



**Financial Stewardship that Honors Christ!**  
*Momentum* Sunday, October 20, 2013

**Text: Proverbs 3:1-10**

- First, some of you might be saying, “I keep hearing about this thing called **Momentum**. What is that?”
- **Momentum** is a program designed by Dave Ramsey ([www.daveramsey.com](http://www.daveramsey.com)) where entire churches are challenged to apply the **Lordship** of **Christ** in the area of money. The goal is “to come to know and understand what it looks like to follow Christ financially.”
- “It’s about creating a church filled with intense, passionate, sold out givers.”
  1. This program has an interesting theorem attached to it:  $Fi/T(G) = \text{Unstoppable Momentum!}$  (Focused Intensity over Time multiplied by God)
  2. And asks a question: “What could the people of God do for the Kingdom of God if they were **DEBT FREE?**”
- The goal of the program is to put 80% of the church through *Financial Peace University* at one time (which we did in 2008) and thereby change the financial DNA of the church, and do so by generationally . . .
  1. Getting the saints totally out of debt (Pro 22:7)
  2. Bringing stewardship principles to bear, like budgeting, balancing check books, having the right insurances, and so on. (Pro 27:23-27)
  3. Building up savings (Pro 21:20)
  4. Cultivating giving (Lk 6:38)
  5. Leaving an inheritance! (Pro 13:22)
- How does that sound? Can you **Imagine** being debt free? ☺

**Some thoughts on current realities**

1. As of the date of this sermon, we are only four days removed from the end of a government shutdown where hundreds of thousands of people were furloughed.
2. The national debt is quickly approaching \$17 Trillion dollars. Unfunded liabilities are in the neighborhood of \$80-100 trillion!
3. The 2007-2008 recession driven common sense is quickly dissipating as people go back to **borrowing**.
4. The moral decline of the nation seems to be keeping pace with the debt, and any thought of applying a biblical worldview to either morality or economics is considered by many to be anathema.
5. All this to simply say this: “**Christian. . . get on God’s plan! Don’t be like the world in any area, including money! Pursue a more biblical socio-economic paradigm! Get off the sinking ship of ideas!**” ☺

**A few thoughts on this Text:**

1. First, most of this text applies to every part of life. We are simply focusing on the stewardship part.
2. Our tendency is to “**forget**” or neglect biblical teachings, no matter how they come to us (through our fathers, through preachers, or through our own studies). (v1a)
3. Our struggle is to be “keepers” of the commandments of Scripture. (v1b)
  - a. “Keeping” implies **consistency**.
  - b. Oh, that hated word! ☺ It means to get up each day and do what the Lord says! It means next week we are still obeying. It means next year we are still obeying. It means decades later we are still obeying!

4. But there is much blessing in obeying! (v2)
  - a. Length of days. Why would this be? Added peace. Anybody want some of this?
  - b. For our purposes today, think about the possibility of less **stress** (length of days) and more peace in the area of stewardship. Why not go for it?
5. Biblical stewardship is driven not by the love of **money** but by the love of the Lord! (v3)
  - a. *1Ti 6:10-11 ESV For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. (11) But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness.*
6. This love for the Lord should produce obedience, and obedience brings “favor and good success.” (v4)
  - a. *Joh 14:15 ESV "If you love me, you will keep my commandments.*
  - b. *Deu 10:12-13 ESV "And now, Israel, what does the LORD your God require of you, but to fear the LORD your God, to walk in all his ways, to love him, to serve the LORD your God with all your heart and with all your soul, (13) and to keep the commandments and statutes of the LORD, which I am commanding you today for your good?*
  - c. *Jos 1:8 ESV This Book of the Law shall not depart from your mouth, but you shall meditate on it day and night, so that you may be careful to do according to all that is written in it. For then you will make your way prosperous, and then you will have good success.*
7. In the area of stewardship, I challenge you to **trust** in the Lord! (v5)
  - a. Don't do it your way! Do it His way! Reform your money habits to a biblical pattern!
  - b. Lean not to your (or my, or Wall Street's, the government's, or your Uncle Fred's) understanding! ☺
  - c. Even in the area of money, acknowledge Him and seek straight paths! The world's way is a nightmare! (v6)
8. Turn from so-called worldly wisdom concerning money and stewardship! (v7) Don't think you are smarter than God! ☺
  - a. *1Co 3:19 ESV "For the wisdom of this world is folly with God. For it is written, 'He catches the wise in their craftiness,'"*
  - b. Also the fear of the Lord is to inform our money practices as it does our fight against sin!
  - c. Let's allow the Lord to “heal” and “refresh” this area. (v8)
9. “Honor the Lord with your wealth!” (v9)
  - a. This should be our goal. We should want to glorify God in the area of money as in any other area!
  - b. Too often we fail to apply a “**gospel** motive” to money like we do other areas. But the great commission applies here too!
  - c. **Christ is to be honored with all we have! Christ is to be exalted in our use of all He has given! Christ is to be central in all our deeds!**

