 2 weeks in our Sunday service... and 4 weeks in our Connect group to talk about money. Before we dive in let me level with you...

There is no Gotcha in this series. We aren't talking about money because we are about to ask you for some. There is no building campaign around the corner where you will be asked to pledge so many George Washingtons.

However, there is always some cause to give to around Redemption Church. We try to keep you in the loop with how you can help others in need locally or to carry the gospel in other countries (Like our Russian friends the Kisels who will be with us on October 20th). Those needs will always be around but that isn't why we are talking about money. There is no GOTCHA. There is no "now that we made you feel like a guilty selfish scumbag let's ask you for money."

We are talking about money because it affects us all. It also affects every part of our lives. Money affects your emotions, your relationships, your children, it even affects you spiritually. ‘

Not only does the subject touch all of our lives, but the majority of all Americans are experiencing problems with money.

- 1 in 4 people have more Credit Card debt than savings.
- The Average US Household Credit Card debt is \$15,185.
- The average Credit Card interest rate is 13.1%.
- There is a credit card company called **First premier** that charges interest rates up 49.9%... amazingly they have 2.6 million customers.
- The Average Student Loan Debt is \$31,509.
- The Average Mortgage \$147,133.
- Approximately 8 million Americans are at least 1 month behind on their mortgage payments.
- 29% are under water meaning they owe more than the house is worth.
- 45% of new car Auto Loans are for more than 6 years and 70% of all car purchases involve an auto loan.

You might be saying “Preacher, I’m here to sing songs crazy loud energetic songs about Jesus and hear me some bible stories and say a prayer or two to Jesus. If I wanted to talk about money I’d stay at home and watch Fox business or CNBC cable channels.”

God & Money

Let me speak to that. Many people think that some subjects are incompatible with God. That talking about God and money are like talking about politics at the dinner table.

Money is one of the frequent subjects of the Bible. Nearly half of all Jesus’ parable had to do with money.

But maybe you are unsure about mixing the subject of religion and

money... I am very certain you already have mixed the 2 of them... Ever pray about money? Pray about a raise or a new job? Ever pray that you could afford something? Ever blame your money problems on your sins and think God is punishing you? I didn't get that raise because I lost my temper.. My car battery died and it's going to cost me money because I passed by that guy that was asking for money... God's karma caused this... If you have ever done that, thought that, or prayed this way, you have already mixed the subject of God and money. And that's not a bad thing! I believe God wants us to talk about this.

Money is an emotionally charged topic. I promise you there are no Gotcha moments and I'm asking you to trust me.

Money Talks

Our intro video told about the all watchful eye of George Washington. You can learn a lot about us by looking at our checkbook. Don't judge my heart or my spirituality by the fact I'm up here preaching to you... Look at what I do with my money.

[Dollar Sign Prop]

Money Talks and it tells you about your Balance

Balance is important...

3 laws of balance

Reference Point

Constant Corrections

Clear Objective

Reference Point

In cheerleading when those girls are being held way up high they are taught to find a reference point. To gain their balance they locate a stationary object and focus on it.

When walking across a tight rope the walker doesn't look down at his feet... his feet aren't stationary... neither is the rope, it could sway... they look off into the distance and find a stationary object.

[Prop]

If I'm trying to balance this stick the best place to look as right at the top... If I look anywhere else I will lose balance... If I look at my hand balance is lost. I need to focus on a reference point and not take my eyes off of it.

Proverbs 17:24 A discerning man keeps wisdom in view, but a fool's eyes wander to the ends of the earth.(NIV)

If you are ever going to have balance in your finances you need to find your reference point.

How do you do that? You have to keep an eye on your spending.

You have to be Knowing where your money is Going. You need to watch your spending.

Have you ever looked in you bank account or wallet or credit card statement and "I spent HOW MUCH!?" What is really frustrating is that we can't usually remember where we spent it or what we bought. We took our eyes off our money and now... we are off balance.

Money talks and it says you are off balance.

We need that proper reference point to have balance. Keep a detailed record on where your money is going. If you aren't doing this then start today. It's not complicated.

You maybe saying... well the bank sends me a statement at the end of the month so I do know where I spent my money.... Let me speak to that.

That isn't YOU knowing where your money is going... It's the Bank knowing where your money HAS GONE. The Bank is really good at this... it is us that need to work on our discipline and balance. There is no substitute for YOU knowing where your money is going.

