September 18, 2022

Financial Margin (1 Timothy 6:6-10)

## *Put God first in your finances and manage well what has been entrusted to you.*

*BumperIn*

*Prayer*

# Hook – Financial Stress (2min, -35min)

* Let me ask you – raise your hand if you have some financial stress in your life.
  + Financial stress is normal – most people paycheck to paycheck. Debt. Anxiety. Especially in slowed down economy. Tension in relationships.
* Financial margin is not normal – but normal isn’t working!

# Financial Margin (8min, -33min)

## \*Margin – the amount available beyond what is necessary.

* + Earn $3000/month, spend $2500, have $500 left over
  + Earn $3000 and spend $3000, you have zero margin
  + (Earn $3000 and spend $3500 – whole other issue!)

## \*Prov 21:20 NIV – The wise store up choice food and olive oil, but fools gulp theirs down.

* + Bible doesn’t say house of wealthy has margin. Or two income family, or six figure income.
  + But in the house of the wise.
  + There is a wise way to manage the money God entrusts to us, and a foolish way to manage what God entrusts to us.

## \*Put God first in your finances and manage well what has been entrusted to you.

### Story from southern California

* + I was making less, having lots of kids, doing ministry, living in a mobile home, wearing old clothes – and loving life!
  + Into wealthy OC home, perfect lawn, nice cars, nice art, no laundry on the floor. Got to meet the dad who worked crazy hours, I could feel the “looking down on me.” I knew – from the ministry I did with his kid – that pressure wasn’t helping the family (which eventually fell apart).
  + You can FEEL margin – the home where there is financial stress and people are fighting just trying to keep up with their lifestyle vs that home where you come in, are comfortable, and feel like family.
    - This isn’t about how much you MAKE but how you do MARGIN.

# Great Gains or Griefs (10min, -25min)

## \*1 Timothy 6:6-10 (p.1000)

6Yet true godliness with contentment is itself great wealth. 7After all, we brought nothing with us when we came into the world, and we can’t take anything with us when we leave it. 8So if we have enough food and clothing, let us be content.

9But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. 10For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

* + Godliness with contentment is great gain!
    - Paul will say in the next few verses that those with money should not trust in money but use it to help others and do good.
    - This is true life! Great gain!
    - Will you believe the Word of God or the endless barrage of the world?
    - 4,000 to 10,000 ads a day!
  + Then there is the wanting more, more, more – v.9
    - Trapped by desires, plunged into ruin, pierced with sorrows.
    - Many sorrows we see today – financial pressure, stress, financial tension hurting marriages and families, people not able to enjoy blessings because they are worried about money.

## What’s the problem? Why do we trade margin and God’s peace for material things?

* + Our culture is lying to us.

### **\*Culture’s definition of happiness: more than I currently have.**

* + Go into debt! You deserve it! It will make you happy! Get it now!
  + People in their 20’s (single or married) wanting the same lifestyle as their parents, even though it took their parents 30 years to get it.

## \*It is NOT an income problem – it is a lifestyle problem.

* + Most of us have life-styled our way straight past margin.

### \*Not just lifestyle problem – it is a spiritual problem.

## How to create financial margin?

* + Simple answer – either earn more or spend less. Simple.
  + Spiritual issues are deeper. You must put God first in your finances.
    - More than just giving your first 10% to the Lord – or working to grow your generosity to the Lord.
    - It is putting God in the center, asking “How do You want me to use the resources you have entrusted to my care?” And following His will.

# God First in Finances (10min, -15min)

## \*Matt 6:19-21

19“Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. 20Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. 21Wherever your treasure is, there the desires of your heart will also be.

* + Where your money goes, there your heart follows.
  + Average Christian gives 2% to God, that means 98% goes to the world. We wonder why we want more of the world and are not satisfied with God – it is a spiritual problem.
  + *We give up things we care about for the sake of the most important things – we all do this…is this God and His work?*

## \*Put God first in your finances and manage well what has been entrusted to you.

What happens when you do this?

## 1. \*You will experience God’s blessings.

* + Mal 3:8-10 – bring the whole tithe and I will bless your life.
  + When we bring our first and best, God will bless the rest.
  + God can do more with 90% than we can do with 100%. We are blessed when we rearrange our lives around God.
  + This also breaks the power of materialism and consumerism in our lives – forces us to make choices and say no to things.
  + \*I have held many things in my hands and have lost them all; but whatever I have placed in God’s hands, that I still possess. Martin Luther
  + Don’t want until you have margin to give generously – no way! Giving sacrificially breaks the very thing that led to living without financial margin.

## 2. \*You will become supernaturally content.

* + \*Prov 15:16 NIV – **Better** a little with the fear of the Lord than great wealth with turmoil.
  + Very few people in our society believe this is true. This is the Word of God and it is absolutely true.
  + BETTER – believe it! Live it! Try it and see!!
  + I have seen people sell big houses to live in smaller ones – while still having kids in the house. Giving up vacations to do mission trips. Selling cars they could not afford, even at loss, to have a lower payment. Why drive that beat up car? Better! It is way better! That is weird but better!
  + Seek God first – and you don’t need those things – because God is enough.
    - You are not trying to fill a spiritual need with a material possession. God is enough.
    - Experience supernatural contentment.

## 3. \*You will end up with more of what matters.

* + May not have physically what everyone has, but you will have what is truly important.
  + Prov 8:18-19 – 18I (Wisdom) have riches and honor as well as enduring wealth and justice. 19My gifts are better than gold, even the purest gold, my wages better than sterling silver!
  + The things God gives are better than the things of this world.
  + Rich spiritually, relationally.
    - Rather than consuming more and more, you contribute more and more.
    - We don’t tell “life-changing” consuming stories – I got these shoes for 30% off, I will tell that story to my grandkids!!
    - We DO tell the contributing stories – giving to help this church get started, giving 15% of our income to church and Building Hope, sending money to build a home with our youth in Mexico, scholarships given to send people to camp, money for those who need help with rent or counseling, and money given to Fight Hunger. Better!!

# Punch – Will You? (5min, -5min)

## \*Put God first in your finances and manage well what has been entrusted to you.

* At beginning how many hands went up? God has a way forward – will you take it?
  + I have always loved Jesus, but it took me time to trust Him fully with my finances. I held back – and I was stressed a lot. It wasn’t until I said YES, trusted Him, gave 10% and more (even with one income and five kids) that I began to experience the freedom of generosity.
  + It is the weirdest thing – you give away more but then you have more discretionary money. You see more miracles and gifts begin showing up in your life. Hannah and I had people donate clothes for kids (unasked for), and her parents gave us a lot of furniture. God provides!
* Recap three points.
* WILL YOU?

*Close in PRAYER.*

Bumper Out

Benediction – Matt 11:28-30

Then Jesus said, “Come to me, all of you who are weary and carry heavy burdens, and I will give you rest. Take my yoke upon you. Let me teach you, because I am humble and gentle at heart, and you will find rest for your souls. For my yoke is easy to bear, and the burden I give you is light.”