

FOLLOWING GODS FINANCIAL PLAN
Breaking Out Of The Debt Trap
Part 1 of 2
Rick Warren
February 1-2, 2003

*“If you have not been trustworthy in handling worldly wealth,
who will trust you with true riches?” Luke 16:11 (NIV)*

Five Habits For Financial Freedom

1. KEEP _____

“Riches can disappear fast . . . so watch your business interests closely. Know the state of your flocks and herds.” Pr. 27:23-24 (LB)

“Get the facts at any price!” Pr. 23:23 (LB)

2. PLAN _____

“Plan carefully and you will have plenty; if you act too quickly, you will never have enough.” Pr. 21:5 (GN)

“ . . . stupid people spend their money as fast as they get it.” Pr. 21:20b (GN)

3. SAVE _____

“The wise man saves for the future . . . “ Pr. 21:20a (LB)

“Money that comes easily disappears quickly, but money that is gathered little by little will grow.” Pr. 13:11 (NCV)

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4. RETURN _____

“Bring to My Storehouse a full tenth of what you earn... Test me in this, says the Lord. ‘I will open the windows of heaven for you and pour out all the blessings you need.’”
Mal. 3:10 (NCV)

“On every Lord's Day you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn.” 1 Cor. 16:2 (LB)

“Honor the Lord by giving Him the first part of all your income, and He will fill your barns... to overflow!” Pr. 3:9-10 (LB)

5. ENJOY _____

“It is better to be satisfied with what you have than to always be wanting something else.”
Eccl. 6:9 (GN)

“Be content with what you have . . . “ Heb. 13:5 (NIV)

What most people do:	The order God blesses:
1. Earn it	1. Earn it
2. Enjoy it	2.
3. Repay it (<i>past</i>)	3.
4. Save it (<i>future</i>)	4.
5. Give it (<i>eternal</i>)	5.

“Why spend money on what does not satisfy?” Is. 55:2 (NIV)

“If I have put my trust in money, if my happiness depends on wealth... it would mean that I denied the God of heaven.” Job 31:24,28 (LB)

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A recent cover of *Newsweek* magazine shows a couple buried under credit cards with a headline "Americans are Drowning in Debt: Are you Maxed Out?" It says, "Americans have been borrowing in record amounts as the economy has tanked this year. Home equity debt has soured past 330 billion dollars. Bankruptcies are up 20%. And most people are spending more than they make." Well, *Duh!* So I figured that this week just about the time your Christmas bills are coming in the mail we'd do a little two week series on how to get out and stay out of debt. God's principles of money management.

George Gallup reports that 64% of all couples argue over money. It is now the number one cause of divorce. Till debt do us part. Sixty-four percent argue about it and over 54% of divorces are caused by money. He also reported that 74% of all people in Orange County are dissatisfied with how they manage their money.

This may seem like a mundane, routine, kind of practical affair talking about money management the next couple of weeks. But actually it has eternal implications. There's a far more important reason in dealing with this subject we're going to look at than just relieving the stress in your life. Did you know that the Bible says God measures your spiritual maturity by how you handle money? Did you know that the Bible says that God measures and evaluates how much He can trust you with spiritual blessing according to your money, how you handle your finances? Did you know that what you do in heaven – the assignments and rewards and responsibilities you're given in heaven – are in direct relationship by how wise a manager you are of your finances and possession you are while you're here on earth? It's true. I didn't say this. Jesus did.

Just one of the many times He said it is in Luke 16:11. Jesus said "*If you have not been trustworthy in handling worldly wealth who will trust you with true riches?*" The Bible says that the way you manage your money influences how much God blesses you spiritually, how much He trusts you with spiritual blessings. He says if you're not responsible with your pennies and your nickels and your dimes and your dollars and you're not very responsible with the physical and material possessions God gives you then He looks at you and goes, "Then I can't trust you with spiritual truths and spiritual blessing and spiritual responsibilities not only here on earth but for forever in eternity." How you manage your money has eternal implications. It's a big deal, folks!

Fortunately in the Bible we have some good advice. The wealthiest man who ever lived actually wrote a book of the Bible. His name was Solomon. He was the king of Israel and he was incredibly rich. He would put Bill Gates to shame. This guy, it says, ate on plates of solid gold. That's how wealthy he was. So when he finished dinner they didn't just have to wash them. They had to polish the plates. He was extravagantly wealthy.

But not only was he the wealthiest man who ever lived the Bible says he also was the wisest man who ever lived. Fortunately he put his principles for financial money management down in a book called the Proverbs. It's in the middle of your Bible. Today and next week we're going to

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look at Solomon's advice – biblical advice - on money management. We're also going to hear two very interesting stories by couples in our church who have followed God's financial plan and seen their finances turn around.

