

After launching a new 4-week series last Sunday, and as I prepared for today, I just couldn't wait. I'm excited about this *Enough* series because I believe, truly, that if we are willing to adopt solid biblical principles of financial management, we can all find a greater level of spiritual freedom and contentment in our lives. And that goes for those of us who are doing quite well and for those who are not doing quite so well!

A few years back I came across this comic strip. A man is sitting on a street corner, hat in hand, asking for spare change. Beside him is his sign, which reads: "Please Help. Not Unemployed! Just Living Beyond My Means." As we begin today to consider the theme, "Wisdom and Finance", let's remind ourselves that God provides what we need by repeating: "I have enough. Thanks be to God."

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It is super important that we recognize this because, according to polls taken over the past few years, the majority of respondents say that our nation's best years are over. These polls indicate that the vast majority of people believe that it is 'somewhat unlikely' or 'very unlikely' that today's youth will have a better life than their parents. My guess is that these respondents are focused on our *economic* future: that our country's best *economic* years are over, and that today's youth will not have a better *material* standard of living than their parents and grandparents.

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Here's what I think. As the gap between the wealthiest and the poorest in our country continues to widen, I think it is entirely possible that some *economic* measures will never be as robust as they've been over the last few decades. And, thanks be to God, today's youth may learn: that amassing wealth is neither the best, nor wisest, goal if what we truly seek is to live a good, fulfilling, life.

Here's a snippet from a 1 Timothy 6:9-10, a scripture we'll explore more fully next week: "people who are trying to get rich fall into temptation. They are trapped by many stupid and harmful passions that plunge [them] into ruin and destruction. Some have... impaled themselves with a lot of pain because they made money their goal."

All of us can think of someone who incarnates the truth of those words; a miserly uncle, a selfish mother, a stingy brother, a greedy child who's been impaled, by making money their central aim.

Our 2nd reading this morning is from the Parable of the Prodigal Son. Some Bibles call this: "The Parable of the Lost Son." But the word *prodigal* doesn't mean someone who is lost. It literally means "one who wastes".

And don't we get ticked off when we think about welfare recipients who waste money on cigarettes, or cell phones? When you're on the government dole, those things seem prodigal! And aren't we also indignant when we discover that our taxes have been used to purchase \$180 hammers? (Billed by a well-connected corporate contractor.) That's a waste, right?

In the parable for Luke, the prodigal son is not worried about tomorrow. He's worried about having what he wants right now. The prodigal's father failed to instruct his son in Proverb 21:5: "The plans of the diligent surely lead to abundance, but everyone who is hasty comes only to want."

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There are a couple of ways we can be hasty when it comes to wasting our money: 1) Impulse buying and 2) Eating out. Impulse buying is when you buy something you would not otherwise have purchased. You see it on the shelf or on the rack, or at a garage sale, but just before you saw it, you never knew you needed it... *until right then!* Costco is made for this right? I once bought a Belgian Waffle Maker for my wife there as a Mother's Day gift. But Jen had never expressed wanting a Belgian Waffle Maker, and I had not gone to Costco to buy a Mother's Day gift! (So, I succeeded in both wasting money AND irritating my wife!)

Here are some tips to combat impulse buying:

1. Never go grocery shopping when you are hungry (especially at Trader Joe's).
2. Shop for what you need only.
3. Make a list and stick to it; buy what you need and get out of the store. (At Costco I love it when I walk up to the check out with just 1 or 2 items... everyone else in line just swoons admirably... or looks a little jealous.)
4. Wait 24-hours before purchasing something you saw, that you think you need.
5. If you can, do not take a cart into a store.

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Eating out is the second money waster I mentioned. The issue with eating out is frequency. The average American eats out 4.2 times per week. In our companion book, the author talks about how this

adds up. I can't tell you how often I eat out and then throw away good leftovers at home. This is a habit I am committed to changing!

