

We are talking about money for 40 days because money is an area that many of us struggle with. Either we haven't heard, or haven't understood, or maybe just haven't obeyed what the Bible teaches about money.

So, what should we do with God's money? This is a good question, and one that we want to find a biblical answer too. We began by focusing on understanding what God wants us to do with His money. Being aware of the lies out there that we so easily believe about money, and knowing biblical truth will give us the foundation from which can then by God's grace correctly do things with the money He has given us to manage. So what are some things we do with money? Well, according to scripture, we need to work hard and earn it. And if that works well for us, we might end up in a position where we have to ask ourselves: "Is it okay to be rich?" In answering that question last week I tried to make it clear that each one of us is rich (both financially and spiritually compared to most of the world). We also need to remember that earthly riches count for nothing at the end of our life, and that making money can never be a goal in life.

As we went through some Old Testament and New Testament scripture last week, we saw that throughout the pages of scripture there were wealthy people who loved God, were very generous, and still ended up having a lot of means; they were used by God to glorify Him and support the church. God is okay with some of His children being wealthy, and today many wealthy Christians who are generous play an important part in sending God's message out to the world. Even though we are wealthy compared to most of the world, most of us don't feel that we earn that much. There are practical things we can do as we strive to live as followers of Jesus in this world: We can seek God's help not to be jealous or judgmental, pray for opportunities to practice being rich, and take time to pray for those who are rich.

Once we have earned some money, the next logical situation we face is how to spend God's money. You might wonder why I would preach a sermon on spending money – I mean, who has a problem with spending money!? We like spending money. It comes easy to us. Usually our only problem with spending money is that we run out of money before we run out of things we want to spend it on! How many of you would know within ten seconds what you would do if I gave you \$100 to spend on yourself – how about \$1000?

Here's a question: is it wrong to spend money? Of course not, you say – we need to spend money to live. Granted, that is true. But if you look in our garages and closets and toy boxes and bookcases, there are a lot of things there that aren't necessary for our survival. As Randy Alcorn says, the philosophy today seems to be "as long as I have it, why not spend it?" But is that right? Wouldn't a more biblical approach to our finances be "as long as I have it, why don't I share it?"

How about another question: Does God care where we spend our money? Actually, let's say that more correctly: Does God care where we spend His money, the money He has given us to manage? The answer to that, of course, is easy. Just imagine how you would feel if you gave money to someone to manage for you – wouldn't you care where they spent it? Let's learn how God wants us to spend His money.

### **1. God wants us to be different when it comes to spending money.**

Before we talk about spending God's money His way, I have to warn you that God's way and the world's way of handling money come into conflict. If you aren't willing to live differently than those who don't profess to

know Christ, or who think Easter is all about the chocolate, then probably the rest of this sermon won't be much use to you.

I think most of us would agree that this world is pretty much wacked when it comes to spending money. There really isn't anything to talk about actually – the mantra is: if you want it, get it. The idea of curbing spending, of denying yourself something, just goes against the grain of the entire fabric of Western capitalistic culture. Any kind of common sense has generally gone out the window.

Why should you spend? Advertisers, stores, or people will tell you because **you deserve it**. Buy it – why not? Put yourself first. The world revolves around you and your needs. “**Shop till you drop**” is a phrase that is thrown around (and not only that, it is also a magazine that advertises everything under \$100 in this one issue!). Want to shop but don't have the money? **Who cares – you can borrow, lease, get a quick cash loan or use a credit card**. Why deny yourself?

Advertisers say you need to spend what money you have – in fact, spend what you don't have – because you deserve to make yourself happy. Do you ever feel the pull to spend money? Even the government has got into the action. The newest trend, which wasn't really around prior to the current financial troubles, is the idea of spending to stimulate the economy. So if your spouse complains that you are spending too much, you can say “Hey, I'm just doing my part to stimulate the economy.”

**I think the catch phrase for Financial Peace University “broke is normal – be weird”** says it all. So as we move forward, we have to be aware that spending the money God has given us to manage in a way that honors Him should look weird to the average person on the street.

## **2. God won't let us spend our money in isolation – we must think of the poor.**

You might be wondering why God cares what we spend. What is the issue with me buying things that I want? What could be wrong with that, especially if I am paying cash, and not going into debt? I'm not hurting anyone, am I? Truthfully, you could be, because you aren't the only one on the planet, and everything God has given you isn't meant to be kept by you for you.