If you've been here at Saddleback for many, many years you've heard me teach on God's financial plan, probably several times. Today this I going to be a review. It's going to be a little refresher course for some of you who have been around. But I don't make any apology for coming back to this material. We need this and we need to put it into practice. Some of you say, "Rick, when are you going to stop teaching on God's financial plan?" When you start doing it. Is everybody debt free now? I didn't think so. So one more time we're going to go back over what are God's five principles for financial freedom. If ever you decided to take notes this would be a good week for you to get out an outline and take notes because we're going to talk about how God wants to bless your finances and get you out and keep you out of debt.

It's a pretty good question, Who does make the rules? Particularly when it comes to finances in your life. Does God make them or do you let culture make them? Do you build your finances on what the world says or what the word says? Who's going to make the rules? It's going to determine where you go in life.

Here are God's five principles of financial freedom.

1. Keep good records.

You need to know where your money comes from and where it goes. The Bible calls this the Principle of Accounting. In Proverbs 27:23-24 it says this about keeping good records "*Riches can disappear fast. [Does everybody agree with that part of the verse? Yes!] So watch your business interests closely. Know the state of your flocks and herds.*" Obviously when Solomon wrote this several thousand years ago most people's assets were tied up in either sheep or goats or both. He says I want you to know the condition of your flocks. Today he'd say, know the condition of your stocks. He'd say know your assets. Know your bank account. Know your real estate. Know where your assets are in life.

Keep good accounting. This is the starting point. You have to be aware of where your money is coming from and where your money is going.

We've all heard people say, "Money talks!" It doesn't talk at all. It just slips a way quietly. And it doesn't tell you where it's going. In fact, have you ever said this? "I just don't know where it all goes!" You're already in trouble. It means you're violating principle number one – keep good records. If you don't know where your money goes you're already headed for debt. You may already be deeply in debt and don't even know about it. If you're in the dark about how much you make and where it's all going you're setting yourself up for failure and you'll never be able to do these other principles we're going to talk about in just a minute. You have to be realistic.

Proverbs 23:23 says "*Get the facts at any price.*" How are we really doing? If I'm married, how e we doing as a family? If I'm single, How am I doing as an individual financially? You cannot keep yourself in the dark. You have to know where the money's going.

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The Bible teaches that there are four things you need to keep good records on. Four things you need to know.

1. What I own
2. What I owe
3. What I earn
4. Where it all goes

These are the four things you need to keep good records on. Let me give you a little equation – Ignorance of your financial condition plus easy credit equals disaster. If you have credit cards and you're not keeping good records you're already in debt most likely. You're already headed deeper and deeper in debt. When I used to do marriage counseling years ago I talked to hundreds and hundreds of couples about their finances. One of the major problems in marriage is when one spouse keeps the other spouse in the dark about how much we're making where it's coming from where it's going – all of the details. You need to shine the light on it, get it out, don't withhold any information.

The first step of financial freedom is to write it down. Keep a log. I keep good records. Maybe you need to get some software – fine. If you don't like software get a little book. But whatever you do keep a record of your spending and a record of your savings and all these different things.

You say, "I don't have time to do this." Nobody has time to do this. I can't think of anything less interesting to do than keeping financial records. It does bore me to tears. Do you have time to worry about your finances? If you did more keeping of good records you'd have a lot less to worry about. So stop worrying about your finances and start just writing things down. So you know where you're going. The Bible says know the state of your finances – of your flocks.

2. Plan your spending.

This is the Principle of Budgeting. A budget by definition is simply planned spending. A budget is telling your money where you want it to go rather than wondering where it went. All of us need to keep a budget. If you don't have a budget you're headed for financial disaster. You're not going to ever be financially free. You need to plan your spending. What I'm telling you to do is you need to set some financial goals for 2003. Saving and spending and giving. Don't just go through life this next year drifting and spending and wondering and doubting and being thoughtless and guessing ("I think I know where the money went.") No. You need to plan your spending.

Proverbs 21:5 *"Plan carefully and you will have enough. If you act too quickly you'll never have enough."* What is this verse saying? One of the things it's saying is financial freedom is not determined by how much you make. That's one of the biggest myths in our society. Some of you think, "If I just make a little bit more then I'd be financially free." You will not. If you can't live on what you're making right now you won't then. Why? Because your yearnings will always exceed your earnings. You're always going to want more than you make. Always. If you can't make it on 'this' amount of money you can't make it on 'this' amount of money. Your yearnings will always exceed your earnings.

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Financial freedom is not based on how much you make. It's based on how much you spend. Financial freedom comes from not making more. It comes from spending less. That means that no matter how much you make you can be financially free. No matter how much you make. All you have to do is bring your spending in line with your income. If you spend less you don't have to make more. So you can be financially free but you have to plan your spending.

One of the areas we don't do too much planning is in our shopping. I read this week that the average American spends six hours a week in shopping related activities. Some of you that's way too low. You're way over that average. You've got online shopping, you've got home shopping network. You don't have to leave home any more to do all your shopping. But the interesting thing in the study that I read the more educated you are the more you tend to spend time shopping. The more time you spend shopping the less time you probably spend planning and you tend to act too quickly.