It's when we aren't paying attention that we wake up finally and realise we are thousands in debt.

Too often we find ourselves in a situation where we need more, without being able to answer to what we did with what we were given?

The Teenager asks for money... the dad says "What did you do with the money I gave you?" The teenager says "I spent it.." The dad says "Where? Tell me what you spent it on." The teenager shrugs and says "I dunno. I need some more money."

It is so easy for us to see that in our teenagers, but can we see it in ourselves.

Proverbs 21:20 In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.(NIV)

The wise have a reference point. They know exactly what they have stored up. The fool doesn't...

Know where your money is going.

Constant Corrections

As I'm trying to balance I'm looking at my reference point, but my hand is constantly making corrections. The tightrope walker's body is constantly shifting to maintain balance.

This is the time to make a budget. Because you know where your money is going over the period of a few months you now know approximately how much money you need to operate every month. There are times when we get off balance, we have to make corrections to get back on track.

Are your finances unbalanced? Have you ever figured out a budget? Are you living by it?

Balance requires constant correction.

Here is a hard truth. **We usually have enough money, we just don't manage it properly. There might be enough money but there isn't any balance.**

The managing of money becomes more difficult when we get married.

One of the reasons people give pastors for wanting to get married is... It'll save us money. There are tax benefits to being married...

The truth is marriage often brings about financial disasters.

One person with specific upbringing and thoughts on marriage... raised in a family where they didn't talk about money... marries another person with an entirely different upbringing and thoughts on marriage. These 2 couples come together with hardly ever talking about money.

They get married and then financial struggle comes and then pressure from money problems and then divorce. They start arguing about money and spending after there is already a problem. **Two people in love can be destroyed by an out of balanced view of money.**

Balance requires a Reference Point and it requires constant correction.

Your kids need to hear you talk about money.

They need to hear conversations about how we should spend our money.

They shouldn't be caught off guard when they enter their own lives.

TEXT

We don't have enough time to really cover budgeting in our Sunday services or connect groups so here is what we will offer. If you want some help forming a budget you can text our chat line and ask for a one on one financial counseling session. We will sit down with you and help you take the steps toward financial balance...

Balance takes a reference point - You need to be knowing where your money is going

It requires constant corrections - If you don't live by a budget you will eventually stray off path.

Last you need a clear objective...

The tightrope walker has a clear objective... To not fall off

What is the objective of your finances? Do you have a clear objective? Is it shared by your spouse?

Provide for my family. Great goal but if that is all there is you will end up out of balance

Make all the money I can. Important. Part of balance is making money... But you might make a lot but not manage it well...

Save Money - Important part... but if it is difficult for you to give to others you are out of balance. If you can't help those you love with the money you have you are unbalanced.

Spend - I want to spend as much money as possible - No one writes that down... but they might live it. Spending more than you make

Financially Free... But what does that mean? It's ambiguous and not specific enough to live by.

If you pursue any 1 or 2 of those to the neglect of the others you will be out of balance.

So what is a good clear objective for us?

Let's look at what King David says. Some brief background...

David is King. His desire is to Honor God.

David is living in a palace but God is living in a tent...

David decides there is something wrong if I have all this wealth but haven't used it to honor God.

David gives an amazing amount of money and also called on others to honor God with their finances.

This is David's prayer...

1 Chronicles 29:12

Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all.(NIV)

1 Chronicles 29:13

Now, our God, we give you thanks, and praise your glorious name.(NIV)

1 Chronicles 29:14

"But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.(NIV)

Do you believe everything belongs to God.

Do you believe everything comes from God.

Are you living life in such a way that it shows you believe it.

Does George say you believe it?

Our objective should be to honor God with our finances. All our finances.

I grew up in a tithing culture... A tithe is 10%...

Make a dollar give God 10cents

Make 10 Dollars give God a dollar

Make a 100\$ give God 10\$

Make a thousand and give... woah... That's a lot... I'll just give \$10

What is that? It's not balanced.

Or when we did give our 10% we act indignant if God deals with us about the 90%

God you got your cut so go bug somebody else... The 90% is ours to do whatever we want with it.

Today as I draw to a close I ask you to **Honor God with all** of it

Musician

BORROWED CAR

What percentage of my car am I expecting you to honor? 10%?

It's not your car... it was lent to you...

It's not your money... it has been lent to you...

I want us to start acting like what we have has been lent to us.