



Check the Gauges

Part 3 – The Financial Gauge

Pastor Ted Cunningham

We are in a series called *Check the Gauges*. We're talking about how your personal wellness is tied to ministry effectiveness. I've been excited for this for over a month. As we talk about *Part 3 – The financial Gauge*, we want to give away an O'Reilly gift card to the person with the most miles on their vehicle. We're going to do it here in the Castle, but we want you to participate at the Chapel and out in the Courtyard. If I give you the final number from here, and if you can beat it, email the church office during this message and we will send you an O'Reilly's gift card to keep your car going.

So, here's how we're going to give it away. If you have more than 100,000 miles on your car, would you please stand and make Dave Ramsey proud. Look around the room. Yeah, and they're proud. A lot of chief's gear in the room today. If you have more than 200,000, stay standing. And we just lost all the Ford and Chevys; they went down. More than 300,000 stay standing. The rest of you may be seated. Look, their going to get cocky. You're going to see a lot of cocky in the room. Okay, how many miles? Four hundred and two thousand, you've got it. McMurdo! You have to tell the truth. Make and model? "2002 Dodge. Who believes a Dodge has 400,000 miles on it? Good job, man, way to go.

Anybody want to know what 8:15 miles was? It was 528,000. It was on a Hyundai. What do you have? 810,011? You're a professional car guy. I met you at the airport last week. He shows cars all over the country. Like you need an Oreilly's gift card. You probably own O'Reilly's.

Today, we're talking about how to have some reserve in the tank, not so you can live your best life now, but so you can be generous and serve the Lord with your money. Live and give. That's what Dave says – Live and give like no one else.

Let's start in 1 Timothy 6 : 10. Paul says, **10 For the love of money is a root of all kinds of evil.** Let's start there with our theology. Money is not evil. It's the love of money, the pursuit of it to make it all about us. **Some people, eager for money, have wandered from the faith...** You know them and you've had that story and that may be your story that you were chasing after something, and you cut some corners and you've made some decisions that you know did not honor the Lord and it cost you and your family. You **...wandered from the faith and pierced themselves with many griefs.**

Jesus says this very clearly in Matthew 6: 24 – **24 "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.**

Today, we are going to put money in its rightful place. Today, we are going to see the purpose of money and we're going to look at how to make better decisions, so we don't have to run on empty financially. This is the joy of it, right? So that when we see need, we can meet it. When there is need in our family, when there is need in our community. I think it's the thing I'm most grateful for about our church. Every year, when we budget, the budgeting is really simple. We just take what was given the previous year and then 90% of that becomes our budget for the next year. We automatically go into the new year with margin, so that we can hear about a need during the week and we don't have to wait until Sunday to ask you to be generous so that we can send money to Maui, so that we can send money to Florida, so that we can send a truck from Convoy of Hope, so that we can meet the need of a missionary in Haiti after an earthquake or to provide an oven as our Guatemala team did this week. We were able to do that because of the generosity that has already taken place, and there is margin. So, we are able to tell you about what you've already done each and every week. We are grateful for that. We have that corporately. We want that individually for you and for your family.

Paul goes on to say in 1 Timothy, **17 Command those who are rich in this present world not to be arrogant...** Do you know anyone who is arrogant with money? Do you know anyone who makes a lot of money and they let you know how much they make? And everything about them is impressing you with what they have or with what they make. Stop trying to keep up with the Joneses because the Joneses are broke. The people you're trying to impress don't even like you anyway, so we're not going to be arrogant. Here's the key – don't put your hope in it. Yes, put money aside for the future, but we're not driven by what the stock market is doing. Follower of Jesus, we've seen the highs and we've seen the lows, but our hope is not on Wall Street. Our hope is in the Lord our God, who provides richly for us. Why do we not put our hope in all of this? Because it's so uncertain. We've seen time and time again fortunes gained, and fortunes lost. **...nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.**

We're going to see today that you can own nice things, drive a nice car, live in a nice house, have your Condo down in Florida. Do all of that so long as your priorities are straight. One of the problems we have is when we are young, we want in three years what our parents spent 30 years accumulating. What we want to see is... We need to be patient with everything we're talking about today. I don't think you're going to leave here today... If you've got no money in the bank, I'm not telling you that by Friday, you're going to have thousands of dollars, and everything is going to be straight. We've said if you're on E, at least have a plan for what it's going to take to get to the reserve. We're going to talk a lot about the plan today, so we're not arrogant, we don't put our hope in it. It's uncertain. We put our hope in God.