Circle "*If you act too quickly you will never have enough.*" What does that mean? That's referring to what's commonly called impulse buying. When you act too quickly. You go out and go shopping and you see something really cute and you buy it. You didn't plan to buy it. It wasn't in your budget to buy it. You just looked at it and you made an impulse decision and you acted too quickly. Impulse buying is based on emotion. It's based on, "I see it. I want it. It's unplanned. I don't think about it. I'm shopping, so let's get that!"

True confessions... How many of you would admit to saying there's been at least once in my life I've bought something impulsively I later regretted. We have all done this. We have all done impulse buying. The problem is this. We live in America. America is built on capitalism. Capitalism is built on advertising. And all advertising – 100% of advertising – is built on trying to get you to do impulse buying. You're never going to see an ad that says, "Think about this for six months. Here's a really good product. We suggest you go put it in your budget and when you've got enough cash come back and see us." You're never going to see and like that. The ad always says, "But it now! Get it now! You've got to have it now!" It's sizzling and it's sexy and it's cool and it's hip and it's hop and you go, "Wow! How did I ever live without that? I didn't know about it five minutes ago but now how did I ever live without it?" So all advertising is built on getting you to do what the Bible says don't do. Impulse buying. Impulse buying tends to lead to debt. If you act too quickly you will never have enough.

Of course advertisers have studied your behavior. They know the right key words that trigger your emotions. There is one word that some of you find almost irresistible. *Sale!* It's on sale! So I've got to buy it now. And we say things like, "Look how much I'm saving!" No, it's look how much I'm paying! And, "If I don't buy it now it'll cost more later."

All of culture is geared against you. Every magazine, every billboard, every radio, TV ad says, Don't plan your spending. Look at it and buy it. Even when you check out in the grocery store they've got all these little items up front that you'd never thought you'd need until you're standing there waiting and you toss them on the table. The Bible says don't do that. Don't do impulsive buying. Plan your spending.

Some of us need to put this verse on our windshield, on our refrigerator door. We need to memorize it, put it on our forehead when we go to the mall. Proverbs 21:20 "*Stupid people spend their money as fast as they get it.*" End of sermon – go home! Some of you that's the

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only verse you need. This is a mark of immaturity. When my three children were real young and we'd give them a monthly allowance. We'd go out on family night and give them their allowance. They'd have it spent before the night was over. They'd go buy a video game or something. We'd ask, "what are you going to do the rest of the month? You've got no money now!" But I want this! And they'd blow it and then complain the rest of the month that they didn't have any money for anything else. Do you do that? As soon as you get your paycheck – "Let's go buy some furniture... Let's go shopping... Let's go to the mall... Let's go see a movie... Let's go eat out..." Without even thinking about the other areas of your life you're already figuring out before you even got the paycheck where you're going to spend it.

"Stupid people spend their money as fast as they get it." This verse is God's IQ test. So how smart are you? Does the money burn a hole in your pocket and you can't stand to hold on to it for six months or a year? "I've got to spend it now!" You're not following God's financial plan for freedom.

Spending is like any other addiction. And it is an addiction. You say, "I can handle it." But soon you're hooked and you're in debt. This week I was reading in *Prevention* magazine an article called "Are you a shopaholic?" It talks about now there's some new support groups spouting up all around to help people who cannot control their spending. One of them is called Debtors Anonymous and another is called Shopper Stopper. They give all these creative ways to not get over in debt through impulse buying. One impulse buyer keeps her credit cards in a bowl of water in the freezer. Then if she gets the urge to spend she has to wait for the ice to melt. If you're already thinking "Microwave, dummy!" you get up right now and go to Celebrate Recovery! Because you're already trying to figure out how to beat the system, which means you're already addicted to spending. And if you're trying to figure out ways to get around it then you don't understand the principle and you need help.

How do you break the habit of impulse buying and overspending? How do you spell relief? Budget! That's how you spell relief. A budget is telling your money where you want it to go not wondering where it went. It's planning your spending. If you're not doing this you're never going to have God's blessing on your financial life because God says I want you to learn to manage money. It's one of the tests of life. It's the acid test of your character. How do you handle the resources God gives you? If you want to control your debt you've got to nip it in the bud.

Homework: this week I want you to go home and make out a list – what I own, what I owe, what I earn, where it's all going. You start figuring out: fixed expenses – mortgage or rent or whatever. Then flexible expenses. Add them all up and you're going to figure out you're paying out more than you're making. So you have to start adjusting and revise and revise. We've got ways to help you do this if you've never done it before. Tom's going to talk about it in a minute. Some budget workshops that will help you. Help you plan out a personal budget. If you're married this should be a mutual decision. You should talk not only with your husband or wife but also your kids. They need to learn how to plan and spend and budget correctly. Nobody teaches us this in schools. You need to sit down and pray about it. Ask God for wisdom and say, "God, how do You want us to use our finances?"

I want you to hear the good example of Gil and Mary Lou.

