

Simplify 3: ten practices to unclutter your soul

From Overwhelmed to In-Control

Mastering Your Finances

Simplify... We've spoken about our energy reserves and how to replenish those so that we might live from a full bucket.

John 10:10 *The thief's purpose is to steal and kill and destroy. My purpose is to give them a rich and satisfying life.*

We've spoken about how we spend our time.

We've realised that time is a gift and that using it wisely is a holy endeavour.

Ephesians 5:16-17 *Make the most of every opportunity in these evil days. Don't act thoughtlessly, but understand what the Lord wants you to do.*

Today we touch where it hurts. Mastering your finances!

Few things have the power to throw our lives into chaos like financial stress.

An out-of-control financial picture leaves us vulnerable to unspeakable pain.

No matter how full our energy buckets are or how intentionally we've designed our schedules, a dysfunctional relationship with money will result in an ever-present feeling of being beset and besieged.

There is no way to simplify your life if your relationship with money is out of control!

Why Talk About Money?

Stereotype that all pastors really care about is getting people to give more money.

I address the issue because Scripture addresses it, and judging by the number of verses related to money, it's clear that right relationship with our finances is of great importance to God.

As your pastor, I must take my responsibility seriously to educate you on what the Bible teaches in this regard. Great stewardship brings financial freedom.

Life-changing peace permeates people's hearts when they surrender their finances to God's guidance.

The Breaking Point

Luke 19:1-10

Jesus entered Jericho and made his way through the town. There was a man there named Zacchaeus. He was the chief tax collector in the region, and he had become very rich. He tried to get a look at Jesus, but he was too short to see over the crowd. So he ran ahead and climbed a sycamore-fig tree beside the road, for Jesus was going to pass that way.

When Jesus came by, he looked up at Zacchaeus and called him by name. "Zacchaeus!" he said. "Quick, come down! I must be a guest in your home today."

Zacchaeus quickly climbed down and took Jesus to his house in great excitement and joy. But the people were displeased. "He has gone to be the guest of a notorious sinner," they grumbled.

Meanwhile, Zacchaeus stood before the Lord and said, "I will give half my wealth to the poor, Lord, and if I have cheated people on their taxes, I will give them back four times as much!"

Jesus responded, "Salvation has come to this home today, for this man has shown himself to be a true son of Abraham. For the Son of Man came to seek and save those who are lost."

Zacchaeus had a terrible financial mind-set that left him increasingly filled with guilt and shame. But then he encountered Jesus...

Why would a wealthy man sacrifice his dignity by climbing a tree?
Why was he so determined to see Jesus?
Zacchaeus wanted help and maybe the teachings of Jesus had given him hope?

How do you feel about your true financial condition?
Peace and satisfaction? Turmoil or deep embarrassment?

Zacchaeus was at his breaking point. How do you think he may have felt when Jesus invited Himself over for dinner? Or when Jesus walked into his house filled with luxury and fine furniture/ His perspective was being transformed.
What had once made him proud, now left him ashamed.

We don't know how the conversation went but we do know the outcome.
Something happened in his heart that turned his life upside-down.
At long last, he surrendered the idol of his life. Jesus said "Salvation has come to this home today!"
Someone, whose heart was at war with God, had been reconciled with Him.

Luke tells us of how there was a complete changer of heart in this man and his relationship with money. He reconciled himself financially to a holy God.

A Second Reconciliation

Far more Christ-followers have spiritual reconciliation experiences with Jesus than financial reconciliations with Him.

When Christ redeemed you, He forgave your moral indebtedness and your wrongdoing. You were spiritually reconciled to God. This is the single most important inner shift in the life of any Christian. But if you haven't yet experienced a second reconciliation – a financial reconciliation in which the power of God breaks the power of money in your life, his love cleanses your shame and guilt about your financial state, and the Holy Spirit fills you with power to move ahead with all-new financial policies – then you're still one reconciliation short!

How does financial reconciliation with God happen?
Let's look at an example of spiritual reconciliation and explore some parallels.
Story of the jailer of Paul and Silas:

Acts 16:31 *They replied, "Believe in the Lord Jesus and you will be saved, along with everyone in your household."*

The key word here is *believe*.

Financial reconciliation is similar. Bill Hybels says that:

"In my study of Scripture, I've found that five central tenets form the foundation for full financial reconciliation with God. To experience this in your life, I believe you must fully embrace these key financial beliefs."

Five Beliefs of Financial Reconciliation

Belief#1: All I Have Comes from God.