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As I mentioned last week, the cultural messaging we hear is that our purpose is to consume; that if we don't earn and then spend what we earn, the stock market will go down, the economy will tank, ... whatever. We also hear: "The person who dies with the most toys wins" and sometimes we're even told it's our patriotic duty to spend. But is spending to acquiring things we don't really need a worthwhile life purpose? The scriptural narrative says no; that you and I have been created and called to a much higher and more noble purpose.

Please notice: I have not said money is bad, but it does have a spiritual energy that can be either good or bad. In 1 Timothy 6:10 the apostle Paul writes, "the *love* of money is the root of all kinds of evil." So, it really depends on our relationship with money. Does our heart race when we buy the latest fashion or gadget, or does it make our heart race when we use money as a tool to accomplish the greater purposes God has for our lives? Do we use it to bless ourselves or to bless others?

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I want to invite you to consider how the God's greater purposes for your life can be accomplished through financial planning. There's an insert in your bulletin to help you outline some goals. I hope you will take some time to pray and discern goals that incorporate scriptural wisdom. As you do this, here are 6 biblically sound financial planning principles to guide your goal setting:

1. Pay your tithe or offering *first*. Something is going to be **first** on your list of priorities. If you have yet to put God first in your living and your giving, give it a try. Instead of being a priority consumer; aim to be a priority giver.

2. Create a budget and track your expenses. This takes effort, but it helps to see how you are doing and can motivate you to be more careful with expenditures. There's a sample in your bulletin. I know some of the ratios may be difficult in this area. And, while this might be remedial for some of you; it could help you talk to family members about budgeting. So practice what you may preach!

3. Simplify your lifestyle. I am going to talk about this more next Sunday, but this means intentionally

uprooting areas of your life where you are prodigal or wasteful in your spending.

4. Establish an emergency fund. This is not savings! This is specifically for emergencies. Dave Ramsey, a financial planning guru, recommends having an emergency fund equal to between 3 and 6 months of income.

5. Pay off your credit cards and then consider 'plastic surgery.' Cut up any extra cards. I don't say close those cards because your credit/debt ratio can be important for home purchasing. BUT, if you know you will spend wastefully on a credit card, get rid of it. In the back of our book there's a good strategy for paying off credit cards. Share it with your adult children and grandchildren!

6. Practice long-term savings and investing habits. Begin to save a percentage of your income every month, but not just for the sake of saving. The word for that is *hoarding* and the Bible calls hoarding foolish. But ***purposeful saving*** is important. There are 3 types of savings we need to have: emergency savings, savings for wants and goals, and retirement savings.

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Now, last thing. These are sound principles, but we need to remember something from geometry. For each theorem, there is a corollary. If you have just two nickels to rub together, and the choice is to feed your children or to pay your tithe or your credit card, the choice ought to be clear... feed your children! So there are times where corollaries apply and if we had more time, I'd give you some good scenarios. I wrote some thoughts on this in our church e-newsletter.

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The problem is when we start applying corollaries or making exceptions ***before*** we've applied the principles. We say, "I can't establish an emergency fund because I can barely pay my credit cards as it is." But we haven't actually written out a budget or tracked our expenses to see where we can simplify our lives so that we might establish an emergency fund or to become priority givers.

So work on the principles ***before*** applying the corollaries. But know that there are exceptions to some of the things I've said. Wisdom is knowing when the exceptions apply and when they don't!

I want to end today in prayer:

God, we don't know where every dime goes, but somehow you know what we have done with all that we've been given in the last year, and the year before that. You would not forbid us from taking joy in what we have; in fact, it is your delight to see us enjoying the world you created. But your witnesses, and especially Jesus, have insisted that the accumulation of more stuff is not where we find our truest joy. So, Lord, forgive us for being wasteful, for being prodigal. Forgive us for leveraging our future in order to obtain fleeting pleasure in the present. Help us God to be good managers of everything you place into our hands and help us to be generous, kingdom-minded, and focused on accomplishing your purposes in how we live, how we spend, how we save, and how we give. Amen.