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Mary Lou: We'd like to share with you how God changed our lives and our finances when we began following God's financial plan from the Bible. We started attending Saddleback church in 1996 when we moved here from Lake Arrowhead. On our first visit here, the first service, we were greeted by more people than we had in our entire church in the mountains. Our second surprise was the wonderful music. Every week we heard a message that was not only encouraging but were principles that we could follow on Monday morning. It wasn't long before we took Class 101, 201, and 301. We started a small group and we wanted to find a ministry where we could serve and give back. We heard about Crown Ministries which is a financial Bible study. It's a 12-week small group study on your finances. It's on the biblical principles of how to manage your money and your life. Gil was an investment advisor and business manager for over 25 years. I was an accounting major which I used in three different careers. So we had a good financial background. It was our passion. Crown seemed to be a good fit for us.

With this financial background we signed up to be co-leaders of our first Crown class with Doug and Laurie. It immediately became apparent to us and to our leaders that we knew nothing about God's principles of money management. Amazingly they're still our friends today. At only our second class we were introduced to a very foreign concept. It was the idea that God owned everything. That everything we had came from God and belonged to God and that He just let us use it while we're here on earth. That we don't own anything but we just manage the gift He gives us during our lifetime. We learned the Bible word for managing everything that God gives us – stewardship. This is another new perspective. Since we thought we worked for it, we earned it, it was ours. We also discovered there are 2350 verses in the Bible about money – far more than any other subject. That should have been our first clue we were in trouble. We'd not made one financial decision in our lives based on God's word. Over the next ten weeks it became apparent that even though we thought we knew what we were doing and we might be considered financially successful that we weren't doing anything according to God's plan.

Gil: After being a part of the Crown studies we no longer feel that way. We are committed to following God's financial plan. We'd always kept good financial records but budgeting was reduced to the idea of, If we have the money let's spend it. Through our financial small group study we learned that setting goals and prayerfully planning our spending we could save for the future. We also practiced the principles of tithing and enjoying whatever God has given us. As a result of following God's financial plans we have become debt free with the exception of our home mortgage and an investment which our income covers. This is truly a 180-degree turn for us since leveraging and debt was part of our growing up. We can now say from experience that following God's financial plans is great stress reliever. Of course we are still God's work in progress and we are learning to give Him the controls of our life and to put Him first in all of our finances. But a lot of things we used to think we had to have we now either think has little value or we have lost interest in them. We obviously got a late start at this in following God's financial plan but it's never too late to start doing the right thing and the benefits are enormous. In closing whether you're a single adult, a young couple just getting started, or a couple like us we encourage you to commit to God's principles of money management and if your finances are a mess or causing stress we urge you to take advantage of the resources and groups at Saddleback. It's a decision you'll never regret.

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Tom: As Gil said it's never too late to start on God's plans. It's never too early. There's a third step to this plan.

3. Save for the future.

The Bible tells us it's a mark of wisdom to save for the future. Proverbs 21:20 says, "*The wise man saves for the future.*" So how wise are we? The average family in Japan saves about twenty percent of their income. The average family in Europe saves about eighteen percent of their income. In the United States, we spend one percent more than we earn. We're not doing so well. We have this live for today mentality. We're all into this keeping up with the Jones. No matter if the Jones just went bankrupt we're still trying to keep up with them! We're struggling with this and we can't save anything for our future.

Any of you have ants visit your home at least once in the last year? You know why God sent them? The Bible tells us. In Proverbs it says ants are designed to teach us a lesson. Once we learn the lesson I hope they stop coming to our homes. What's the lesson? Proverbs 6 "*Ants know how to store up food in the summer so they're ready for the winter I [the hard times]*" God's saying, if something with an ant sized brain can figure out it needs to save how about us?

Anybody knows this. That saving is important. Anybody would say, Of course I know that. I understand that I need to do that. But why don't we? *American Demographics* magazine shows that most baby boomers will be dead broke in retirement. We're not saving anything or we're not having enough. Why don't we save more?

We have to admit that one of the reasons is our heart. One of the things that keeps us from saving is envy. It's comparison. We look around and see what other people have and we think, "I want that!" so we go after it and try to get it too. You don't even have to read in the Bible about this. The *Orange County Register* wrote about the struggle with envy we have in our county. In an article entitled "The Envy Monster: It stalks Orange County" "People risk contracting a bad case of envy. The envy monster stalks everywhere, never satisfied, always craving more of what people have. In malls, neighborhoods, schools and offices people compare themselves with others and invariably all but the very rich, very thin, very beautiful and very smart fall short in some category. Even for them enough is not often enough."

The truth is all those people that you're envying, they're more in debt that you are. They're struggling with envy just as much as you are. In order to get out of debt we have to stop comparing, stop competing, and just decide, "I don't care what other people have. I'm going to do what I know is right and I'm going to save for the future." The truth is, many of you have already realized this. The more you have, the more it costs anyway. The more it costs in insurance. The more it costs to maintain. The more it costs of your own time.

