

Let me ask you a question. If through some means, I found out your current financial position and posted it up on the screen for all to see, how would you feel about that? You know, your checking account balance, savings accounts, debts, investments, giving history, monthly bills – the whole enchilada. How would that go over with you? A few of you might say, “That would be OK with me. No problems! I feel pretty good about my finances.” Probably a majority of you would say, “Rick, if you did that without my knowledge or consent, you’d be risking serious bodily injury!” Now, don’t worry, I’m not going to do anything like that today or any Sunday. Nevertheless, you can tell a lot about a person by how he or she spends his or her money? Jesus taught that principle. That statement is true even if you turn it around. On the one hand, what you value (your treasure) is where your heart is. On the other hand, what your heart gets all caught up in is where your money flows.

If I saw your current financial position and you saw mine, we’d both see more than numbers. We’d see values. We’d be able to figure out a bunch of stuff about one another. For instance, we’d be able to see what we enjoy recreationally. Now, I’m not a golfer, but if I observed that last year you paid \$1500 for clubs, \$3000 for green fees and \$1000 for debts on golf bets, I could make two conclusions. One, you’re a serious golfer; two, you’re not very good! Our family likes to spend some money when we go on vacation. Cheryl and I love to travel and see new places. We like to have a nice place to stay when we go and pay out a bit in order to do memorable, fun things. If you saw what we spend on vacations, you’d probably conclude, “Whoa, the Breuschs are not into wilderness camping, are they?” You’d be right! By revealing our finances to each other, we’d be able to tell how important housing, clothes, transportation, being in debt and saving money is to each of us. We would get insight as well about how each of us feels about God. If there was a record of giving generously and consistently to the Lord’s work that would reveal something. And if there was little or no giving, that would say a lot, too. How you spend your money tells a great deal about who you truly are.

Last week we began this series of messages on achieving financial freedom. We acknowledged that people can get embarrassed and frustrated by their inability to manage their own money. It can become a source of shame to them because they know that – nine times out of ten – financial problems are their own fault. We got lazy, greedy or we just should have known better. But we also admitted that every last one of us has made mistakes with money. Nobody’s perfect! We were reminded that money problems can become a form of slavery. There is such a thing as financial bondage. We also reflected on the fact that God’s will for us is financial freedom. The simple fact is that God wants financial freedom for you more than you do.

Did you know that over the course of your working life, you're going to handle a small fortune? Some of you might handle a pretty large fortune. The fact is that if you earn money week in and week out for 40 or 50 years, you'll handle a lot of money in the end. So, how are you going to handle it? That's what I'd like you to think with me about today. God's Word points to the fact that you need to have a plan. You find that assumption in a verse like Proverbs 21:20 (NIV), "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has." You could legitimately paraphrase that verse to read, "The wise person saves for the future. But the foolish person spends all he gets." Financial freedom is most often achieved and kept by holding to a plan. Call it a freedom plan. But, before I talk about this plan, let's think about some...

ATTITUDES THAT DEFEAT GOD'S FREEDOM PLAN.

When it comes to money, your attitudes and mine are most often revealed by how we spend it. I want to mention six kinds of spenders today. Any of these kinds of spending – and the attitudes behind them - will defeat God's financial freedom plan. The first is impulsive spenders. You can have a beautiful looking budget and be all fired up about it. But, then, you walk through a store and you see a display of goods with a little sign next to it saying "50% off." You feel something surge up within you and the thought comes into your mind, "I've got to have that. I need to spend." The impulsive spender will see a \$300 suit on sale for 50% off. He says to himself, "That's one great deal. I shouldn't pass this up. I could save myself \$150." Now, I don't want to be a kill-joy here, but if you paid even \$150 for a suit, did you spend \$150 or did you add \$150 to your savings account? Any way you look at it, you spent \$150. Impulsive spenders get off track of get off their plan quickly and easily. You can end up just buying stuff you don't really need. Impulsive spending leads right to financial bondage.

Secondly, there's the compulsive spender. This is both sad and serious, because it reveals a deep, unmet need in that person's life. Typically, a compulsive spender isn't even aware he or she has a problem. Spending money becomes a way to escape. Escape from what? Compulsive spenders try and medicate emotional pain by buying stuff. He shops when he's sad. She shops when she's lonely. They shop when they're anxious. A compulsive spender says, "I feel terrible today, so I'm going to go shopping to feel better." This is a form of financial bondage that masks a deeper, more profound emotional or spiritual bondage. If this describes you, I recommend that you go and see a Christian counselor. I don't want to frighten you, but that's the very best thing you could do for yourself. Compulsive spending leads right to financial bondage.

The third kind of spender is a little unusual. Call him or her the revenge spender. What on earth is that? This might describe a couple who have been very careful financially all their lives – maybe too careful! They get tired and worn out by all this self-discipline, so they decide to get even. They take a flight to Las Vegas, blow a couple of grand on a big suite, expensive dinners, several shows and

pulling the slot machines. They got even with all that financial responsibility, didn't they? Or, it might describe the guy that's gotten so fed up driving that old clunker around for so long that he walks into the showroom and buys that new 2009 Escalade for \$60,000 with payments of \$700 a month. He got revenge, didn't he? But at what cost? Revenge spending leads right to financial bondage.

