

God's Economic Plan

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INTRODUCTION

Today I want to talk about **finances**. "*God's Economic Plan*".

The Bible says that the way **you handle your money** determines how much God can bless your life. Actually, Jesus said it. Probably because the way you manage your money is **evidence of your heart and priorities** and spiritual maturity flows from the heart!

Also, scripture says if you don't **manage your money** well, if you're **not responsible** with your finances...God cannot trust you with **true spiritual blessings**.

Luke 16:11

*So if you have not been **trustworthy** in handling **worldly wealth**, who will **trust** you with **true riches**?*

True riches = God's blessings

In other words, your **personal responsibility** with worldly wealth (**money**) determines **how much** of God's blessings (**true riches**) He can give to you.

Stewardship is a Biblical concept!! The overwhelming majority of people who struggle spiritually...wander aimlessly in their faith, don't practice **Biblical principles of stewardship**.

Now, I'm not a financial planner, but God's Word is loaded with **financial concepts** that work.

PROPOSITION

In fact, Solomon, the wisest man in the world, gave some very important concepts on managing finances. Today I want to look at five of them. I'd like all of you to take notes; consider the scriptures and really dial in.

I. THE CONCEPT OF WORKING

Earn an honest living!

A. The Bible says you were created to work!

The very first command of God to man is to go to work!

Genesis 2:15 (NIV)

*The Lord God took the man and put him in the Garden of Eden to **work it and take care of it.***

We were made in the image of God and God is a worker!

2 Thessalonians 3:12 (NLT)

*In the name of the Lord Jesus Christ, we appeal—no, **we command** them: Settle down and get to work. **Earn your own living.***

B. You are expected to earn your own living.

Have you ever met some of those super spiritual type people who aren't employed and they say, "Oh, I'm just going to wait on God to provide for me." I feel like saying, "Look, God already provided for you. He gave you a brain, two hands and feet to work! Go get a job!"

Or have you ever met those **spiritual entrepreneur** type people who are sitting around, claiming to be waiting on the Lord, "Waiting for their ship to come in!" Sometimes I want to say... "Look, stop waiting – swim out to it!"

C. The Bible says if you don't work – you don't eat.

2 Thessalonians 3:10

*For even when we were with you, we gave you this rule: "**If a man will not work, he shall not eat.**"*

It doesn't say if a man **can't**...it says **won't**. That's a matter of **character**. A matter of laziness. The Bible says you don't really have a right to eat if you **won't** work.

Earn an honest living!

This is the first and most important concept of stewardship... **work**...make an honest living.

II. THE CONCEPT OF BUDGETING

Plan your spending!

Okay, just say it right now...*"ouch!"*

Budgeting is a Biblical pattern for handling your money. Not to budget is just plain stupidity!

Proverbs 27:23-24 (LB)

Riches can disappear fast. And the king's crown doesn't stay in his family forever--so watch your business interests closely. Know the state of your flocks and your herds.

When Solomon wrote this, almost **everybody** had their **assets** tied up in flocks, sheep, cattle, goats...etc! They were shepherds, ranchers, farmers! Today Solomon would say...know where your assets are! In other words...know where you've put your money...know where it's going!

- A.** Here's a good starting point... **"Keep good records!"** Keep track of your money. Be aware of how you use your money. How many of you ever heard someone say, *"I just don't know where it all goes!"*

Warning!

Look, contrary to what some people say, **money doesn't talk!** It just slips away...quietly. It doesn't leave any forwarding address. And if you don't keep good records...you'll find yourself at the end of the month saying... *"Where did it all go?"*

- B.** You really do need to plan your spending. But to do that, you have to **keep good records.** (Budgeting)

Proverbs 23:23 (LB)

Get the facts at any price, and hold on tightly to all the good sense you can get.

Where is your money really going? Do you know?

Here's a simple equation...

Ignorance + Easy Credit = Disaster

(III. Compounded Interest)

- C.** Now, I know what some of you are thinking... *"I don't have time to do all that. I don't have time to write down and track it."* **Do you have time to worry about them?** If you've got time to worry, you've got time to write.

