



FINDING FINANCIAL FREEDOM

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As it is in life, we have events that happen to us or we see things or hear about situations other people go through and somethings can have a profound effect on us and sometimes even leave us with our head spinning wondering what in the world just happened. Most of these instances revolve around the breakdown of some relationship for one reason or another and since we're all humans and we all mess up, there are, of course, a ton of ways that relationships can go down a wrong path. Well, today I want to talk about something tangible that I think can have a very intangible effect on all of our relationships, including with God and even how we feel about ourselves.

This can sometimes be a controversial topic but it's one that I think is incredibly important...money management. The older I get the more people I know and hear about who are struggling financially and especially in the midst of COVID and the economic challenges that have come because of lockdowns and businesses closing. I'd just like to share some financial principles that I believe honors God and in return God blesses. Plus, I believe that how you manage your money can affect your relationships either for good or for bad. So even if you're not a believer, I'd encourage you to try these principles and see how God shows up in your life because as Pastor Bill says, "if you don't know Jesus, I'd highly recommend Him." Besides the current economy, financial stress or even how a spouse manages money has always been one of the top reasons for divorce and financial stress in general is one of the top stressors that adults face and can sometimes cause physical symptoms like insomnia, headaches, fatigue and more. The Bible itself mentions money at least 800 times and giving over 2000 times. So it's incredibly important to learn how to manage our money God's way.

Now, it's important to note that money is neutral. Money is not good and it's not bad, it's just paper or a number in the bank account. However as 1 Timothy 6:10 says "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." And as Jesus states in Matthew 6:24 "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money." We are all slaves to something, so before we can really dig into this you have to ask yourself, "Would you rather serve God and His will or would you rather be a slave to your money or some other earthly possession or person?"

I realize there are two extremes on the money scale. You have those who are super controlling of every single dollar, constantly checking their bank app and are probably stingy with every single purchase or try to avoid spending at all costs. Then you have the other end of the spectrum, where maybe someone doesn't like to or even know how to Math and doesn't like to Adult and they have absolutely no idea how much money they have or where their money went. I believe financial freedom can be found somewhere in the middle of those two extremes by learning how to be good stewards and most importantly understanding that "our" money is not "ours". Everything we have is from God and He gives according to His riches as He sees fit. (Psalm 24:1)

So what is stewardship...dictionary.com says: it's the job of supervising or taking care of something. Biblically speaking, it's utilizing and managing all resources God provides for the glory of God and the betterment of His creation. So basically God gives us money or possessions, or of course another application is gifts and talents, and we are to manage those resources for His glory. So what does that look like?

Well let's first start by looking at the Parable of the Talents to get an idea of stewardship.

Matthew 25:14-30 - 14 "For it will be like a man about to leave home for awhile, who entrusted his possessions to his servants. 15 To one he gave five talents [equivalent to a hundred years' wages]; to another, two talents; and to another, one talent – to each according to his ability. Then he left. 16 The one who had received five talents immediately went out, invested it and earned another five. 17 Similarly, the one given two earned another two. 18 But the one given one talent went off, dug a hole in the ground and hid his master's money. 19 "After a long time, the master of those servants returned to settle accounts with them. 20 The one who had received five talents came forward bringing the other five and said, 'Sir, you gave me five talents; here, I have made five more.' 21 His master said to him, 'Excellent! You are a good and trustworthy servant. You have been faithful with a small amount, so I will put you in charge of a large amount. Come and join in your master's happiness!' 22 Also the one who had received two came forward and said, 'Sir, you gave me two talents; here, I have made two more.' 23 His master said to him, 'Excellent! you are a good and trustworthy servant. You have been faithful with a small amount, so I will put you in charge of a large amount. Come and join in your master's happiness!' 24 "Now the one who had received one talent came forward and said, 'I knew you were a hard man. You harvest where you didn't plant and gather where you didn't sow seed. 25 I was afraid, so I went and hid your talent in the ground. Here! Take what belongs to you!' 26 'You wicked, lazy servant!' said his master, 'So you knew, did you, that I harvest where I haven't planted? and that I gather where I didn't sow seed? 27 Then you should have deposited my money with the bankers, so that when I returned, I would at least have gotten back interest with my capital! 28 Take the talent from him and give it to the one who has ten. 29 For everyone who has something will be given more, so that he will have more than enough; but from anyone who has nothing, even what he does have will be taken away. 30 As for this worthless servant, throw him out in the dark, where people will wail and grind their teeth!'