A fourth kind of spender is the boredom spender. A person who struggles here says to himself or herself, "I'm bored. I've got nothing to do; therefore, I will shop." Spending is a form of entertainment or amusement. If you suffer from chronic boredom, can I make a humble suggestion? Let me know, would you? There's all sorts of ministries here at the church that could use you. If you have extra time on your hands, doing something for the Lord and for others – helping to build His Kingdom in some way – is the most effective antidote to boredom that I know about. It will feel better than spending money. Boredom spending leads right to financial bondage.

Let's not forget the special interest spender. Here's a person who follows a financial plan pretty well until she runs into that one "Achilles' heel" special interest area. I read about a man who was sitting next to another guy on a plane who happened to be reading a Harley-Davidson motorcycle magazine. The man says, "Oh, I have a Harley. Had it since high school. Do you like Harleys?" The other guy says, "Oh, I live for Harleys. As a matter of fact, I'm in a bit of trouble with the little woman back home right now over Harleys." The first man says, "Why is that?" The man answers, "Because I took about twice what I make in a year and put into buying and reconditioning a Harley this past year. She's really mad at me over that!" Can you blame her? She's got good reason to be angry if you ask me! Special interest spending leads to financial bondage.

One more: the status spender. This is perhaps the most common kind of negative spending out there. This attitude starts young as any parent will tell you. Somebody buys a certain brand of jeans; then everyone's got to get the same kind. Somebody buys the latest cell phone, I-pod or other electronic gadget; then everyone has to follow suit. Status spending afflicts rich people and poor people. It escalates from jeans and gadgets to the kind of house you buy, the kind of car you buy, the kind of vacation you go on or the kind of TV you purchase. There's no end to it. At some point, you may have to take yourself by the scruff of the neck and say, "Self: here's the deal! Everyone around me may make more money than me. But I refuse to put myself in financial bondage by trying to keep up with other people and their lifestyles. I'm not going to spend what belongs to God. I'm not going to put my family at risk to massage my own ego needs." Status spending leads right to financial bondage. Let's switch gears right at this point and, instead, identify...

ATTITUDES THAT PROMOTE GOD'S FREEDOM PLAN.

Here's an all important one: I am accountable to God for how I spend all of my money. Someone might say, "Well, I earned it. I can spend what I earn any way I want to." But the Bible suggests a major paradigm shift in our thinking at this very point. The truth is that if God hadn't created air and hadn't created your lungs to process it, you'd be gone. The truth is that ultimately God provides both the food on your table and the body that processes that food and turns it into nourishment. The truth is that God gave you the intelligence and abilities that allow you to go out and earn an income. The truth is that everything you have in life and everything you do in life is ultimately sourced back to God. So please recognize that God is gracious and wonderful beyond your imagination and that you're accountable to Him for everything – including how you manage the money He's enabled you to earn.

Here's a second important attitude: money management is part of my commitment to following Jesus. Sadly, many people think that being a Christian means trying to follow Jesus in just the "spiritual" areas of life. You pray some. You read the Bible a little bit. You come to church. You try to be good. But, otherwise, you just go out and live your everyday life and leave God pretty much out of it. The Bible calls that kind of Christianity a travesty and hypocrisy. Following Jesus must impact everything about your life: your relationships, your marriage, how you raise your kids, your politics, what you think about the environment, and – last but not least – how you manage your money. Following Jesus must impact everything about your life. If it doesn't, something's wrong.

Here's a third attitude that will promote God's freedom plan in your life: effective money management requires adopting a financial plan consistent with God's Word. Some folk are planners by nature; others gravitate towards spontaneity. Thank God for different personalities! But here's one area of life where we all need a plan regardless of your personality type. Fortunately, it's a very easy, simple plan anyone can adopt. It's, by no means, original with me. It's a plan many Christian financial counselors have been suggesting for generations. Historically, it's been called the 10/10/80 plan. Here's how it works.

Give the first 10% of your income to the Lord. The Bible calls it the tithe – it's literally one-tenth of your income. The Bible says, "Bring the whole tithe into the storehouse...." (Malachi 3:10 NIV) What's the "storehouse"? It was part of the Temple – the Old Testament place of worship. So, I think the best interpretation or application of that instruction for us today is, to take the first 10% of your earnings and give it to God's work in the church that you're a part of consistently. Tithing is not a suggestion for someone who wants to follow Jesus. It's biblically mandated. Please understand that God considers anything less as outright theft. Where does it say that? In the verses immediately preceding the one we just looked at. God is speaking and He says, "Should people cheat God? Yet you have cheated me! But you ask, "What do you mean? When did we ever cheat you?" You have cheated me of the tithes and offerings due to me. You are under a curse, for your whole nation has been cheating me." (Malachi 3:8-9 NLT)

But there's a far better reason to tithe than out of a dread that God's going to somehow get you if you don't. Blessing always follows obedience when it comes to God. In the Bible there's a clear connection between tithing and God's blessing. When you honor God financially, He honors you back. He will engage Himself in your financial affairs and surprise you with blessing and grace. Where does it say that? In the rest of Malachi 3:10 (NIV), "'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.'"

