

“Family Matters - finances”

Scripture: 1 Timothy 6:3-19

Graphics: house, family, home, money

Big Truth: Families are important to God, to our communities, to our church, and to us. No matter in what stage you find yourself, family matters are vital to our lives. Sometimes we struggle with our families, but they are still family. Home building allows us to weather any storms for today and tomorrow. Raising children and grandchildren in the faith is our main task. Family finances point our hearts and lives to God’s kingdom work. Discipling our families makes new and stringer disciples of Jesus. Making transitions well leads to peace and joy, as God leads us to new places.

Focus Phrase: Our family finances are to be used for God’s glory and my journey to a life of contentment.

1. Introduction

- A. To begin I want us to think about a dollar bill. If you have a wallet or moneyclip, and you actually keep cash in it (who does that?), you can take that out and just hold that in your hands for a while.
- B. If you scan through the list of things that cause serious problems in a household or marriage, **family finances** are always near the top of the list, if not #1 all time. Debt, overspending, lack of restraint in purchasing, loss of income for whatever reason - cause BIG problems for families, especially between spouses...which then affects the whole family.
- C. Very few people in this world ever have ‘enough’ money to do all the things they think they want or need to do.
- D. John D. Rockefeller was one of the richest men in the world. For all practical purposes, his money was virtually limitless. Once, an interviewer asked him, “How much money is enough?” Rockefeller replied, “Just a little bit more!”
- E. It’s obviously not about the quantity of money we have, but about the way we view money, how we allocate what we have, and what we do to follow the plans God has for us regarding all our resources.
- F. **Managing the money in that wallet of yours is a spiritual issue.** Jesus spoke more about money than He did about any other topic. In fact, 15% of all the recorded words of Jesus are on the subject of money - more than His teachings on heaven and hell combined. Why did money and finances matter so much to Jesus?
- G. Well, Jesus answers that in Matthew 6:24 when he said, “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”
- H. The biggest rival in our lives to being fully devoted and trusting in God for all things is money, according to Jesus. And, yet, if we spend time getting our

lives aligned with God's plan for our finances, then money becomes a useful, spiritual tool for God's Kingdom purposes.

- I. It starts with knowing what it means to be content, experiencing contentment, and then living the life God desires for us.
- J. And no where does that play itself out more than in the context of our families.
- K. We started this sermon series, which we've entitled **Family Matters**, by saying: *Family matters to God. Family matters to our communities. Family matters to our church. And, family matters to us all.*
- L. In week 1, we laid a solid foundation for our homes, built on the solid rock of Jesus and his commands. Last week, we heard God's plan for raising children and grand-children - ours, and those in our lives.
- M. Today we shift to Family Finances. As I mentioned, there are hundreds of scripture passages in the bible that address how we're supposed to view our money, and we'll lift up some of those.
- N. Yet, a family or person doesn't get to the place where God wants us to be without the goal of being content with what we have.
- O. Write this down in your notes: **Our family finances are to be used for God's glory and my journey to a life of contentment.**
- P. So, we'll turn to Paul's letter to Timothy with instructions for the church.
- Q. Let's pray and then we'll open our bibles to 1 Timothy 6.
- R. PRAY!**
- S. 1 Timothy 6. We'll read this in three sections, starting with verse 3.

2. Scripture

A. READ 1 Timothy 6:3-10

- i. Paul's made a contrast between a person who learns and teaches others about God's way of life, AND someone who does NOT. The one who does NOT instead follows his/her OWN path.
- ii. The way of God leads to contentment, while the way of the world leads to striving for wealth apart from God. Striving for the wealth of the world apart from God has a whole HOST of problems attached to it, Paul said: conceit, ignorance, disputes, envy, dissension, slander, base suspicions, wrangling, and deceit.
- iii. But the LAST thing that Paul listed (which in that culture was usually the most important thing), was that the person who chases after wealth as his/her god, imagines that THAT type of false godliness is a means to gain.
- iv. To which, Paul contends that there IS indeed GREAT GAIN that comes from godliness. But the god is not me, or money, or anything else in this

world. True godliness is striving after the one true God alone. And combine that with an effort to be content with God and what you have, then GREAT GAIN comes.