Proverbs 21:5 (MSG)

Careful planning (budgeting) *puts you ahead in the long run; hurry and scurry puts you further behind.*

I'm telling you, **financial freedom** has **nothing** to do with how much you make...but rather how much you spend.

Here's a truth...your **yearnings** generally exceed your **earnings**! And when you spend according to your yearnings, that spells disaster...or debt!

Proverbs 21:20 (NLT)

The wise have wealth and luxury, but fools spend whatever they get.

Proverbs 21:20 (LB)

The wise man saves for the future, but the foolish man spends whatever he gets.

Here are some concepts:

1. Know what you **own!**
 - a. Actually, it is God's anyway.
2. Know what you **owe!**
 - a. You are spending God's money.
3. Know what you **make!**
 - a. Happiness has more to do with what you use money for – not how much you make.
4. Know where it's **going!**
 - a. It determines your destiny.

III.THE CONCEPT OF SAVING

Save for the future!

Proverbs 21:20a (LB)

The wise man saves for the future...

The Bible says it is **wise to save!** But we're not very good at that. Many studies show that Baby Boomers are going to be broke in retirement. They're not saving enough. The Boomers who are living the **high life** now are going to live the **low life** in retirement.

The world says, "*Hey, spend it now...live for today!*"

God says, "*Save for the future!*"

Proverbs 13:11 (NLT)

Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows.

A few years ago, the *Tampa Tribune* reported a study of lottery winners in Florida. They indicated that 70% of lottery winners in Florida are bankrupt within two years.

Proverbs 13:11 (MSG)

*Easy come, easy go, but **steady diligence** (saving) pays off.*

Proverbs 6:6-9 (NLT)

*Take a lesson from the ants, you **lazybones**. **Learn from their ways** and be wise! Even though they have no prince, governor, or ruler to make them work, **they labor hard all summer**, gathering food for the winter. But you, lazybones, how long will you sleep? When will you wake up? I want you to learn this lesson.*

Look, I could spend more time on this, but the lesson from the ants is...**save!**

Here's a rule to remember:

*Never let your **outgo** exceed your **income**...because at that point your **upkeep** will be your **downfall!***

IV. THE CONCEPT OF TITHING

Give back to God (that which is already His)!

God says the first **10% of all that we make should go back to Him.**

Leviticus 27:30 (NLT)

*A **tenth** of the produce of the land, whether grain or fruit, **belongs** to the Lord and **must be set apart** to Him as holy.*

Tithing is **not** optional...it's a command.

This reflects that God is #1 in our lives. Most of us understand this, yet some of you are new to the faith and Biblical principles.

Malachi 3:8-10 (NIV)

*"Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse--the whole nation of you--because you are robbing me. 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 you will not have room enough for it."*

Tithing = 10%

Notice a “**full tenth**.” Notice the words, “**test Me**.” It’s the **only place** He ever says, “*I dare you!*” Furthermore, this is the **only place** in the Bible where God says, “*This is how you can prove that I exist. You can prove it by tithing. You put Me first in your finances, give Me the first 10% back and see if I don’t bless your life! Test Me. I dare you!*”

Pastor, why did God say 10%? I don’t have a clue. He could have said, 20, 50. He could have said, “*Give Me 90% and you live on 10%!*” The fact is **He owns it all!** We just get to use it for 60, 70, maybe 80 years. You and I didn’t bring any money into the world and we’re not taking any out with us. **It’s all God’s!** And when we’re gone, somebody else will get to use it! After all, **everything** you and I have comes from God!

So why tithe?

A. It is a statement of gratitude for the past.

Every time I give 10% back to God (whatever the amount) it represents what He wants most...**my heart!** (For Jesus said, where your treasure is, that’s where your heart is.)

People are more **selfish** about **money** than anything else. They get real nervous talking about money.