A couple of things to note: one like I mentioned - this story can be applied to both money and our gifts and talents but for the sake of what we're talking about here we're going to focus on the money aspect. The other thing is that if you notice, the master gave different amounts to the servants. The only explanation we're given as to why is that they were given according to their abilities, meaning the master obviously knew these servants well enough to know what they could possibly handle and what he was willing to trust them with because trust is also a currency and must be earned by following through on our words and deeds. The takeaway from this is to understand that God is God and his ways and thoughts are so much higher than ours and so when we look at those around us we want to be careful to not get wrapped up in comparison or even jealousy but remember everything we have comes from God and it's our job to manage what we're given and use it for God's glory. And as we see from this parable, if we manage what God gives us well, He blesses us even more. But just remember as a wise philosopher once said "with great power comes great responsibility." "With higher levels comes higher devils," so trust that God has given you what you can handle for now and try to always live with an attitude of gratitude.

So we have the two servants who doubled the money that the master gave them but then we have the third servant who took what the master gave him and just buried it. He didn't use it, spend it, invest it, put it in a bank and get interest, it just sat buried in the dirt, unused and gaining nothing. So what did the first two servants do right? Well, it says they invested their money...so they put their money into something with the expectation of getting a greater return. We're not told how exactly but I'd like to share what I believe is a biblical approach to "investing" our money wisely. You've probably seen this before when pastors talk about how to have Joy, but I think the same acrostic works for creating financial priorities, so that you can experience financial freedom

Using the acrostic for JOY - J is for Jesus and that's priority number one. Again, remember that nothing belongs to us...it's all God's, He's just given us a certain portion to manage and steward. So step #1 is to partner with God and give thanks for what we've been given by returning back to God our first 10%, which is called the tithe. Every time that paycheck gets deposited, whether it's \$10 or it has lots of zeros,

have a reminder in your phone or set up recurring donations and just move that decimal place over one and give your tithe to the church where you receive ministry. You don't go to McDonalds and eat but then go to Chick-Fil-A and pay for your meal. So give where you're fed spiritually. There's of course debate between whether to give off of your Gross or Net pay, but just remember, you can't out give God. So the more you give, the more God will bless. This is literally the one area where God says it's ok and challenges us to test him. Malachi 3:10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. It's also important that you give the first 10% of your earnings and not leftovers or some afterthought. Think about the story of Cain and Abel. Genesis 4:3 says that Cain brought some of the fruits of the soil to the Lord but Abel brought the fat portions or the very best parts from the firstborn of his flock and God looked on Abel's offering with favor but God did not accept Cain's offering. The difference wasn't between bringing fruits or sheep, they both brought an offering from what had been given to them to manage, but Cain did not give the first of his harvest, he just gave some of what he'd grown, but Abel gave the very best and that is what pleased God and was acceptable to Him. So it's important to always put God first and to give Him our very best.

The O then is for Others. Now there are 2 sides to what I mean by Others. First of all, most people are in some form of debt. Maybe you have a mortgage or car payment or maybe you have school loans, or you owe friends or family or creditors or collection agencies or your bank or you have back taxes. Whether you're financially secure or you're struggling to make ends meet, it's important to pay as much as you can toward your debts. If someone loves and cares for you enough to loan you money, they probably care about you enough to allow you more time to repay them if you're truly honoring the debt by working as hard as possible and giving what you can. But maybe you're getting away with not paying some of your debts or no one's beating down your door and so it doesn't seem like a big deal any more. But again let's go back to the parable...whether someone demands to be repaid or not, in God's economy it's important to be good stewards of what we're given. Romans 13:7 says it best... Pay everyone what he is owed: if you owe the tax-collector, pay your taxes; if you owe the revenue-collector, pay revenue; if you owe someone respect, pay him respect; if you owe someone honor, pay him honor. Or as Luke 16:12 states...And if you are not faithful with other people's things, why should you be trusted with things of your own?