I don't know if you do this when you read the Bible. There are times I'm reading the Bible and I become very judgmental about the person that's being corrected. Do you do this when you read the Bible? Like the Israelites. They are provided mana and water, in the desert. Days later, they forget and start whining and complaining. I'm like, "What's your problem, people?" But I'm reading it. "How can you forget? Why are you so forgetful?" That's the moment the Holy Spirit convicts us, which he does as we read, and we realize oh wait a second, I'm a forgetful person too. We are all forgetful people.

We read in Deuteronomy 8 – **17 You may say to yourself, "My power and the strength of my hands have produced this wealth for me." 18 But remember the Lord your God...**

We read that time and time again – He has provided for and he will continue to provide. Remember the Lord your God. This is what's important to understand about giving. Every time you give, follower of Jesus, you are reminding yourself that none of it is yours in the first place. You're reminding yourself that it's all His. So, you are remembering the Lord every time you give. **...for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.**

In other words, when you're whining and complaining... He's saying this to the Israelites ... "You're even forgetting about the fact that I brought you out of Egypt. I brought you out of slavery. I dropped food out of the sky for you." Don't ever forget what the Lord had done for you and that is a lesson for all of us today. Don't ever forget how well you've been provided for. And be honest about money mistakes. Be honest if you're not being a good steward. Some of us think, *My problem is I do need more money.* No, today we're going to look at the fact that what are you doing to steward the money you already have and do it well?

This clip is from the movie Shenandoah. I've shown it before, but it's one of my favorite Stewart clips. It's 22 seconds, but this is exactly what Deuteronomy is sharing with us. This is an arrogant prayer.

"Lord, we cleared this land. We plowed it and sowed it and harvested it. We cooked the harvest. It wouldn't be here, we wouldn't be eating it if we hadn't done it all ourselves. We worked dog bone hard for every crumb and morsel, but we thank you just the same anyway, Lord, for this food we're about to eat. Amen."

Maybe you've never said it, but we've felt it. "I did this. I provided this." And so we've been going through these gauges At week one, we looked at the rest that we need. And some of you are running on E there and it's created a mess in your emotional gauge, and you're depleted emotionally. Today, we'll see... Some of you are struggling and surviving and you have no reserve. You can barely take care of yourself. And you know the financial gauge being depleted has led to a lot of relational emptiness.

Dave Ramsey says this is why you don't let your children... Or you don't loan money to people. If you loan money rather than give it to family members, Thanksgiving will never taste the same." And some of you have that story. You loaned money to family, or you gave money to family, you watched them use it poorly, and it has just affected the relationship.

And in all of this, we have to make the decision in that spiritual gauge. Are we going to serve God or serve money? I want to be full. I want reserve in the tank so that when there is need in my family, I can meet it. When there is need in our church, we can meet it. When there's need in our community, we can meet it. There is no greater joy. The Guatemala team came back late last night, and they will tell you that as they provided for the physical needs and feeding centers and as they provided for the needs of missionaries who will go six months without getting an oven fixed. What is it, \$800.00? Just go buy it. There is no greater joy than to see need and meet it. And when you're financially healthy and you have some in the tank you are able to do that.

Paul says this in Philippians 4: 12 – **12 I know what it is to be in need, and I know what it is to have plenty.** How many of you in here. No matter where you are today, at some point in your life, you know

what it means to be in need. How many of you know what it is to live in plenty. Paul says, ***I have learned the secret of being content...*** When we see *secret*, sometimes we go, “Am I going to be able to figure this out?” Yeah, it’s going to be really easy for you because the secret is Jesus. ***...in any and every situation...*** You have to tie Verse 12 to Verse 13. ***...whether well fed or hungry, whether living in plenty or in want.*** We all know Verse ***13 I can do all this through him who gives me strength.*** That verse is not in your Bible for sports teams. That’s not why it was placed there. It’s not to pray before you go out onto the field. You can pray it, but it’s not to guarantee you a victory. It doesn’t say you can do whatever you want because of Christ and his strength. Verse 13 is saying, “I have learned that through Christ, I can live in extreme circumstances, extreme highs, extreme lows, I can do it all through Christ who strengthens me. You see it right here in Verse 12 – ***In any and every situation. Whether well fed or hungry, whether living in plenty or in want.***

Today, we want to talk to five people and put five people in mind as we get very practical with this. How to encourage you so that you can have some in the tank so you can be effective in ministry. Some of you might be new to our church going, “They must be having budget problems. The pastor got the tithing message out.” Nope. There are no money problems, but our desire as a church is to be a generous church. Our desire for you is to be a generous follower of Christ. I mean it flowing out of you, and you have to have something in the tank, you have to get to a place where you know how not to life on E.

