

THE FINANCIAL CRISIS: A BIBLICAL PERSPECTIVE

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INTRODUCTION:

- A. I've found myself doing something unusual over the past couple of months. I've been watching the stock market.
 - 1. This isn't because I have a lot to gain or lose; I don't. But I've been watching to keep a pulse on what is happening with the economy. It seems like every day we are getting some negative piece of news: the market is down 300 points; some big corporation announces a massive layoff; another American automaker is on the verge of bankruptcy. It all leaves us fearful about where all of this is going, how we will be affected and when will things begin to turn around.
 - 2. But more than being fearful, many are angry. Some are angry with the government because they spend more money than they have and run up huge deficits. Others get angry when they learn of corporations that are in financial trouble making extravagant purchases. People really get angry when we learn of politicians and CEOs acting corruptly, lining their own pockets and cheating voters and stockholders.

- B. But have you ever stopped to consider that the way the government and some corporations conduct their business is merely a reflection of the way many Americans conduct their own personal business?
 - 1. We would prefer to think that this isn't so, but the facts tell another story.
 - a. 43% of families spend more than they earn each year. On average, Americans spend \$1.22 for every dollar they earn.
 - b. To cover this budget deficit, the average household carries \$8,000 - \$9,000 in credit card debt, with an average interest rate of 15%.
 - c. It's no surprise to find that personal bankruptcies have doubled in the last decade.
 - d. Our kids are graduating college with more student loan debt than ever and almost \$3,000 in credit card debt.
 - 2. What are people spending all this money on? Many are making extravagant purchases for things they don't need and can't afford. They can't really afford new furniture for the house, a new TV, or eating out five times a week. So they pull out the plastic, add some more to that \$8000 balance they have on credit cards and struggle to pay the monthly minimums. This may not be the way you live, but it's the way many live.
 - 3. Worse yet, when people get into a financial crisis they find it easier to engage in unethical behavior. They make promises to pay when they know they cannot. They borrow from friends and don't pay them back. An increasing number of students default on their college loans.
 - 4. For all of our griping about the government and business, perhaps they simply reflect what is going on all the time in homes across this country.

- C. Not only do we hear a lot about the current financial crisis, but watch the news and you will find that someone always has a solution.
 - 1. Everyone has a plan to fix what is wrong with our economy. If you are struggling with family finances, everyone has a plan to fix that too – a book to read, a CD to listen to, a strategy to implement.
 - 2. But there is one perspective on all of this that you rarely hear discussed. No one ever asks, "What does God say about all of this?" In fact, some may believe that God doesn't really say anything. Some might even wonder why we would discuss finances in this setting.

- D. I want us to answer that question.
 - 1. We are beginning a series of lessons entitled: *Prosperity, Poverty and the Wisdom of Proverbs*. Our goal is to consider an entirely new angle on the financial turmoil that troubles so many families. We want to examine what God says about how we handle our financial resources and the solutions we can find in His word to the money problems that make us miserable. For many it will be an entirely new perspective on this problem. We will give special attention to the book of Proverbs. It has a lot of practical teaching to help us use our money wisely.
 - 2. We will begin by laying a biblical foundation for our study. We want to demonstrate that there is a spiritual dimension to this problem. We want to answer the question, "Why are we talking about finances in a worship service?"

God says a lot about money.

- A. While all Bible students recognize that the Bible talks about money, few realize the extent to which the Bible deals with this issue.
 - 1. In the beginning, it is clear that God instructed Cain and Abel to give back to Him a portion of their blessings (Genesis 4:1-5).
 - 2. The Law of Moses is filled with instructions about handling money:
 - a. lending (Deuteronomy 23:19-20)
 - b. charging interest (Exodus 22:25)
 - c. honesty in business practices (Deuteronomy 25:13-15)
 - d. sharing with the poor (Deuteronomy 24:19-21)
 - e. giving to the Lord (Deuteronomy 18:1-5).
 - 3. Proverbs is filled with instructions about money. Of the 915 verses that make up the book, almost 100 speak to the way we handle money.
 - 4. When we reach the prophets, we find God charging His people with sin in matters related to money (Amos 5:11, Micah 6:11).
 - 5. Moving to the New Testament, we find that how we handle money and possessions was a frequent topic of Jesus' teaching. Skim through the Sermon on the Mount (Matthew 5):
 - a. store up treasure in heaven (6:19-21)
 - b. don't fret about material things (6:25-32)
 - c. seek the kingdom first (6:33)
 - d. don't give to the poor to be seen by men (6:2)
 - e. honor your commitments (5:37).
 - 6. This theme is continued in the epistles with teaching about:
 - a. working (I Thessalonians 4:11)
 - b. giving (II Corinthians 8-9)
 - c. paying taxes (Romans 13:7)
 - d. the danger of obsession with wealth and things (I Timothy 6:9-10)