I read about a 14 year old who got his first job. Then came the day that he got his first, official paycheck ever. Was he ever thrilled! He showed his dad. Then, he said to his mom, "You know, I've thought it over and I'm not sure I can afford to tithe." Now, he had in his hand more money than he'd ever had before in his life and what happened? All of a sudden came the temptation to say, "I really need this money for something else." That 14 year old was wrestling with a profound question that each of us must ask and answer: where do I put God? Is He first, or second or twenty-third in my life? What place does God have?

The Bible never says if you tithe you'll become rich. The Bible never says if you tithe you'll escape every financial challenge in life. Tithers lose their jobs, too. Tithers have unexpected bills, too. Tithers face financial loss, too. But here's what I know. Over the long haul of life, God will be more than faithful to you financially if you are obedient to Him. How many of you want to put your trust in the stock market after last year? Doesn't it make more sense to put your full trust in God than in the government or the capitalistic system? Don't ever compromise your commitment to give God what belongs to Him financially, because He is your ultimate security financially and in every other way.

Give the second 10% to yourself through savings. After you pay God, you ought to pay yourself. So take 10% off the top and put it in savings or invest it. This isn't vacation money, new car money or college money for the kids. Since that money is now gaining interest, you're not just working for your money. Some of your money is now working for you! Let me be very clear at this point. Savings is biblically mandated, but how much is not. Over and over again, the Bible talks about the wisdom of saving money. The book of Proverbs is full of such texts. But nowhere does the Bible say, "Save 10%" like it says "Give the Lord 10%." So saving money is biblical, but the 10% amount is a suggestion. Nevertheless, it's a wise commitment to make and I commend it to you.

Finally, give 80% to everyone else. Here's the bills: rent, mortgage, food, clothes, cars, vacations, debt reduction. Here's also where you give above and beyond the tithe as God enables and leads you to do. Spend it wisely. Spend it thankfully. Oh, and spend it joyfully! Have fun! Splurge once in awhile! Live a little! Don't forget that God want you to enjoy life. He's not some great cosmic Scrooge who wants you to live a miserly existence. God is far more gracious

and generous than we give Him credit for being. So enjoy what He allows you to have. You'll be able to do that more genuinely if you live by God's plan for managing your money.

Let me illustrate what might happen to you if you stayed on that 10/10/80 plan for awhile. Let's say you're 25 years old today and you make just \$15,000 a year. You get no raises for 20 years. By the time you're 45, you'll have given \$30,000 to the Lord's work in this world if you tithed. If you put that second 10% in an investment earning an average of 10% a year, you'll have a nice little nest egg worth \$85,000. Let's say you're 35 years old and you're making \$30,000 a year for 20 years. When you're age 55, you'll have given God's work \$60,000. That personal nest egg? \$171,000. Believe it or not, I've heard some folk actually make \$60,000 a year! From age 40-60 on the 10/10/80 plan, you'll give the Lord \$120,000 and have \$343,000 in your nest egg. Plus, you'll still have that 80% to live on all during that 20 year period of time.

God wants you to experience, achieve and maintain financial freedom. It's one, very important aspect of the comprehensive freedom that Jesus wants you to experience as His follower. He said of Himself, "So if the Son sets you free, you are free through and through." (John 8:36 MSG) You might say, "But Jesus was talking about spiritual freedom there." My friend, spiritual freedom is comprehensive. It touches every area of your life. Yes, Jesus sets you free from the chains of sin and hell when, by faith, you turn and place your trust in Him for eternal life. And that spiritual freedom needs to seep down into every crevice of your life and produce freedom in every part of your life – including your finances. Here's a sobering thought today. It's possible to be spiritually free but still be a financial slave. In other words, you can receive Jesus as your Savior and Lord but still mismanage money. That's not what God wants for you! Get on the plan. Live life – all of life, even your financial life – God's way. If you do, He will be honored and you will be blessed.

A church group went on a mission trip to Eastern Europe. When they came back, they spoke about their admiration for the Christians they'd met in Romania. Christians there don't have very much materially, but they believe they should tithe, nonetheless. The Romania government is still pretty repressive. Romanian Christians are only allowed by law to give 2.5% of their income to charitable organizations. The government is trying to prevent possible anti-government organizations from becoming too strong. Romanian Christians are searching for loopholes in the law so that they can give the tithe to the Lord. Ironic, isn't it? Those Romanian Christians have less and yet they're looking for ways to give 10%. We have far more. We're free to give as we please. In fact, our government assists us by giving us a tax break if we give. And yet, we can be looking for loopholes and excuses not to give even what clearly belongs to the Lord. God has a financial freedom plan. Are you on it? Are you free? Or, are you a slave?