We talk about budgeting, we talk about saving. It's easy to talk about these things but they're difficult to do. We want to give you some practical help as a church. I hope you noticed in your program the flap on the program. On the back there are five specific ways we want to help you as a church family in taking the next step. For instance, we have financial counseling. You can call and talk to somebody. "Here's what we're facing. What are some ideas?" We have a debt Recovery Program through Celebrate Recovery where you can sit with other people who are facing struggles with debt and work through it together, work out of it together. There's a

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budgeting workshop. The date is February 19th, 7:00, right here at the church. I want to invite you to come to the budgeting workshop. By the way, Financial Counseling, the Budgeting Workshop are free. We don't want you to get more in debt coming to the budgeting workshop. Those are free things. We have small group studies that your group can do. You can pick those up on the way out. There's a group called Kingdom Builders – "God's blessed me. I don't know how to use it in the best way to make a difference in this world. How can I do that?" You can get together with other people who are seeking to do that in their lives and learn from each other.

However you do it, know that we have a number of options. The question is, What is your next step. To help you not just hear about this but also to do some of these things like saving for the future.

Rick: If you want God's blessing on your finance it's not really rocket science. As Tom pointed out, these are pretty easy to understand but they're very difficult to do. I must keep good records, I must plan my spending, I must save for the future...

4. Return ten percent back to God.

This is the Principle of Tithing. First comes Accounting, then comes Budgeting, then comes Saving, then comes Tithing. Tithing... many of you who have been around Saddleback know about this. We've talked about it a lot. Some of you are new so let's look at a couple of verses. The first ten- percent of what you make goes back to God.

The Bible says in Malachi 3:10 *"Bring to My storehouse a full tenth of what you earn. Test Me in this," says the Lord. "I will open the windows of heaven for you and pour out all the blessings you need."* He says the first ten- percent. If I make a hundred bucks, the first ten bucks goes back to God. Why did God say that? Beats me! I don't know. I don't know why He said ten percent. He could have said twenty, fifty, ninety. He could have said give it all. It's all His. Let's remind ourselves of that. You wouldn't have anything. You wouldn't be alive, you wouldn't even be breathing if it weren't for God. So really every thing you have belongs to God and it's going to go back to Him after you die. He just loans it to you for the sixty, eighty, ninety years of your life. God says "I want you to take the first ten percent and give it back to Me."

Why does He want us to do that? Obviously God doesn't need money. God doesn't need my money and He doesn't need your money. So why does He do it?

The Bible tells us three reasons.

1. It's an act of gratitude that says, "God, I just want to remind myself that everything comes from You and I wouldn't have anything if it weren't for You. I wouldn't even have this if it weren't for You. So in gratitude of the past, I take the first part and I give it back to You. It's just a reminder that it's all Yours."

2. It's an act of priority in the present. It says, "God, I want You to be number one in my life and to prove it I'm putting You first in my money." You may say you love God but it's really just lip service unless you put God first in your money and your time. Because the way you use your time and money tells me what's first. If you want to know what's first place in my

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life you look at two things – look at my checkbook and look at my calendar. Because it doesn't matter what I say is first in my life, what's important. The way I use my time and the way I use my money shows what's really important in my life. So I say, God, You're first. The first part goes back to You.

3. It's a statement of faith. It's saying, "God, I know all those promises in the Bible that say if I put You first You'll bless me. To prove that I'm trusting You I'm going to give to You first." God says Let's have a little giving contest. You give to Me and I'll give to you and let's see who will win." There's no doubt who's going to win. God wants you to learn to give. Circle the praise in that verse that says, "Test Me." God's talking. He says, "Bring to My storehouse and test Me." God is saying, "I dare you. I dare you to trust Me. I dare you to tithe. I dare you to put Me first." This is the Pepsi Challenge verse of the Bible. By the way, it's the only place in the Bible that says you can prove God. God says, "You want to prove that I exist? Start tithing. Watch what happens." You're never going to know if God's real or not unless you try this. He says, I dare you. Test Me in this.

When am I supposed to do it? When am I supposed to give back to God? Notice 1 Corinthians 16:2 "*On every Lord's Day [that's Sunday the first day of the week] you should put aside something from what you have earned during the week and use it for the offering. This amount depends on how much the Lord has helped you to earn.*" He says I give the first part of my money on the first day of the week as an act of worship. Let me clear something up. We're not talking about giving to charity. Charity giving is great. Kay and I give to dozens of charities. But giving to charity is not tithing. Tithing is an act of worship. It says I'm giving it to God on the first day of the week when I come to worship. I come and I give it to You.

When Kay and I got married 28 years ago we decided that if anybody got paid in our marriage it was going to be God. We may be in debt to other people but we're not going to be in debt to God. So for 28 years every time we made some money the first part of it went back in tithe to God. There were some times it was really tough. There were times when I was out of work. There were times when I had no income. When I started this church 23 years ago I had no salary. There was no support for this thing. Yet I'd write my tithe check thinking, I don't know where it's going to come from. I don't know where it's going to go. I would say to you now having been a Christian for 40 years *God is faithful*. God will take care of your needs. He has not promised to take care of all your greeds. He has promised to meet all your needs. In 40 years I have watched God bail me out time and time again as I've put Him first in this area of my life. I challenge you to do the same.