- B. What's the point? God has a lot to say about money, perhaps far more than many realize. But there is more that needs to be said...

God addresses our struggles.

- A. These instructions are more than general statements about not being materialistic and being honest in our dealings with others. God addresses many of the specific things that get people into financial trouble. What are some of the reasons people get into financial messes?
 1. Some believe money will make them happy, thus they do everything they can to get it (Ecclesiastes 5:10).
 2. Some are over-spending and getting into debt (Proverbs 22:7).
 3. Some get caught up in "get-rich-quick" schemes (Proverbs 28:19).
 4. Some co-sign for a friend and get stuck with a debt they cannot pay (Proverbs 11:15).
 5. Some are lazy and don't work, or fail to work hard enough (Proverbs 10:4).
 6. Some are tempted to gain a financial advantage, especially when money is tight (Proverbs 28:6).
- B. What's the point? Not only does God say a lot about money, He specifically addresses the financial mistakes people make which leads grief into our lives. But more still needs to be said. All of this teaching tells us something...

God has expectations.

- A. Let's be very plain: I do not have the right to take the money I'm paid for my work and do anything I choose with it. God has expectations. After all, it's His money (Deuteronomy 10:14). We simply handle His stuff for a little while.
- B. Because that is true, He has the right to tell us exactly what He wants us to do with His stuff.
 1. He speaks to us about our attitude toward our money and possessions.
 - a. He doesn't want my life to be all wrapped up in stuff (Luke 12:15).
 - b. He wants our minds to be focused on spiritual things – heavenly treasures (Matthew 6:20).
 2. He also speaks to us about our actions – what He wants us to do with our money. Again, I can't do just anything I choose.
 - a. He wants me to use a portion of what I earn to support His cause (I Corinthians 16:1-2).
 - b. He wants me to take care of my family (I Timothy 5:8).
 - c. He wants me to be wise with my money so that I will not fall into need (I Thessalonians 4:11-12).
 - d. He wants me to avoid debt so that I can avoid the grief that goes with it (Proverbs 22:7).
 - e. He certainly does not want me doing anything unethical or dishonest (Proverbs 28:6).
- C. Some may balk at this idea of being told what to do with their money. But they are forgetting something very basic; IT'S NOT OUR MONEY!
 1. We need to get that firmly ingrained in our minds. It all belongs to God. He has the right to tell us exactly what He wants done with it (Mark 10:21). If I borrow your car, you would have the right to tell me how to use it.
 2. Once we figure this out, it changes everything. No longer is this about doing what I want to do with my money. Instead, I have to go to God's word and seek to understand what He wants me to do with His resources that He has loaned to me.
 3. God has expectations. But don't miss the point. God's instructions about money are not designed to cause us grief. We need to remember this key truth as we process these instructions...

God wants us to be happy.

- A. Financial problems make that difficult. Few things can steal our joy more quickly than money worries.
 1. It's difficult to have peace of mind when you're not sure when the car will be repossessed or the light turned off.
 2. It's hard to enjoy dinner and a movie with your spouse when you're not sure if this night out will make it difficult to buy food for your kids.
 3. It's hard to sleep at night when you have no idea how you will put your kids through college, much less retire.
- B. God doesn't want us to be miserable. He loves us and wants us to experience joy and peace (Galatians 5:22). These desires are behind His instructions about money. He wants us to have financial peace. His word can tell us how to do that. This is what we will be exploring in this series.

Conclusion: The Most Important Peace

It is important to be at peace about our finances, but it is even more important to be at peace with God.