

The Christian Arsenal

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AVOIDING A FINANCIAL COLLAPSE Home Improvement

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Part 8 of 8
Proverbs 27:20

INTRO:

George Gallup says that the number one cause of arguments in families is family finances.

65% of all marriages argue about money.

54% of all divorces are related to money issues.

Maybe we ought to change the vow to say, "Till debt do us part."

1. HOW WE GET INTO TROUBLE.

"Human desires are like the world of the dead – there is always room for more."
Prov. 27:20

WHAT WE HOPE HAVING MORE WILL BRING

- We hope that having more will bring us more satisfaction.

The American dream is life, liberty and the purchase of happiness.

"You will never be satisfied if you long to be rich. You will never get all you want." Ecc. 5:10 (GN)

The desire to acquire just keeps on growing.

- We hope that having more will bring more significance.

We think, "If I have more then I'll be more important."

"If I have more then I'll be more respected."

"If I have more then I'll be more powerful."

"If I have more then I'll be more admired."

"If I have more then I'll be more famous."

"A man's true life is not made up of the things he owns no matter how rich he may be." Luke 12:15 (GN)

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In other words, your net worth is not the same as your self-worth. You should never confuse your value with your valuables.

- **We think that by having more we'll have more security.**

"Your money can be gone in a flash as if it had grown wings and flown away like an eagle." Prov. 23:5 (GN)

WHAT HAVING MORE REALLY BRINGS

- **It brings us more expenses.**

As income goes up, so do your expenses.

I say, if the grass is greener on the other side of the fence, you can bet their water bill is higher too!

"The more money you have, the more you spend right up to the limits of your income ..." Ecc. 5:11 (LB)

- **It creates more worries.**

"A working man can get a good night's sleep, but the rich man has so much that he stays awake worrying!" Ecc. 5:12 (GN)

A recent study said insomnia increases with income.

- **It creates more pain if it's lost.**

"Risky investments turn sour and soon there's nothing left. It's all swept away. The rest of his life he's under a cloud, gloomy, discouraged, frustrated and angry." Ecc. 5:14-17 (LB)

FOUR KINDS OF PAIN WHEN YOU LOSE

1. You're gloomy
2. You're discouraged
3. You're frustrated
3. It can make you angry.

2. GOD'S WAY TO AVOID FINANCIAL TROUBLE

1. **KEEP GOOD RECORDS.**

"Riches can disappear fast so watch your business interests closely. Know the state of your flocks." Prov. 27:23-24

Ignorance plus easy credit equals catastrophe.

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FOUR THINGS YOU NEED TO KNOW

- I need to know what I own.
- I need to know what I owe.
- I need to know what I earn.
- I need to know where it goes.

2. PLAN YOUR SPENDING

“Plan carefully and you’ll have plenty. If you act too quickly you’ll never have enough.” Prov. 21:5 (GN)

Solomon says that financial freedom is not based on how much you earn, it’s based on how you spend it.

The average American spends 6 hours a week in shopping related activities.

IMPULSE BUYING – Unplanned expenditures

Sales are designed to create impulse buying.

“Stupid people spend their money as fast as they get it.” Prov. 21:20 (GN)

3. SAVE FOR THE FUTURE.

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

The average Japanese saves 25% of their income.

The average European saves 18% of their income.

The average American family saves 5% of their income.

4. TITHE BACK TO GOD.

WHY DOES IT SAY TO DO THIS? THREE REASONS:

- A. It’s an act of gratitude.
- B. It’s an act of priority.
- C. It’s an act of faith.

“Honor the Lord by giving Him the first part of all your income and He will fill your barns to overflow.” Prov. 3:9-10

PRINCIPLE: Whatever you want God to bless you put Him first in.

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If you want God to bless your family – Put God first in your family.
If you want God to bless your career – Put God first in your career.
If you want God to bless your finances – Put God first in your finances.
If you want God to bless your relationships – Put God first in your relationships.

Some say: “I can’t afford to tithe.” I say, “You can’t afford not to!”

If you don’t have enough money to tithe and save then you’re overspending.

5. ENJOY WHAT YOU HAVE.

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

FOUR PHASES OF THE “RAT RACE”

- **Phase one** – your yearning exceeds your earning.
- **Phase two** – you get over extended financially and you get more in debt than you should be. You buy a bigger house or a bigger car or whatever and you get over extended.
- **Phase three** – you have to hustle constantly to make ends meet. You’re always rushed.
- **Phase four** – your family life begins to deteriorate.

“If God gives a man wealth and property, he should be grateful and enjoy what he’s worked for. It’s a gift from God.” Ecc. 5:19 (GN)

A phrase we all need: “Use it up – Wear it out – Make it do or do without.”

THE BOTTOM LINE

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

WHY? Because whatever you trust for security is your god.