**In God We Trust – Week 2 – The Practices of Trust**

**Message Big Idea**: While we are to trust God to provide for our needs, we honor God by having a plan for the money he entrusts to us.

**Scripture:** Matthew 6:21, Luke 14:28,

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**Could we have 30 minutes**

**Introduction: Plan or No Plan**

When it comes to navigating life, there are two kinds of people in the world.

* There are those who like to have a *(left side of screen)* **PLAN**. You carry around your day-planner and dutifully make your lists.
* And then there are those who are all about *(right side of screen)* **NO PLAN**. You like to fly by the seat of your pants no matter what the situation might be.

Let’s play a little game of **“Plan or No Plan”** to see what we’re dealing with in this room. I’m going to describe three activities and I want you to think about whether you enter into that activity with a plan or with no plan. Ready?

* **Grocery shopping**. Who here walks into the grocery store with your itemized list and meal plan? *(hands)* Who here just goes for it and figures out how to make meals later? *(hands)* Let me guess, you eat a lot of cereal for dinner. ☺
* Ok, how about… **Date night**? Who here knows where you are going, what you are doing, and what time you will be home…before you ever leave house? *(hands)* Alright, who here actually likes to have fun? *(hands)* Just kidding, planners can be fun too…sometimes.
* Last one… **Vacation**. Who here plans out a detailed itinerary for every moment of your trip? *(hands)* Who here likes to just wake up each morning and see where the adventure takes you? *(hands)* Who here has ended up in a big fight because you vacation with a person who is the opposite of you?

We all have tendencies when it comes to making plans, and I think sometimes it can be fun to throw caution to the wind and fly by the seat of your pants. I tend to be a planner so I wish I’d do that more.

But what about when it comes to your finances? What is interesting is that even those of us who are natural planners often don’t have a plan when it comes to managing money, and it’s gotten many of us into some pretty challenging circumstances.

**Series Recap**

*(Series graphic)* That’s why we’re doing this three-week series called, **“In God We Trust.”** We believe God wants to free us from the financial anxiety that plagues so many of our lives. There is a path to financial freedom where not only can we be free from worry and stress, but where we will experience the joy of generosity. And finding that place doesn’t require that we win the lottery or land a 6-figure job. It’s a path every one of us can take.

Add what Mitchell had about Northwestern Mutual study about money being #1 stressor (but don’t cite). The Bible has a lot to say to help us in this area.

However, to start on this path requires that we shift our trust from money to God. That’s what this series is all about. Last week we talked about how this shift starts with our attitude. It starts with recognizing that all we have is from God and belongs to God and that he is our true source of satisfaction.

But shifting our attitude isn’t enough; there are also practices we must engage in to travel this path to financial freedom. That’s what we’re going to talk about today. Today we’re going to get real practical about what we need to *do* in order to shift our trust from money to God.

But before we get started, let me remind you that our whole goal is to help you find financial freedom. We’re not going to ask you to sign anything or turn anything in as part of this series, but we *are* going to challenge you to begin to embrace Biblical principles of financial stewardship. And why? Well, because your heart is at stake.

**The Stakes: Your Heart**

The truth is… **What we do with what we have been given reveals who has our heart.** Let me say that again: What we do with what we have been given reveals who has our heart. Jesus said it this way: *(add)*

**“For where your treasure is, there your heart will be also.” –Matthew 6:21**

“Do you want to know where your heart is?” Jesus asks, “Then just look at where your treasure is going.” If everything we’ve been entrusted with is directed to our own dreams and desires and daily whims, then our hearts belong only to ourselves. And while we can be tricked into thinking that is the way to experience “the good life,” the truth is in the end it will never lead to the satisfaction we desire. Author and pastor Andy Stanley sounds this warning:

**“What you do with your resources is a direct reflection of whose you are. If you belong solely to yourself, that’s a very small life.” –Andy Stanley**

We were made to glorify God, not just ourselves. Jesus came to bring us life…full and free and abundant life…lived out in a dynamic relationship with God. And the only way to experience that life is to give Jesus ownership of everything…your hearts, your mind, your bodies, and, yes…even your finances.