I know some of you are saying, "Rick, I'd like to do this. I just can't afford to." I would say, you can't afford not to. You want God's blessing in your life? One of the best known business men in Orange County told me one day, "You tell people the best time to start tithing is when they're in debt. If you want God's help to get out of debt you've got to put Him first."

Here's the principle. (This is not just money. It's a principle for any area of life.) Whatever you want God to bless in your life put Him first in. If you've got a girlfriend/boyfriend relationship or a fiancé or you're married, if you want God to bless your relationship? Put Him first in your relationship, in your marriage. If you want God to bless your career, put Him first in your career. If you want God to bless your health, your hobbies, your sports, put Him first in those areas.

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God blesses whatever He is put first in. Not the leftovers. You want God to bless your finances, you put Him first in your finances.

The Bill Gates of a previous generation was a guy named John D. Rockefeller – incredibly wealthy. Someone asked him one time, “How did you make your wealth?” He said, “It was the 10-10-80 principle. All my life the first ten percent I tithed to God. Second ten percent I’d pay myself. I put it into savings. The third 80% I live on the rest. I give ten percent to God, I put ten percent in savings, and I live on 80%.” It’s a good principle. You might use that one.

If you can’t afford to give the first ten- percent to God and give the second ten- percent to yourself it means one thing. You’re spending too much. You’re overextended. You pay God first, you pay yourself second and then you start paying off all your bills little by little by little.

There are more promises in this book, more promises about money management and about giving and tithing than anything else. Why? Because God wants us to be like Him. Again – He doesn’t need your money. He just wants you to learn to be generous not stingy. Because God is a giver. God so loved the world that He gave. If you’re going to be like God you’ve got to learn to be generous.

If you don’t learn that there are eternal consequences. In heaven God says, “I can’t trust You. I couldn’t trust you on earth with what little I gave you there – what little I gave you there. Why would I trust you with more here in heaven?” God wants you to learn to be a giver. He’s more concerned about your heart. He wants you to become like Him.

There’s lots of promises in the Bible. One of them is this. Proverbs 3:9-10 “*Honor the Lord by giving Him the first part of all your income and He will fill your barns to overflow.*” Not the leftovers. You put God right on top and God says watch what happens. You’re not going to know if God’s a liar or not till you try that. I challenge you to do that. Keep good records, plan your spending, save for the future, return the first ten percent back to God.

Tom: the fifth principle is...

5. Enjoy what you have.

This is the Principle of Contentment. That’s the way you enjoy what you have no matter what you have. Sometimes what we don’t have keeps us from enjoying what we do have. Ecclesiastes 6:9 says, “*It is better to be satisfied with what you have than to be always wanting something else.*” That is a principle we violate.

That’s a principle we violate especially here in Orange County. We are so busy getting more and more we don’t have any time to enjoy what we already have. You re-landscape your backyard but you can’t enjoy it because you’re too busy getting more and more and more. If you’ve been in the Saddleback Valley for any length of time you have seen evidence of what is called the Saddleback syndrome. I’ve seen it over and over and over again. Here’s how it goes. It comes in four phases.

The first phase is your yearnings start to exceed your earnings. You start to see things you want and you can’t afford them and you say, “I’m going to go out and get those things.”

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Then immediately comes the second phase. You get over extended financially. You have more than you can pay for. Which immediately results in the third phase.

You have to constantly hustle. You have to get extra jobs – both husbands and wife are working. You have to work at night. You have to constantly hustle to make ends meet.

Then because of that the fourth phase. Your home life starts to deteriorate because you're tired. Everybody's exhausted. Everybody's irritable.

In this county we have an epidemic of absentee parents. A lot of it is because of this very syndrome. Our kids don't need more things. They need their parents. Our kids aren't asking us for more stuff. What they need more than anything else, what they long for more than anything else is our attention. But we are so busy making a living we don't have time to make a life. We don't have time to give them our attention. We want to. We know it's the right thing to do but we feel trapped by this syndrome. We feel like there's no way out. The truth is you made the decisions that got you into this and you can make the decisions that will get you out. Yes, it's going to be painful. But it's not going to be painful like you never have the time to love your kids. It's certainly not as painful as I'm not living the life I know God wants me to live.