### **Financial Stewardship that Honors Christ!**

1. First, it's **biblical**.
  - a. *2Ti 3:16-17 ESV "All Scripture is breathed out by God and profitable for teaching, for reproof, for correction, and for training in righteousness, (17) that the man of God may be competent, equipped for every good work."*
2. It fights against **personal** idolatry.
  - a. *Mat 6:24 ESV "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."*

3. It avoids **cultural** idolatry.
  - a. 2Co 6:14-15 ESV *“Do not be unequally yoked with unbelievers. For what partnership has righteousness with lawlessness? Or what fellowship has light with darkness? (15) What accord has Christ with Belial? Or what portion does a believer share with an unbeliever?”*
  - b. The principle here is to take care in what you support financially. Does it honor the Lord?
4. It is **generous**.
  - a. Luk 6:38 ESV *“give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.”*
5. It is **disciplined**.
  - a. Php 4:11-13 ESV *“Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. (12) I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. (13) I can do all things through him who strengthens me.” (See also 1 Tim 6:6)*
6. It is **Kingdom** and Covenant oriented.
  - a. Deu 8:18 ESV *“You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day.”*
  - b. In other words, it takes a Gospel and multigenerational view. Stewardship that honors Christ actually involves thinking about how decision will affect the spread of the Gospel AND our children. (Pr 13:22)
7. It is free of **bondage**.
  - a. Scripture declares principally, that *“...For whatever overcomes a person, to that he is enslaved.” (2Pe 2:19b ESV)*
  - b. Christians are commanded to be slaves and servants of only one: Christ. (1 Cor 7:22) We are not to be under the yoke of anything other than the commands Christ: 1Co 6:12 ESV *“All things are lawful for me,” but not all things are helpful. “All things are lawful for me,” but I will not be enslaved by anything.*
  - c. Understand this principle clearly. It doesn’t mean you are dishonoring to Christ when a situation turns bad; it means we must avoid bondage that forces you to sin or compromise!
  - d. Christian freedom is always for the purpose of honoring Christ!

**Ya’ll know I gotta throw in some dreamin’!**

So what if you got serious and . . .

Cut cable:	\$50/mo
Packed your lunch (and stopped going to Starbucks☺):	\$50/mo
Got rid of your car payment:	\$350/mo
Paid off your debt (credit cards, personal loans, etc):	\$300/mo
Shopped for groceries with coupons and a list:	\$50/mo
Took an extra job or worked more hours:	\$200/mo
<b>Total:</b>	<b>\$1000/mo!!</b>

**Can you find some fun things to do with an extra \$1000/mo? I bet you could! ☺**

1. \$1000 per month is a good debt snowball. You can start killing those payments!
2. \$1000 x 24 months = a very nice emergency fund!
3. \$1000 invested at 12% for 15 years is \$500,000! At 8% it’s \$345,000!

4. \$1000/mo could cash flow more career training or a college degree, or a business start up, or, or, or . . . which could double or triple your income! 😊
5. \$1000/mo could pay rent for a struggling family for 6 months or could be divided up into \$100 bills and given away to demonstrate tangible care for others, or increase your giving to your church! 😊

**Let's honor Christ in our Stewardship! You can do it!**