*(Matthew 6:21)* When it comes to our finances, we can’t pray our heart into the right place, we can’t serve our heart into the right place. Jesus says it is more practical than that. Ultimately, what we *do* with our treasures will determine where our hearts land. Your heart is at stake. My heart is at stake.

**Make a Plan**

For most of us, this means it is time to stop flying by the seat of our pants and make a plan.

Listen, my intention is not to shame any of us for the way we’ve been living. The truth is most of us are in the same boat. According to a recent study[[1]](#endnote-1): **78% of Americans with full-time jobs say they live paycheck to paycheck.** Think about that. The vast majority of us are just a month or so away from financial disaster. No wonder we are stressed out!

In one of Jesus’ teachings, he asked a crowd of people:

**“Suppose one of you wants to build a tower. Won’t you first sit down and estimate the cost to see if you have enough money to complete it?” –Luke 14:28**

His question assumes the response, “Well, of course, Jesus. Of course we’d do that,” and yet most people don’t do this. Most people receive a paycheck, put it in the bank, grab a debit or credit card, and then just go out and start spending. But I want to tell you today that the old adage is true: **“If you don’t tell your money where to go, you’re always going to wonder where it went.”**

And yet, some of us are resistant to making a plan. If you’re the type that likes to wake up and go wherever the wind takes you, this can be especially difficult. We think having a plan means the loss of our freedom, but it’s just not true. Without a plan we lose our freedom. Think about it… Some of us are still paying for a meal we ate three years ago. There’s something weird about that! That’s not freedom.

So we need to have a plan. And today I’m going to suggest that a Biblical plan involves three practices:

1. **Give**
2. **Save**
3. **Live**

Give. Save. Live. Say those after me… Give *(Give).* Save *(Save).* Live *(Live).*  Let me tell you why so many of us have gotten into financial trouble. You see in this plan, #1 and #2 should determine #3. But many of us started at #3. We just went out and lived without a plan and it has shackled us when it comes to being able to practice #1 and #2.

Listen, I know every one of us wants to live out #1 and #2. I am confident that every person in this room desires to live generously…giving back to God, sharing with people, having the freedom to meet needs and give to causes you care about. And I believe every person in this room wants to be wise about the future. Every person wants to save for important things like college or home repairs or retirement. We all desire to give and save, and yet many of us feel unable to do so.

Now, of course, some of us have unique circumstances like an extended illness or season of unemployment that can keep us from carrying out our plan. But for the rest of us, we could live this way if we decide to put our trust in God and embrace Biblical principles of stewardship…if we make a plan.

So let’s talk a little bit more about what it looks like to plan.

**Give**

The first practice in this plan is to *(highlight)* **Give**. Now, we’re going to spend a lot more time next week on this so I’m not going to spend a lot of time on it today, but let’s remember that when we talk about “give,” we’re not talking about giving *our* money away. Everything we have comes from God and belongs to God so when we give, we really are giving *back* to God…we’re giving him what is already his.

And regarding our plan for giving, the apostle Paul writes this: *(entire passage on screen)*

**“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion,**

“Make a plan for your giving,” Paul is saying. “Giving doesn’t happen by accident.” Give…

**for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.” -2 Corinthians 9:7-8**

Look at that promise! God promises to provide what we need. Now, the promise is for what we *need*. This isn’t some kind of “health and wealth” message. Contrary to popular belief, a new BMW is not a *need*. But the promise here is that when we give back to God…he will provide for our needs. To me that sounds reassuring. That sounds hopeful. That sounds like freedom.

Again, we’re going to talk more about this next week, but we need to make a plan for our giving.

Match language of Week 3

* If you’ve not been giving anything regularly, the first step in your plan is to start giving something consistently.
* If you’ve been giving something consistently, your next step is to start giving generously by tithing…by giving a tenth of your income back to God.
* If you’ve been giving generously, perhaps your next step is to start giving extravagantly. If you’re a person who is set on growing in generosity; you know that giving extravagantly is your heart’s desire. You want to be that cheerful giver.