Because of sin, we are all prone to amass goods for ourselves at the expense of the poor and needy of the world. **So does it say anywhere that I need to help the poor?** When I am spending money, do I need to be concerned about people I don't know, will never meet, who may live five miles or five thousand miles away? That is a good question, especially in the light of James 4:17 – “**Anyone, then, who knows the good he ought to do and doesn't do it, sins.**”

We read in the book of Proverbs that “*The rich and the poor meet together; the Lord is the maker of them all*” (22:2). We also read that “*Wealth brings many new friends, but a poor man is deserted by his friend*” (19:4). Life for the poor has always been hard, and God recognizes this and has commanded His people to help the poor.

Throughout the Old Testament it is very clear that God commands His people to care for and extend justice to the poor. Commandments to do **with personal generosity and economic practices** included elements of sharing with the poor. One key example was to leave gleanings for the poor when harvesting (Leviticus 19:9-10; Deuteronomy 24:19-22). Being generous was more important than making tons of money, and thus generosity resulted in God's people spending less on themselves because they had given some away.

Other examples included lending money to the poor without interest and distributing goods to the needy. **Way before Facebook made it popular to share stuff**, God commanded His people to share their stuff. He instructed the Israelites to be generous towards **the poor because He is a God who cares**. *“The Lord your God executes justice – for the fatherless and the widow, and loves the sojourner/alien, giving him food and clothing”* (Deuteronomy 10:18). The Old Testament clearly shows us that God cares for the poor. Oppressing the poor insults God, *“while those who are generous to the needy honor him”* (Proverbs 14:31). Do you honor God by being generous to the poor?

**So what does Jesus say about the poor?** Jesus recognized that *“the poor you will always have with you”* (John 12:8). He loved the poor, spending a lot of time with those deemed less than desirable by society. And he encouraged his disciples and others to do the same. One clear example is found in **Luke**: *“He said also to the man who had invited him, ‘When you give a dinner or a banquet, do not invite your friends or your brothers or your relatives or rich neighbors, lest they also invite you in return and you be repaid. But when you give a feast, invite the poor, the crippled, the lame, the blind, and you will be blessed, because they cannot repay you. For you will be repaid at the resurrection of the just’”* (14:12-14).

In Jesus’ day, you invited the rich to your parties because you hoped to get something from them. There was no social or economic benefit to spending money and inviting the poor, but it was the right thing to do; eternal rewards were available for being generous.

In the parable of the **sheep and the goats** passage from Matthew 25:31-46, the group that gets it right spent money, not on themselves, but on others. Giving food and drink, sheltering strangers, helping the homeless, looking after the sick within the Christian community – those who do these things are the ones that Jesus says serve him faithfully.

Okay, you say, I need to share with other Christians, but did Jesus want us to reach out and be generous to others who are very different than us, maybe even our enemies? **One parable that gives us the answer to that question is the story of the Good Samaritan.** Jesus uses this story to answer the question “Who is your neighbor?” The answer is: anyone in need. Real love means you will need to take risks and make sacrifices to help others. Jesus is calling people to truly give, even if it means cutting down on how you live your life and that your spending will be affected. Jesus wants us to put others first, and that should impact how we spend his money.

### **3. The Gospel should affect our spending habits!**

Okay – the world says to go nuts and spend, spend, spend. But God says hold on, you are called to do good and share; it’s my money, and I didn’t give it to you to spend all on yourself! If you are stuck on the world’s side, how do you make the shift? **Some give through guilt.** You see a picture of a starving child or see someone on the street who needs something and this makes you feel guilty about how much you just spent at the mall. So you give a little to ease the guilt. How much do you have to give to get rid of the guilt? Probably around \$20 – that should keep you happy for a while.

But if we are going to make sacrifices on any kind of long term level to serve the interests and needs of others, **it will be because the gospel**, not because of guilt.

The gospel is the good news that God did not deal out the justice we deserve. He gave us mercy and showed us love by sending His son Jesus to take the punishment for our sins on the cross some two thousand years ago. We were the outcasts, the poor, the aliens, and God saved us. If the Holy Spirit enables us to understand what

Christ has done for us, then we can resist the lure of the world to spend and pour out our lives and our money in deeds of justice and compassion for the poor.

