**3The Lord and Me and Money**

**Building A Sound Financial House**

Psa. 127:1a

Introduction:

1. “Unless the Lord builds the house, they labor in vain who build it.”

2. For the past 30 years I have made presentations about marriage in various settings—weekend presentations, weeklong presentations, and marriage retreats, both in the U.S. and Colombia.

3. Repeatedly I have used this text as the foundation and beginning point for what I have had to say. Unless we give the Lord control in the construction of our financial house we will be like the proverbial foolish man who built his house on the sand.

4. Our financial house is strong to whatever degree we hear and do what the Lord says. But what does He say? What are the biblical principles for building a sound financial house? With so little finances how can I actually do what the Lord wants me to do?

Discussion:

I. There are many elements that go into building a sound financial house. There are four that I want to discuss with you.

 A. Already in this series we have discussed the idea of stewardship (Lk. 12:41-48).

 1. We have learned that it all belongs to the Lord and that we are His servants with the

 task of managing His possessions in a way that advances His purposes.

 2. This perspective is the foundation upon which a sound financial house is built.

 3. God owns it all and I am a manager of His resources.

 4. Acting as His steward means that every financial decision is a spiritual decision.

 a. God gives direction about far more than just my giving on the first day of the

 week.

 b. God is concerned about how we use His possessions (Lk. 16:1-2).

 c. What the rich man wore, what he ate and how he lived were all spiritual

 decisions. It was not only about how he treated Lazarus (Lk. 16:19ff).

 5. Once we get this perspective in place it has a “trickle down effect” on our

 economics. We should be asking, “Lord, what would you have me to do?”

 B. A second element is trust.

 1. What I am talking about here is defined in Heb. 13:5-6. Cf. Deut. 31:6, 8; Josh. 1:5

 and Psa. 118:6.

 2. We are dependent upon the Lord. Do we fully place our trust in Him? Do we really

 believe that He will not desert us or forsake us?

 3. The emotion that we are struggling with us fear—“The Lord is My helper, I will not

 be afraid.”

 4. While Job experienced financial collapse he still trusted in the Lord. Those of Heb.

 11:37 were destitute but were examples of faith. The difficulty is that we want God

 to give us the amounts that we prefer so that our faith is never tested. We want to

 be in the lead rather than allowing the Lord to lead. He might lead us where we

 don’t want to go. Giving reflects our willingness to follow His lead. The account of

 the rich young ruler reflects this (Lk. 18:18-30). “But I feel much more comfortable

 when I am in control,” which reflects my fear and my hesitance to trust the Lord.

 But if I trust Him for spiritual life shouldn’t I trust Him for physical life? If it all

 belongs to Him anyway what choice do I have. He gave me what I have control

 over. He placed me in this control.

 C. Submission is the third element in a sound financial house.

 1. Really we have already talked about this. Submission is the other side of faith.

 2. It involves us actually acting in demonstration of our trust in the Lord.

 3. It involves us doing what He instructs us to do, even though we may be fearful.

 Even though we don’t know how it is going to turn out (James 2:14-17).

 4. What could hold the Corinthians back from giving? Their fear that they might

 not have enough? See 2 Cor. 9:5ff; cf. 2 Cor. 8:1-5.

 D. Contentment is the fourth element in a sound financial house.

 1. When we recognize that it all belongs to the Lord, that He is the one who has

 given us these things; when we trust Him as provider; when we submit to

 Him—give ourselves to Him, then contentment is the result.

 2. Is this what Job meant when he said, “The Lord gave and the Lord has taken

 away. Blessed be the name of the Lord?” (Job 1:21).

 3. Contentment is not about having enough. It is about our confidence in

 the Lord who strengthens and provides for us (Phil. 4:11-13).

II. Building a sound financial house is about our values. Show me your check book and I can show you your priorities.

 A. This is what Jesus was getting at when He said, “Where your treasure is, there your

 heart will be also” (Matt. 6:21).

 1. Our values are reflected by the focus of our heart.

 2. So it is really a heart issue.

 3. What do you value (treasure) more? Your relationship to God or your stuff?

 Jesus said, “No one can serve two masters; for either he will hate the one and love

 the other, or he will be devoted to one and despise the other. You cannot serve

 God and wealth” (Matt. 6:24).

 4. In the verses preceding this He said, “The eye is the lamp of the body; so then if

 your eye is clear, your whole body will be full of light. But if your eye is bad, your

 whole body will be full of darkness. If then the light that is in you is darkness, how

 great is the darkness!” The point is that where your heart is determines the whole

 direction of your life.

 a. If your heart is on the world you are in darkness (James 4:13-5:6).

 b. If on the Lord, light (1 Tim. 6:19).

 B. Financial planner, Ron Blue, (Christian Counseling Today 23:3:22) identifies five ways

 to spend money: Live, Give, Owe (taxes), Owe (debt), Grow. The Bible definitely

 speaks to each area.

 1. Living (Ecc. 5:14,18-20; 1 Tim. 5:8, 16; 6:6-10, 17-19; 2 Thess. 3:6-13). Money is to

 be used.

 2. Giving (Eph. 4:28; Acts 20:35; Prov. 22:9). Giving reflects our commitment to God.

 3. Owe (taxes) (Matt. 22:15-22; Rom. 13:4-7). Pay taxes with gratitude. It’s your share.

 4. Owe (debt) (Prov. 22:7). Be careful. It takes from the future.

 5. Grow (Prov. 6:6-8; 13:22; Lk. 14:28-30). There is great advantage in planning for the

 future.

 C. Blue observes . . .

 1. We have simultaneous and competing priorities. What is less/more/most

 important?

 2. There are no independent financial decisions. Taking funds from one area

 affects all the others. Ex. When debt increases, living, giving, growing are

 restricted.

 3. A longer-term perspective equals better decisions today. Sacrifice today makes

 things easier tomorrow.

III. Where are you on your financial barometer?

 See diagram in Power Point.

IV. Practically speaking . . .

 A. Spend less than you earn.

 B. Use debt very sparingly. It costs you twice. Once on the principle amount and once

 more in interest. You are actually buying money from the lender. Why do you think

 lender’s advertise? They are selling you money and it is expensive.

 C. Build flexibility (saving) so that you have some room to breathe.

 D. Set short term and long term goals so you can prioritize your spending between now,

 next month, and the future.

 E. If you are married and have a family your plan needs to be worked out together with

 the rest of the members of the team. Remember that God owns it all!

Conclusion:

1. Have you given yourself to the Lord? The Macedonians were able to give because they had first given themselves to the Lord (2 Cor. 8:5).

2. Building a sound financial house is about giving ourselves to the Lord.

3. It is about depending upon Him for the provision, depending upon Him for the instruction in how to use it, and depending on Him for the distribution.

This lesson has associated Power Point charts.