Wherever you are on your generosity journey, make a plan to take the next step. Why? Not because God needs your money. No, take the next step because every time we give, we give a little bit of our selfishness away. Every time we give, we give a little bit more of our heart to Jesus. Remember, what we do with what we have been given reveals who has our heart.

**Save**

*(Back to 3 Practices)* So the first practice in the plan is to give. And the second practice is to save, and I want to spend the most time here.

To make this practical, let’s add some numbers into this plan. *(add numbers to slide)* The 10-10-80 model is a good starting point for many of us in making a plan. In the 10-10-80 model, we Give 10%, Save 10%, and Live on 80%. So let’s talk about *(highlight)* **Save**.

Why save? Well, because life happens. Cars break. Kids grow up and go to college. Unforeseen challenges come our way. And if we haven’t saved, we’ll have to borrow. And here’s the truth about borrowing…

**“…the borrower is slave to the lender.” –Proverbs 22:7b**

Debt enslaves us. Many of us know this all too well. So what do we do about it? Let’s start with this infomercial…

**Video: SNL Sketch** https://vimeo.com/41152287

*(Heading “Save” with room for four items below)* That is one of my all-time favorite SNL sketches. We laugh because it is so true, right? So what do we do when we find ourselves enslaved by debt? Leading financial consultant Dave Ramsey suggests these three steps...

First, Ramsey says to create a **$1000 Emergency Fund**. Do whatever you need to do to get $1000 in the bank. You might have to sell something on eBay or Facebook marketplace or return something you recently bought. If you put your mind to it, it can actually be easier than you think for most of us to save $1000.

Less of Ramsey’s name in following paragraphs.

And why is this emergency fund important? Because an emergency is going to happen. And just in case it needs to be said, let me say it… a new couch is not an emergency. ☺ But a real emergency is going to happen and if you don’t have an emergency fund, you’re going to have to borrow. So the first step is to create a $1000 emergency fund.

Next, Ramsey would say to focus on **Debt Reduction**. And you start on this by stopping. You have to stop digging yourself into a hole. If you aren’t paying off your credit cards each month, Ramsey insists you need to cut them up. Stop adding to your debt. And once you stop digging the hole, it’s time to tackle the debt. And for this, Ramsey has a plan called the debt snowball. Here’s how it works.

*(chart)* You begin by listing all your debts from smallest to largest. Don’t worry about what interest rate you’re paying, just list all your debts, smallest to largest as in this example… $22,500 in debt…probably not uncommon. If we needed to…cut walking through this out. Maybe print this and hand out?

|  |  |  |  |
| --- | --- | --- | --- |
| **Debts** | **Total Payoff** | **Monthly Payment** | **New Payment** |
| Credit Card #1 | $500 |  |  |
| Credit Card #2 | $1,000 |  |  |
| Car Loan | $6,000 |  |  |
| Student Loan | $15,000 |  |
| **Total** | $22,500 |  |  |

Then add in the minimum payment due on each debt. *(next chart)*

|  |  |  |  |
| --- | --- | --- | --- |
| **Debts** | **Total Payoff** | **Monthly Payment** | **New Payment** |
| Credit Card #1 | $500 | $25 |  |
| Credit Card #2 | $1,000 | $50 |  |
| Car Loan | $6,000 | $135 |  |
| Student Loan | $15,000 | $159 |  |
| **Total** | $22,500 |  |  |

Now, here’s how the debt snowball works. You make the minimum payment on all the debts except the smallest one…throw as much money at that debt as you can. In our example, I’m going to pay the minimum on all my debts except Credit Card #1. *(next chart)*

|  |  |  |  |
| --- | --- | --- | --- |
| **Debts** | **Total Payoff** | **Monthly Payment** | **New Payment** |
| Credit Card #1 | $500 | $25 | $125 |
| Credit Card #2 | $1,000 | $50 |  |
| Car Loan | $6,000 | $135 |  |
| Student Loan | $15,000 | $159 |  |
| **Total** | $22,500 |  |  |