- v. That great gain is a life lived with peace and joy...not all those other things that Paul listed for someone who doesn't strive after God first.
- vi. I'm mean, he said in verse 7 that we didn't come into the world with anything...AND, AND we won't leave the world with anything either.
- vii. But if we have food, and clothing - which are symbols of the things we need to live - then we'll have all we need to live our lives in order to worship, pray, serve, love, forgive, and share what we have with others.
- viii. The danger of being rich, and striving for more, are clear: **there's never enough** and so people spend all their time striving after more. And, if a person or family attains a lot of money, then the love and use of money give them a false sense of security...which replaces faith and trust in God alone.
- ix. Paul finished by simply saying that those who are rich apart from God have, "wandered away from faith, and pierced themselves with many pains."
- x. If you follow the plans that God has, not only for money, but all of life, as laid out to the church in Jesus' words, actions, and teachings, he said, then great gain, faith, peace, and joy follow - contentment follows.
- xi. Let's look at verse 11...Paul shift to those who are following Jesus...

B. READ 1 Timothy 6:11-16

- i. **Amen!** See, we can talk about what NOT to do all day long. There's never a lack of actions we should NOT do. There is always a list of words we should NOT say...things we should not think.
- ii. But there's a WAY that's better. It's not about what NOT to do, but about what TO DO, and about the ONE whom we give our lives to - without excuse or distraction. His name is Jesus. He is Lord. He is Christ. He is life. He is God's presence. He is Sovereign. He is King of Kings. He is Lord of Lords. He is immortality. His dwelling in unapproachable light (whatever that is). He is worthy of honor and dominion!
- iii. Often in the gospels, Jesus makes outlandish contrasts like, "Hate your family." We know that Jesus doesn't want us to hate our parents. What he gets at there is that COMPARED TO OUR DEVOTION AND FOCUS ON HIM, everything else will appear like we hate it.
- iv. Paul does the same here. Compared to Jesus and his words and teachings, especially about money, it should appear to the world that we don't care one bit about money because Jesus is the ONLY THING that really matters!

- v. Jesus is ALL those things Paul lists and more. Jesus must be the focus of every member of our families, of every decision we make, and every penny we earn, give, save, and spend.
- vi. Jesus doesn't say we shouldn't be rich. Every person that can hear my voice is rich compared to the majority of the world's population...by many factors. The average pastor in Africa, in the United Methodist Church, earns less than \$4,000 per year, while pastors in the US earn more than 10X that. And when you include the value of housing and health insurance and pension, my salary package is over \$90K.
- vii. So, this next section is for us...all of us, I suspect, when it comes to our attitudes toward our family finances...verse 17...

C. READ 1 Timothy 6:17-19

- i. Those of us who are rich in this age - and Paul is talking about those who have money:
 - a. Don't be haughty or conceited about it.
 - b. Don't put your trust in that money, church, but on God alone, WHO provides RICHLY with everything FOR OUR ENJOYMENT. I love that! We are to enjoy EVERYTHING...our meals, our utilities, our homes and cars, our taxes (well, maybe that's too far)...
 - c. Do good - be RICH in good works.
 - d. Be generous, ready to share. The sense here is that we should be actively looking for opportunities to share our money with others who are in need.
- ii. Those who do those things "store up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life." That's a curious phrase, but one of my favorites in all scripture. Let's break that down a little:
 - a. Storing up a treasure means carefully building something of worth.
 - b. Paul says that thing of worth is a good foundation. Something on which to build - a home, a life, a church.
 - c. And it's not just for today, but more importantly for the future - maybe a rainy day soon, but even better is the future after Jesus returns and we enter into the kingdom on earth with Jesus as King - the one described in the middle section of our scripture.
 - d. And, we store up the foundation for the future, SO THAT (this is important) we can take hold (have, grasp) **the life that really is life.**
 - e. Those who don't know Jesus and don't follow Jesus' teachings THINK they are living life. Yet, because Jesus IS life, the only way to peel away

all the garbage that life tries to pass off as life (wealth, happiness, things, power, more), is to allow Jesus to teach us and lead us.

- f. ***The life that really is life*** is the life that really is about Jesus! And when life is spent on following Jesus, that's living...really living.
 - g. The kingdom life is the true life God wants for us. All other things we can buy or get in this life are counterfeit substitutions of the real thing. Coca-cola had a very successful marketing campaign a couple decades ago to convince us that full-sugar Coke is the Real Thing.
 - h. Sorry...Jesus is the Real Thing. The only thing. And until we orient our lives, especially our family finances, to that campaign, we're off the tracks.
- iii. So, as we've been doing, let's get some practical ways to take a hold of the life that is really life with our family finances. As you've guessed, it isn't really about our money as much as it is about orienting everything to Jesus, and then letting our finances prove it.
 - iv. Our family finances are to be used for God's glory and my journey to a life of contentment.