The Gospel changes everything, including how we spend our money. We want to help the poor and be generous, not as a means of getting salvation, but to show that we already have salvation.

Timothy Keller, in his book *Generous Justice*, puts it this way: “The logic is clear. If a person has grasped the meaning of God’s grace in his heart, he will do justice. . . . If he doesn’t care about the poor, it reveals that at best he doesn’t understand the grace he has experienced, and at worst he has not really encountered the saving mercy of God. Grace should make you just” (93). Your spending reflects your understanding of the Gospel. Do we get it? Do you get it?

I think if we get it, things will change for us. I pray that we will spend less, and be able to give more. But even here we have to be careful to watch out for the traps the devil sets. Often times we will spend less on one area, not to be generous and to give, but to spend more in another area – for example, saving on our entertainment budget so we can go to Disney World. That isn’t what we are talking about; rather, we should try to spend less so we can give more. In two weeks we will talk about the giving part, but if we don’t get the spending part figured out we won’t have anything left to give!!!

### **3. Five questions you should ask prior to spending God’s money:**

#### ***1. Do you feel the tension?***

There is a healthy struggle we all should have when we know that we can feed a starving child for \$15 a month and save a life, that the amount we have as income is far above most of the world, and yet we are going shopping to buy a new \_\_\_\_\_. We need to feel this tension between spending and sharing. If we don’t ever think about this, then we don’t have a spending problem, we probably have a heart problem.

And the tensions shouldn’t be just with the money in your wallet, but should include all that retirement money saved up for a rainy day. William MacDonald writes: “Individuals who value the rainy day above the present agony of the world will get no blessing from God” (Alcorn 418). Do you think about what God wants you to do when you spend His money?

#### ***2. Am I living within my means?***

People spending more than they earn is common today, but it is wrong. Just because my credit cards would let me spend \$35,000 in one day doesn’t mean I should. If I did that I would be in massive debt. Personally, I hate debt, and God isn’t really fond of it either. It isn’t totally forbidden, but comes with strong warnings:

Proverbs 22:7 – “*The rich rule over the poor. The borrower is servant to the lender.*” We are not to be slaves to humans, but servants only to God.

Romans 13:7-8 – “*Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. Owe no one anything, except to love one another.*” Basically, don’t regularly borrow – and if you do, pay it off as soon as possible. If your spending is causing you to go into debt because you are living beyond your means, ask yourself – Is the risk worth it? Have you prayed about it and have you sought the wise counsel of others?

#### ***3. Am I spending too much?***

Even though it might hurt sometimes, we need to ask if we are just plain spending too much. Here’s an interesting fact about Suri Cruise, the daughter of Katie Holmes and Tom Cruise: “While most kids are sporting

hand-me-downs, our favourite mini-fashionista is running around town with a child-sized Ferragamo handbag worth more than what we spend on a month's rent. Only the best for Tom and Katie's baby girl, whose wardrobe consists of \$25,000 tiaras, \$750 Armani gowns and a \$6,000 princess Halloween costume" (Spegel). Is that wrong? Why? If that is wrong, then is it wrong to have a \$300 hockey stick, or \$150 sweater, or a \$40,000 truck? We need to ask ourselves if we are being irresponsible in our spending.

#### **4. Am I building my own kingdom or God's by what I spend money on?**

When we spend money, we can have an eternal impact, or just a temporary one. Stockpiling money and things for ourselves is considered right and necessary by the world, but according to God, it is foolish. **If you recall the parable of the Rich Fool**, God calls the American Dream foolish. What was the problem? The character from that story spent his money on himself, building his own kingdom, but was not rich towards God.

A completely opposite way of living is found in **Jesus' encounter with the widow who gave her last two coins away** as an offering to God (Mark 12:41). Mites were the smallest coins; monetarily she gave nothing. We probably would have suggested she keep at least one and spend it on herself. But she gave it all away and was wise – an example to the rest of us.

We use the word "balance" when it comes to money – give some, spend some. But we almost always err on the side of keeping or spending the money God entrusts to us. We might think "of course God wants me to spend this on me to make my life more comfortable," but that shouldn't be our default assumption. Why not try erring on the side of giving too much. If you get to heaven, God's not going to say "Why did you give that away – I wanted you to have a second car!"