I’m going to add an extra $100 to that payment so that I’m now paying $125 a month on that card. In four months, I’ll have it paid off. *(next chart)*

|  |  |  |  |
| --- | --- | --- | --- |
| **Debts** | **Total Payoff** | **Monthly Payment** | **New Payment** |
| ~~Credit Card #1~~ | ~~$500~~ | ~~$25~~ | $125 |
| Credit Card #2 | $1,000 | $50 |  |
| Car Loan | $6,000 | $135 |  |
| Student Loan | $15,000 | $159 |  |
| **Total** | $22,000 |  |  |

Now I’m ready to attack the second credit card. I take the $125 I had been paying toward credit card #1… *(next chart)*

|  |  |  |  |
| --- | --- | --- | --- |
| **Debts** | **Total Payoff** | **Monthly Payment** | **New Payment** |
| ~~Credit Card #1~~ | ~~$500~~ | ~~$25~~ |  |
| Credit Card #2 | $1,000 | $50 | $175 |
| Car Loan | $6,000 | $135 |  |
| Student Loan | $15,000 | $159 |  |
| **Total** | $22,000 |  |  |

…and add it to my payment on credit card #2 so that I’m now paying $175 a month on the second credit card. That one will be gone in 5 months! *(next chart)*

|  |  |  |  |
| --- | --- | --- | --- |
| **Debts** | **Total Payoff** | **Monthly Payment** | **New Payment** |
| ~~Credit Card #1~~ | ~~$500~~ | ~~$25~~ |  |
| ~~Credit Card #2~~ | ~~$1,000~~ | ~~$50~~ | $175 |
| Car Loan | $6,000 | $135 |  |
| Student Loan | $15,000 | $159 |  |
| **Total** | $21,000 |  |  |

Now I can put that $175 toward the car. *(next chart)*

|  |  |  |  |
| --- | --- | --- | --- |
| **Debts** | **Total Payoff** | **Monthly Payment** | **New Payment** |
| ~~Credit Card #1~~ | ~~$500~~ | ~~$25~~ |  |
| ~~Credit Card #2~~ | ~~$1,000~~ | ~~$50~~ |  |
| Car Loan | $6,000 | $135 | $310 |
| Student Loan | $15,000 | $159 |  |
| **Total** | $21,000 |  |  |

Do you see how the payments are snowballing? If I keep it up, the car will hit the road in 15 months. *(next chart)*

|  |  |  |  |
| --- | --- | --- | --- |
| **Debts** | **Total Payoff** | **Monthly Payment** | **New Payment** |
| ~~Credit Card #1~~ | ~~$500~~ | ~~$25~~ |  |
| ~~Credit Card #2~~ | ~~$1,000~~ | ~~$50~~ |  |
| ~~Car Loan~~ | ~~$6,000~~ | ~~$135~~ |  |
| Student Loan | $15,000 | $159 | $469 |
| **Total** | $15,000 |  |  |

I’ll now be able to put $469 toward my student loan each month and in just another 24 months… *(next chart)*

|  |  |  |  |
| --- | --- | --- | --- |
| **Debts** | **Total Payoff** | **Monthly Payment** | **New Payment** |
| ~~Credit Card #1~~ | ~~$500~~ | ~~$25~~ |  |
| ~~Credit Card #2~~ | ~~$1,000~~ | ~~$50~~ |  |
| ~~Car Loan~~ | ~~$6,000~~ | ~~$135~~ |  |
| ~~Student Loan~~ | ~~$15,000~~ | ~~$159~~ |  |
| **Total** | $0 |  |  |

…I’ll be able to wave goodbye to Sallie Mae and be debt free. If I have a plan and attack that plan with determination, it is possible to get out from under thousands of dollars of debt and be free!