3. Application

- A. These three things you've heard before, most likely. But in light of Paul's exhortation to put it in perspective, let's see what scripture has to say about budgeting, saving, and spending.
- B. Each of our families, however they are configured, has a certain amount of income. It's different for each one of our families and individuals. But the same principles apply.
- C. And, maybe you're doing well in one of these areas, but need to work on one of the other areas.
- D. Let's start with **Family Budgeting**.
 - i. This is probably the least favorite endeavors for families to get a handle on. Yet, whether you're formal about it or informal, a family budget is the foundation for how you spend your money.
 - ii. A budget is basically a plan for how you, as a family, will allocate the income you earn or receive.
 - iii. Josh Richner of FaithWorks Financial writes, "While often overlooked, budgeting should be incorporated into every young person's Christian financial education; it is a tool that will enable your teens and young children to make wise financial decisions that will eventually reap God's financial supply. The Bible states that "It is required in stewards that a man be found faithful." (I Corinthians 4:2). As Christians, we are stewards over

God's financial supply. If we learn to be faithful with what God has given us today, He will entrust us with more (Matthew 25:21)."

- iv. The goal of a family budget is so you don't spend more than your income. Credit cards are great for certain things, and necessary a lot of the time these days, but living inside your means is critical.
- v. To start, a family needs to sit down together, list all income and expenses, and then keep at it until it balances. There are lots of programs out there and online to help, most are free.
- vi. A family budget will guide your spending. But more importantly, it'll give you confidence that there will be enough each month, and you'll be able to focus on the things that God is calling your family to intentionally do with part of that budget.

E. The second thing is **Family Giving**

- i. The bible guides us, as Jesus followers, to aim to give 10% of our income to the church...to the work of God's kingdom in the world.
- ii. This should be the top line in your family budget, and given first before any other bills are paid.
- iii. If you've not had tithing as part of your family finances, then start with 1% and then move up to 10% as you go, increasing as you can.
- iv. Luke 6:38 says, "...give, and it will be given to you. A good measure, pressed down, shaken together, running over, will be put into your lap; for the measure you give will be the measure you get back." Angela Guzman from Beliefnet said, "It's important to factor in charity when organizing your funds. This is another way God is put first on a daily basis. As a Christian, it's important to remember that God provides you with the strength to work each day therefore, it's only right to give back to the church and to charities that have the intent to better the world."
- v. Decide together as a family what to give and where. I don't remember being involved in the process of deciding what to give when I was growing up, but I saw my parents giving. And, we taught our children to give a portion of their income. Today, they are tithing, and Stacy and I continue to tithe over 10% on our gross income...which I told you about earlier.
- vi. Budget as a family. Give as a family. And, thirdly,

F. **Save and Spend** as a Family.

- i. Thin about this: God let's your family keep 90% of your income for whatever you need!
- ii. First thing to do with that 90% is SAVE some for larger expenses and emergencies. This isn't because you don't think God will provide, but so

you can respond to things that are above the daily spending without going any farther into debt than you have to.

- iii. Once you save (some say 10% or until to get to 2-3 months of income), then it's time to follow the family budget and spend God's way.
 - iv. Always keep in mind what Paul said in verse 18 in our text: do good, be rich in good works, be generous, ready to share, store up the treasure of a good foundation for the future.
 - v. Whatever you buy, make it last. Share what you have with each other and others. Do good things even as you buy things that are sustainable, and eco-friendly, and quality and don't contribute to oppression of others.
 - vi. Spend time talking about how money is spent. Practice delayed gratification so the things you have will be more valuable. And teach all these things to your children and grandchildren every chance you get.
- G. Budget together. Give together. Save and Spend together. Give God glory with all you have, give, and buy...and be ready for contentment to enter into your life more and more.

4. Conclusion

- A. Our family finances are to be used for God's glory and the journey to a life of contentment.
- B. John Wesley said this, "If... a doubt should at any time arise in your mind concerning what you are going to expend, either on yourself or any part of your family, you have an easy way to remove it. Calmly and seriously inquire,
1. In expending this, am I acting according to my character? Am I acting herein, not as a proprietor, but as a steward of my Lord's goods? 2. Am I doing this in obedience to his Word? In what Scripture does he require me so to do? 3. Can I offer up this action, this expense, as a sacrifice to God through Jesus Christ?... You will seldom need anything more to remove any doubt which arises on this head; but by this consideration you will receive clear light as to the way wherein you should go."
- C. The homework this week is pretty obvious, I think. What's your family budget status? If you don't have one, then start a simple one together.
- D. Are you practicing family giving to God? Talk about it together...with your spouse, if you have one, and children and grandchildren.
- E. And then have a blast saving and spending within your budget for God's glory. Remember that God provides all things for us to enjoy...to share...to live, REALLY live in Him.
- F. Let's PRAY...