I look at the **tithe** like this...God knows that most of our life is spent revolving around money...**thinking** about it, **spending** it, **saving** it, **earning** it, **using** it, **investing** it, **worrying** about it, **paying** it, **repaying** it...so He instituted the **tithe** wanting to make sure He remains number one in our life.

So, when you tithe, what you are saying is, “*God, I realize I **wouldn’t have anything** if it weren’t for you. You gave me a mind, a body, and good health to work. I also recognize you own it all. So out of gratitude – and desire for You to be number one in my life...here’s my tithe!*”

B. It is a statement of faith for the present.

My tithe **reflects my trust** in God’s ability to **take care** of my needs. (Think about it.) You see, if you trust God with your soul, and for eternal life...don’t you think He can take care of your **finances**? Yet this is an area where we don’t trust Him as much.

“*But Pastor, I’m in debt!*” Are you suggesting that I pay God first before other people?” **Absolutely!** I’m saying put Him first...and **He will bless you!**

Why rob the very One who can turn it all around for you? Some of you need God's blessings to get out of debt. (Blessing can come in the form of wisdom.) Furthermore, you probably got into debt because you were not practicing Biblical principles.

Pastor, where and when do I tithe?

1 Corinthians 16:2 (LB)

On every Lord's Day, each of 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.

Tithing is a **consistent act of worship**. You give it as a part of your worship.

"Well, hey I support my favorite charity." Good. But that's **not** tithing!

"I support a para-church ministry." Good. But that's **not** tithing!

"I support family members in Missions." Good. But that's **not** tithing!

Tithing is an act of worship where ten percent of my income goes to God as an **act of obedience**. Slice it however you want, that's scripture!

Storehouse = the church to which you belong.

Here's a good principle to live by...

"Whatever you want God to bless in your life...put Him first in!"

- Marriage – put God first
- Home – put God first
- Job – put God first
- Finances – put God first

Proverbs 3:9-10

Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

I have so much more I could say about this...but I encourage you to "take the test." Wherever God is first in your life, you will find His blessings!

V. THE CONCEPT OF ENJOYING

Be content with what you have!

Ecclesiastes 6:9 (NLT)

Enjoy what you have rather than desiring what you don't have. Just dreaming about nice things is meaningless; it is like chasing the wind.

Wouldn't you agree that this verse is being violated in our country today? People aren't satisfied with what they have.

The problem is...it is generally the **innocent** who suffer. Kids! Relationships!

Kids don't need things. They need **parents! Attention!** They need time. Quality and quantity! And when we get so **busy** trying to **make more** so that we'll **have more**...we are sending a wrong message to our children. Something will suffer.

Imagine a family getting their picture taken...Photographer says, "Son, why don't you put your hand on your Dad's shoulder; it'll look natural!" The father said, "Why don't you have him put it in my pocket if you want it to look natural?"

Hebrews 13:5

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

If I could convey one nugget of truth to many of you this year...it would be this...**be content with what you have...even less!**

Paul said...

Philippians 4:12

I have learned the secret of being content in any and every situation.

CONCLUSION

Pastor, do you really believe that these principles work? I sure do! But I'll be honest, you must **apply them all**...and you **need to do** them in the **right order**.

You see, the **world's** order is...

1. Earn it
2. Spend it
3. Charge it (even if you don't have it)
4. Save it (whatever you have left)
5. Give it (if you have any left)

God's order...the order **does** matter!

1. Earn it

2. Tithe it
3. Save it
4. Spend it
5. Enjoy it

The Bible says you'll never ultimately be satisfied by **things**.

Isaiah 55:2 (NIV)

*Why spend money on what is not bread, and your labor on what does not **satisfy**?*

The greatest things in life are not **things**. Things change and we get bored with them.

The root of financial problems is really a matter of **values** and **trust**. In other words...what do I value and whom do I trust?

Job 31:24, 28

If I have put my trust in money or felt secure in my gold, it would mean I have denied the God of heaven.

God wants us to think clearly and respond Biblically to finances. But you must do your part.

- **Working**
- **Tithing**
- **Budgeting**
- **Saving**
- **Enjoying**

You can't achieve the results without doing all five.