I know why we keep doing this. We rationalize. We have this phrase we say to ourselves which is, "It's only temporary." We keep doing this. We rationalize. We have this phrase we say to ourselves which is, "It's only temporary. We'll do it just for six more months. We'll do it for another year." You're kidding yourself. A temporary situation has become an habitual lifestyle. Once you catch up you're going to go buy more and be back in the same lifestyle. It's going to take some radical decisions to really begin to enjoy what you have. Because the truth is what is temporary is how long the kids are going to be there. It's just such a short window of opportunity. To lose that for the sake of having more things maybe you just need to back off on the lifestyle and realize nobody's holding a gun to my head. Nobody's making me do these things. Nobody's making me live in Orange County for instance. Nobody's making me live in this house. Nobody's making me make these financial decisions. I can make some different decisions however difficult it might be. The truth is things will settle down when you chose for them to settle down.

The Bible says in Hebrews 13:5 "*Be content with what you have.*" Paul and Teri faced some of these difficult decisions. I'd like for you to hear their story.

Paul: We are the proud parents of three terrific young adults and they are the reasons we moved to Saddleback Valley. After we moved here things went from good to better to great financially. Business was good, construction was booming. I was working long hours and weekends. Overtimes checks were great and the year end bonuses unbelievable. Life was good. We were hot stuff. We were living the American dream. Soon it was time to move to the big house on the hill, with the view, swimming pool, basketball half court and even room for a horse. Life was great.

Teri: Then the economy slowed and the construction industry died. The bones stopped, the overtime ended Paul's salary was cut. Our income dropped nearly 75%. We got further and further behind on our payments. The credit cards were maxed. The house payment was

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substantial and the cost of keeping up with the neighbors was staggering. Our answer? Ignore it. Business will pick up soon. This is only a slow down, not a recession. The creditors started to call and it got to be where we dreaded the phone ringing. I would pay bills on alternating months. Paying half one month and letting others pile up late fees until I could pay them the following month. I learned which were easier on late payments and those would go to the bottom of the pile and be skipped for several months. Credit cards were canceled, checks bounced, life sucked.

Paul: I had always believed that if you put your head down and worked harder everything would be ok. I looked into a second job but it was like bailing the Titanic with a teacup. We put our house on the market to sell it before the lenders started to foreclose. We did sell the house at a substantial loss. We had lost the privilege of owning a home and we began renting. I was angry and hurt. I was scared, depressed, and felt like a failure. What had gone wrong? I had worked to make an honest living but I had failed my family. It was a dark desperate time.

Teri: I was feeling guilty because I was a stay at home mom feeling strongly that that's where I was needed. But at the same time feeling like I should help out financially. I did take on a part time job at a local elementary school and there met not one but three great women who stood beside me, encouraged me and let me know that God still loved me. And they invited us to church, to Saddleback.

Paul: I wasn't so sure that *I* needed to go to church but why not? Our life was out of control and we needed help and besides our kids were in their teens and church would do *them* some good. So we came, sat up in the bleachers where we could be inconspicuous and found that we felt right at home immediately.

Teri: After coming a few months we committed to attend regularly and took Class 101, were baptized and then took Class 201 and 301 and got involved in ministry. Then during the Building For Life campaign we began to learn about all the incredible promises that God has made in the Bible about tithing and giving. We learned that God wants us to learn to be generous so we can be like Him. And we learned that giving is really a test of how much we trust God to take care of our needs.

Paul: I felt that we had nothing to give. But we both prayed about it and made a commitment to put God first in our finances and began tithing ten percent of our gross income. That was a huge step of faith knowing our finances at that time. We were broke. But we wanted to grow in faith and we believed that by following all of God's financial plans He would enable us to get out of debt. It was a matter of trust. So we quit running and hiding from our financial problems and faced them head on. We put all our bills on the table to find out where we were and what exactly we owed. The total we owed was \$53,239.40 – *Ouch!*

Teri: We developed a plan of attack. We committed to put God first so the first check we wrote most of the time was our tithe. There were times when old doubts and thoughts crept in and old habits returned. We had to stay focused on God's promises to stay committed. Our small group and our friends in ministry supported and encouraged us. Next we cut up our remaining credit cards. Our SUV was traded in for an economy car. We cut expenses by canceling cable, the newspaper, book clubs, magazines, bottled water and the milkman. I

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quit having my nails done which sounds silly now but at the time was very important to me. We stopped eating out and with three teenagers always on the go, that was a tough one. The kids went without new clothes back to school and learned that they really would live if they didn't have cable, the latest CDs, their own phone line and their own cars. We set aside a fixed amount that would go toward debt each month and we concentrated on paying the smallest bill and paying only the minimums on some of the larger ones. Each time we would get one debt paid off we would begin applying that extra amount to the next larger bill. And so on.

Paul: We also began to save money each month. It took a year to get to that point but we did it. After several years of concentrated effort and following God's financial principles and trusting Him we are happy to say that we have been debt free for over two years. During this time we have learned to enjoy what we have. We didn't have all the stuff that we used to have but we have each other and we have Jesus Christ. We've had rooms without furniture but we've had a lot of fun playing board games on the floor. And besides it's more fun wrestling or dancing when there's no furniture in the way. We've grown closer as a family and closer to God. We didn't escape all the challenges of the teenage years but today we can say that we have great relationships with our kids. God has blessed us beyond belief. Business is good again. We've been given the opportunity to own a home again. We've been able to buy some things – we paid cash. All three kids are in college and we can pay the tuition, housing and other costs. Teri has found a wonderful job and we are both actively serving in Celebrate Recovery and premarital counseling.