James 1:17 *Whatever is good and perfect comes down to us from God our Father, who created all the lights in the heavens. He never changes or casts a shifting shadow.*

God gave you life. He gave you talents and learning capabilities. You are not a self-made man! You are a son or daughter of a loving Father who has given you everything you have and invites you to steward you talents, gifts, finances and possessions for His purposes in the world.

Belief#2: I Live My Life Joyfully Within God's Current Provision for My Life

Human nature: *If only...I would be happy!* More money doesn't equal greater happiness.

Philippians 4:11-13

Not that I was ever in need, for I have learned how to be content with whatever I have. I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything through Christ, who gives me strength.

Someone fully reconciled to God financially can joyfully accept God's current level of provision for their life.

It is our responsibility to make adjustments so we can live within God's provision and be joyfully content whether He provides a little or a lot in any given season.

Implication 1: When God increases someone else's provision, do you become envious? Do you get angry and ask, "Why him and not me?"

Or can you rejoice in another's increase in provision?

Implication 2: Debt. ***Debt comes from wanting more than God's current provision for your life and arranging other ways to get it.***

You will only know true financial peace when you learn to live joyfully *beneath* God's provision in every season of your life.

When you overspend to maintain an inflated lifestyle, it's like telling God, "Hey, You blew it. You messed up my provision level. You got it all wrong. I need more money. So I am going to use debt to arrange a level of provision beyond what you are providing through my income."

Are you living on God's provision for you? Say:

Beginning today, Lord, I commit to living joyfully Your current provision for my life.

Belief#3: Honour God by Giving the First Tenth of All My Earnings to His Purposes in the World

Proverbs 3:9-10

Honour the LORD with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine.

Malachi 3:10 *Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the LORD of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!*

Guilt-free! This requires faith.

Story of two friends, **John:** Going from A to B requires 100% of my earnings.

Jo: I believe God can take me from A to B on 90%. I believe that, as a reward for my faith and obedience, God will take me from B to C as well!

C isn't even on John's radar!

Note: Both John and Jo think the other guy's an idiot!

Which idiot do you want to be?

This is a key step toward simplifying your life.

No guilt, no shame, just a purposeful decision that lines up with being fully reconciled to God.

Belief#4: I Set Aside a Portion of All My Earnings into a Savings Account for Emergencies, Giving Opportunities and My Later Years

Proverbs 6:6-8

*Take a lesson from the ants, you lazybones. Learn from their ways and become wise!
Though they have no prince or governor or ruler to make them work,
they labor hard all summer, gathering food for the winter.*

Follow a 10-10-80 principle. 10% for God's purposes, 10% for the future and live on 80%.

Belief#5: I Live Each Day with an Open Ear toward Heaven, Eager to Respond to Any Whisper from God regarding My Resources

When you are spiritually reconciled to God, you're in a dynamic two-way relationship with Him throughout the course of your day.

Christianity is not a static creed or set of rules.

Christianity is a dynamic relationship between you and God.

Just like breathing, listen, pray, relating to God throughout the day.

God didn't set you free from your sin so that you could live in bondage to debt for the rest of your life. He wants you to be free and experience the privilege of watching your resources help others.

Decision Time

"Just as I am, God, without one plea – a moral screwup, a financial failure.

Just as I am, without one plea. I have no excuses, God. I made all those crazy decisions.

I am the idiot who doesn't trust you. I'm the guy. I overspent. I've done this to myself.

Here I am, God, without one plea.

And here you are, God, with love and forgiveness, ready to cleanse me from all that past insanity.

Extend Your hand of grace to me so I can start fresh.

Help me simplify my life by mastering my finances and experiencing a full spiritual reconciliation with You."

Bill Hybels

Choose faith. Go God's way.

You will never be able to simplify your life until you master your out-of-control finances.

When you give Him control of your financial world, you are making a decision of great importance that could change destinies.

Stop the financial insanity today. Ask God to help you get this financial thing right.

Action Step

Commit to the Five Beliefs of Financial Reconciliation

Consider the five beliefs, do you believe them, or don't you?

Can you mark today as saying, "Lord, I want to be financially reconciled to you?"

As you go through each of these five statements, prayerfully invite God to shine a light on areas in your life that need to be surrendered to Him. Then commit yourself to each belief. Write it down.

- Belief#1: All I Have Comes from God.
- Belief#2: I Live My Life Joyfully Within God's Current Provision for My Life
- Belief#3: Honour God by Giving the First Tenth of All My Earnings to His Purposes in the World
- Belief#4: I Set Aside a Portion of All My Earnings into a Savings Account for Emergencies, Giving Opportunities and My Later Years
- Belief#5: I Live Each Day with an Open Ear toward Heaven, Eager to Respond to Any Whisper from God regarding My Resources