*(Back to slide with “Save” heading)* And once that debt is gone, we can get on the proactive side of saving. We can save for **Short-Term Goals**. Here’s a little FYI…Christmas is going to happen again this year. In December. But this year, you can be ready for it! You could put a little bit of money away every month to save up for the holiday. Don’t you think it would be a lot more fun to go shopping with cash in your hand instead of swiping your way into debt?

Short-term goals can be large expenses like a car or new furniture or that new roof you need to put on your house. This is where you save for a vacation or that club soccer team your kid wants to join this summer.

You can also begin to save toward **Long-Term Goals**. The biggest focus of this area is your retirement savings.

To give you an idea of how effective this plan can be, let me give you an example. *(picture)* Let’s suppose we have this young couple. We’ll call them Michael and Lilly. Michael and Lilly are 25 and just starting their married life together. Between them, they make $55,000 a year. Not a ton, but not unusual. If they follow the 10-10-80 plan, by the time they reach 65, they will have… *(add below picture)*

* **Given $220,000 back to God.**
* **Saved $2.5 million dollars for retirement.** And, of course Michael and Lilly aren’t going to blow all of that on cruises, they are dreaming of the Kingdom impact they can have during their retirement years!

$220,000 back to God and $2.5 million in retirement…and all of that assumes no raises for 40 years! Of course there will likely be raises, and that’s why we should think of 10-10-80 as a starting point, as a floor and not a ceiling. As we grow, and God continues to bless, we may want to live 12-10-78 or 20-15-65.

Having a plan and engaging in the practices we’re talking about is a game-changer, friends! We’ll feel financially free. Generosity becomes a joy.

**Live**

*(Back to 3 Practices)* But of course, this only becomes possible if we stay true to the third practice and *(highlight)* **Live** on what is left. Our lifestyle is determined by what is left after we give and we save. And we need a plan for these dollars.

Lifestyle encompasses a variety of things. It includes:

* Your mortgage or rent payment
* Utilities
* Transportation costs
* Food and groceries
* Entertainment
* Clothes
* And other less regular expenses like birthday gifts.

What is left determines what you can spend on those things. And remember, if you don’t tell your money where to go, you’re always going to wonder where it went, and you don’t want to be left wondering where it went when the mortgage payment is due. That’s why you need a plan.

Unfortunately, we don’t have time to walk through how to make that plan, but here’s what I’m going to offer you. If you text the word **PLAN** **to** **313131**, we’re going to send a link to a great tool that can walk you through setting up a personalize plan to get you going on the road to financial freedom. *(The link will take people to https://www.everydollar.com/ which is the Dave Ramsey budgeting app.)*

**Challenge**

Friends, here is the truth. It is possible for you and I to be financially free. The practices we talked about today will lead us in that direction. So I want to challenge you today to make a plan.

And here’s the thing, we don’t want you to have to figure all of this out on your own. We can help one another move forward on this path to financial freedom!

In the coming weeks, we have several opportunities for you to take advantage of…

*Highlight upcoming FPU, Thrivent, etc. events. (Slides for each event)*

The first step in your plan might be to sign up for one of these opportunities.

**Conclusion**

Remind people why we are talking about all this practical stuff…78% living paycheck to paycheck…#1 stressor.

*(Back to 3 Practices)* The Give, Save, Live practices lead to a life of freedom. You need a plan. I need a plan. A plan that starts with Give and Save and then lets those two things determine Live.

I can tell you honestly, friends, that there are many “live” decisions in my life that I regret. You could come over to my house and look in my clothes closet to see many of those regrets.

But I can also honestly say that I have never regretted a “Give” or “Save” decision. Why? Because ultimately those decisions have led my heart to Jesus. Every time I give back to him, every time I follow his wisdom, my heart aligns a little bit more with his.

**“For where your treasure is, there your heart will be also.” –Matthew 6:21**

I want my heart to belong to Jesus’…and I know most of you want that for you heart too. So let’s commit to these practices of trust. They will lead us to a place of freedom.

1. https://www.cnbc.com/2017/08/24/most-americans-live-paycheck-to-paycheck.html [↑](#endnote-ref-1)