Teri: We're still working our plan. We've been able to tithe and save regularly and even have a surplus when God presents a special need or project that He allows us to help with. We're enjoying what we have and the peace that comes with being debt free. By following God's financial plan we have found the joy and contentment that comes from knowing by experience that God can be trusted with every area of our lives.

Paul: If you are struggling with debt, regardless of the reason that caused your situation, we encourage you to give it all to Jesus Christ and start following God's financial plan today. And He will bless you.

Rick: Do these principles really work? Yes! They do. Absolutely! I've watched them work in my life now for 28 years. Here at Saddleback we have not hundreds but thousands and thousands of examples because I've been teaching on this for years. There are people here who started God's financial plan ten years ago that are now in a place they would never imagined ten years ago.

God wants to work in your life. But there are two conditions. First you have to do all five. You can't pick and choose. You can't say, "I'm going to tithe but I'm not going to save anything." Or "I'm going to enjoy what I have but I'm not going to keep good records." It doesn't work that way. It's like the Olympic Pentathlon. You have to do all five in order to win the award. Not only all that but you have to do them in God's order.

On your outline, here's the way most people handle their money. It's all out of whack. The first thing they do is they earn it. Then the second thing they do is spend it on themselves whatever they want to enjoy. So they earn it then they enjoy it. Then if they have any left over then they

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start repaying their debts. Then if they have any left over from that they save a little of it. Then if they have any left over from that they give some of it. That's all out of whack.

Here's the order that God blesses. First you earn it. Second, you tithe it. You say "God, You're number one so the first part goes back to You." Third, you save it. You pay God first and you pay yourself second before you pay anybody else. God first, yourself second. Then fourth you repay it. You set up a repayment plan to pay off all your debts. Then finally, number five, you enjoy it and you spend it on those extra items and things.

God wants to help you get out of debt. I want to help you get out of debt. That's why we did this message today. Today, at the end of the service I want to pray for those of you who are under financial tension. I know that a lot of you are having a tough go of it. You're having a tough time making ends meet. As your pastor I want to pray for God's blessing on your finances. But first you've got to do your part.

Take this outline and do a little self evaluation. There are five things. I want you to put a check mark by the ones you're already doing and I want you to put a star by the ones you're going to start this week. There's no reason to wait on this. Put a check mark by the ones you're already doing and a star by the ones you're going to start this week.

If you're feeling pressured about your finances and if you find yourself arguing in your family about bills all the time and if you find yourself that you're spending it all and not saving anything that is a symptom of a much deeper spiritual issue. Out of control finances are the symptoms of an out of control life. You don't just need financial planner. You need a life manager. His name is Jesus Christ. I want to encourage you to say, "Jesus Christ, I want You to be the CEO and the CFO of my life from this day forward. I want You to be the Chief Executive Office – You call the shots. You lead me. You guide me through life. And I want You to be the CFO the Chief Financial Officer as I follow Your financial plan."

I said this earlier but really the root behind all of our financial problems is one thing – unbelief. Do I really trust God? Do I really think that God knows more about how to handle money or do I think I know what's best how to handle money. Am I going to do what He says to do with it? Or am I going to use it the way I want to use it? Do I really believe that God will take care of me if I do it His way?

Whatever I trust for my security is my god. *"If I have put my trust in money and my happiness depends on wealth it would mean that I have denied the God of heaven."* Whatever I trust in for my security is my God. So you really need to settle this issue even before you do all the others. Are you going to trust God? Are you going to trust God and do it His way?

Prayer:

I want to pray for those of you who are going through a tough time financially right now. If you'd say, "Rick, I am under financial stress. I don't care what the cause of it is but I'm under financial stress and I'd like you to pray for me," would you lift your hand up and put it back down? Thank you for your honesty, God bless you. There's a lot of us.

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Father, You've seen these hands and I don't know their individual situations but You do. There are a lot of people here this morning who are experiencing financial stress and difficulty today. I pray that You will do a miracle in their finances. As they follow these principles, Your principles, I pray that You would miraculously turn around their finances. I know it's not going to happen overnight. But replace debt with dedication and replace pressure with peace. Help them to get out of the hole and on to Your pathway to financial freedom.

Now you pray. Say, "Father, I want to follow Your financial plan in 2003. Forgive me for the times I've spent more than I've made. Forgive me for unwise purchases. Today I want to commit myself to Your financial plan and principles. With Your help this year I'm going to start keeping better records. I'm going to learn to plan my spending. With Your help I'm going to save some for the future and I'm going to put You first in my finances by returning the tithe back to You. Help me to enjoy what I have. Jesus Christ, I invite You to be the manager of my life. I want to trust You with my finances and my future. In Your name I pray. Amen."