Then the other side to Others, is the idea of giving to those in need. Scripture is full of verses (Acts 20:35, Proverbs 19:17, or even 1 John 3:17 to name just a few) that tell us to give to others willingly but I believe God allows for us to set boundaries as well. For example, when Paul was writing to Thessalonica in 2 Thessalonians 3:10, he stated that "If anyone isn't willing to work, he should not eat." So anyone capable of working and earning a salary that refuses to work, technically should not eat and it's no one else's responsibility to feed them. Or maybe you have a family member or a friend who is constantly making poor financial choices and coming to you to bail them out. In these instances, I can only encourage you to pray and give as God leads. If someone falls on hard times we are called to give and take care of them until they can get back on their feet, but if someone is constantly in need because of poor choices, maybe we should take a few things into consideration. Are their primary needs met...food, clothing, shelter? If not, can you help with those immediate needs and then offer them suggestions for ongoing solutions, like a food pantry, shelter, or maybe a rehab center if they're fighting an addiction. If they're primary needs are met and they're asking for money to help with a debt, ask yourself if you helping them would enable them to continue to make poor choices. Or, if they want you to invest in something, how much work have they already put into their plan and is God blessing and leading this plan or are they asking God to bless their desires. A good rule of thumb is to always give to wherever God is blessing. If God isn't in something it's doomed to fail, but if God is in it, nothing can stop it. Or if they need a loan, it may be helpful to also ask yourself, how trustworthy is this person? Do you trust that they will act with integrity towards you? Integrity is practicing the core moral values of compassion or caring and justice, which is fairness. So basically they treat you the way they would want to be treated. Do they have a pattern

of treating you with respect and honoring you as someone who is just as worthy of respect as they are? Or are they someone that you don't trust to treat with you with integrity and respect? After you answer some of these questions, again pray about it and give as you feel that God is leading, but give without the expectation of return, knowing that they may never be able to repay you but that God will bless your willingness to give. Luke 6:35 But love your enemies, do what is good, and lend, expecting nothing in return. Then your reward will be great, and you will be sons of the Most High. For He is gracious to the ungrateful and evil.

Then lastly, the Y is for Yourself. If you're like me, the Amazon delivery driver knows your house well, but again it's important to remember that money is not bad and it's not bad to have or spend if you manage it well and don't allow it to control you. I could go into great length about how to create a budget, but if you can I would highly recommend taking Financial Peace University to go more in-depth about how to manage your spending by creating boundaries. If you're wondering, how can having boundaries give me financial freedom...isn't that an oxymoron? Think of it this way. When you go bowling and you put up the bumpers, do you have more freedom to throw the ball however hard you want because you know that no matter what you'll at least hit something? When the bumpers are down, it's all on you and there's a lot of pressure and sometimes you land in the gutter. So the same is true for having boundaries in our finances. God gives us guidance for how to manage our money and when we do it His way, we can be free from worry and financial stress because we know God's got us and will bless us because we are staying within the bumpers that God has designed for us. Of course, I'm not promising riches but one way to honor God is with our money and in return I believe He blesses and always shows up in just the right way.

Now if you're someone who's gone down a terrible financial path and you've gotten yourself into a hole that you don't feel like you'll ever get out of, let me encourage you to think about the prodigal son. (Luke 15:11-32) He had wasted everything that his father had given him and he had nothing left. He was literally eating with the pigs and had been brought to the lowest point of his life, but He looked up and decided to return to his father who was waiting for him with open arms and even a fattened calf. So let me encourage you, it's not too late to look to your Heavenly father and return to Him. Take the first small step and like the widow in Luke 21, give all that you can to God and watch how he provides for your needs, and then begin to pay off any debts that you have, even if it's just a few dollars every month. And then manage your own spending by setting up a budget and eventually, out of your excess, start saving for yourself and for the unexpected events of life, or so that you then can give to others who are in need and have fallen on hard times.

No matter what your financial status might be, make a commitment to always put God first and partner with him. Then honor your debts no matter how big or small knowing that God will bless your faithfulness, and give to others when you can out of the abundance of your heart and love. And then live within your means and be responsible with your spending so that you can enjoy the blessings that God pours out into your life and you can live the full, abundant life that God desires for us all.