#### **5. Will what I am buying grow my relationship with God?**

There are some things that are obviously wrong and shouldn't be purchased: illegal drugs, alcohol so you can get drunk, porn, stolen goods, etc. But there are a lot of other things you could buy that while aren't "evil" or bad, will destroy your relationship with God. These could be time wasters (iPods, computers, big screen TVs, fluffy or trashy novels), things that feed your ego (newest truck, machine, fashions) things that feed your addictions (cigarettes, shoes, chocolate, cell phones), etc. Be discerning in what you buy and think if what you purchase will help in your quest to live a life that will end in God saying, "Well done, my good and faithful servant – enter into your master's joy."

Here are the five questions again:

1. *Do you feel the tension?*
2. *Am I living within my means?*
3. *Am I spending too much?*
4. *Am I building my own kingdom or God's by what I spend money on?*
5. *Will what I am buying enhance my relationship with God?*

Ask yourself those next time you go out or online to shop.

#### **What now? Getting Practical.**

All right – so we know the questions to ask, we realize our need for gospel transformation and a love for the poor, we understand that the TV is lying to us when it says we need to spend more – so now what? I have a few practical things that you can do starting today if want to spend God's money His way.



### **1. Just stop spending.**

Some of you have a spending problem, and it is sin. You buy too much, too often, and it is wrong. It is time for you, for us, “to drop to our knees and ask God’s forgiveness for our self-indulgent lifestyles, our indifference to human need, and our shortsightedness about eternal issues” (Alcorn 421).

### **2. Share what you have, lend to others and borrow from your friends.**

One of the craziest ways I ever saved money was by buying a wheelbarrow *together* with a neighbor from down the street. We didn’t both need our own. Having to work together might be humbling, but it can work. If we share with each other and spend less, that helps the kingdom only if we give the church or some ministry what we would have spent. Try it.

### **3. Ask for Accountability: Often we need help with money.**

Ask people – do you think I should buy this? Do you think I should spend God’s money on \_\_\_\_\_? This can be tough, but if we want to grow in areas we say: “Ask me how I’m doing on my devotions, or on spending time with the kids, or on not watching garage on the internet.” Why not do the same with our money? We can help each other with this. Let’s talk and say “Ask me how I’m doing at spending God’s money.”

### **4. Put a cap on your spending, or a limit on your lifestyle.**

This is a Randy Alcorn idea, and I like it. Decide how much you need to live, and don’t spend more, even if you make more. The point of this limit is that you “give away everything above that amount.” So you make a predetermined amount of money or save an amount, that’s it – you don’t accumulate or spend anymore (Alcorn 409).

We are God’s money managers. He allows us to set our own salary – but do we pay ourselves too much? If we make more, we normally just spend it. But is God actually giving us more to raise our standard of living, or to raise our standard of giving?

### **5. Talk to God before you spend His money.**

Why not ask God what would please Him? Maybe He will tell you what greater good you could do in God’s kingdom with the money you were going to spend on yourself.

**God cares how we spend His money.** He really does. So we need to care, and we need to be wise, and by God’s grace we will glorify Him with the money. Don’t ask other people to make the call for you (trust me, my personality wants to!). No one can say “That car is spiritual, but *that* car is sinful.” Everyone should search their hearts before the Lord. As Alcorn says, “Scripture leaves room for a difference in lifestyle. But it leaves no room whatsoever for materialism, greed, envy, pride, selfishness, hoarding, irresponsible spending, unjustifiable debt, or indifference to the needs of the poor or the lost” (Alcorn 420).

Lastly, we can, and should, enjoy God’s good gifts. There are verses on this in scripture, but I didn’t bring them up because, honestly, most of us don’t need encouragement to enjoy stuff – we do that well enough on our own! I haven’t been trying to make you feel guilty through this sermon – conviction is good, but not guilt. Please think about how you spend your money; your eternal future may be at stake.

If you have question on how much to give and save, check out Randy Alcorn’s sermon:

<http://www.epm.org/resources/2011/Apr/1/q-how-do-i-know-how-much-give-save/>

## Works Cited

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