We’re going to talk to these five people. There are some of you on E right now and you’re **surviving**. You require financial assistance to get by. You need to know this church practices Acts 2 and Acts 4. Our desire is to gather and pool our resources so that we can help those in our church that are surviving. And we do. I can tell you that after 20 years, legitimate needs get met in this church in significant ways. We want that for you. Every time I share this, there are people that freak out a little bit going, “The flood gates are going to open. There’s going to be a mad rush on the benevolence fund. It’s never happened, and we’re not worried about it. If you have a real need in this church, would you allow your church family to meet it. Would you please let us know. You need to put your pride aside and say, “I need help.” Let your church family practice that with joyful hearts. ***They sold what they had, and they brought it to the gathering so they could distribute to those who were in need.*** That’s why it’s important to be a part of a church. We meet the needs of one another.

I do want to encourage you that before you ask for a need to be met, we don’t want to go on Facebook and see your pictures from Disney last week. Because we don’t just start doing this, we understand... What we are talking about today is a stewardship and discipleship issue. We’re not just going to hand you money; we’re going to help you. Like, how are you in this situation? We had it in the first gathering. You’re in this situation, you need hotel rooms, whatever. You may hear people online go, “Woodland Hills doesn’t meet my needs.” No, we did, but what’s the plan? Let us help you beyond just a check or a gift card or groceries if you are surviving. There are some of you that require financial assistance. Some of you, you’re day to day. You don’t ever ask for help, but your going to work today to eat today. You’re going to work tomorrow... I’ve had a lot of folks over the years I know in our church that have gone to work for someone at their house and they can’t wait until Friday payday. Their like, “I don’t want you to pay me for not working, but is there anyway you can pay me at then end of today?” We know that there are those family members in our church.

There are some of you that are **stable**. You're making ends meet, but no money for extras. We know that 61% of Americans live paycheck to paycheck. And you're able to go Friday to Friday or every other Friday to every other Friday, but it's just enough for your basic needs for you and your family.

Then there are those who are **secure**. You make ends meet and you do have some left over. You go out to eat, you go on vacation. You have the 401K. And then there are those in our church with **surplus**. You not only have enough for you and your family, but you have also enough for your children and their children. You have generational wealth.

In 2018, five years ago, we asked you to fill out a survey. It was all confidential. Five hundred and ten people responded, individuals and families. So, we were able to get real data from our church and this is what the numbers showed. Just a little over 6% were surviving, requiring assistance. I need to you know, these are church family members. It may be a little different five years later. I don't know what the pandemic did, but I do know there is a percentage of our church that needs help, and that's why we're a church. There are those that are **struggling** at 8%. About 30% are paycheck to paycheck, making it meet, but nothing really at the end. Over 50% are secure and have surplus.

I want to talk to this group that are surviving and struggling. I'm not going to go all Dave Ramsey today, but I do like what he shares about the four walls. What do you do if you're surviving? You don't even know how to move forward. These are the four walls and in order. Your first priority when you have nothing is **food**. It's the first thing you pay for. That's why that's the fastest, easiest, almost no questions ask money that we give at this church. We want to make sure every single person on this campus eats today. Church, we can all agree that's super simple. That doesn't take a formula or anything.

After that, and people were a little confused after our first gathering. If you are in a tight spot and you can only pay some bills, he says these are the bills in order. You pay your **utilities**, then you pay your shelter, and then you pay your **transportation**. You've probably watched Dave Ramsey on Reels or maybe on the radio show. He says go work with your bank at the 90 day mark when your car is going to be repossessed, and see if you can give them one payment to keep that from happening and work out a plan with them. Go to your landlord. But cover your **four walls**. And when I think about the four walls, I'm constantly thinking about our benevolence because this is where, Woodland Hills Family Church, we meet needs.

If you wonder where the mercy offering goes, where benevolence goes, the money is given in these four areas. And that's why we ask questions, and we help people. We want to make sure they have things in order. We don't want them making a car payment if they're not going to eat that day. Does this make sense? Cover your four walls if you're surviving or struggling. Because we live with this myth... There are some of you going, "This isn't what I want to hear. I want some real help on how to get rich quick." That's a whole other conference and seminar that I don't lead. But here's a myth – "A little more money will solve all my problems." Not true. You understand, going back to that chart, that there are people in this church that make 30 to 50 thousand dollars a year that are in the secure and surplus. I know when you see this, you're thinking these are high-capacity people. No. there are people in our church that are doing okay, and they don't have six figure incomes. Then you know we have people in our church that have six figure incomes that are surviving and struggling. You're thinking, *that makes no sense to me.*

That's why we want to talk about stewardship and discipleship today. How do we handle money well? Because a little more money is not going to solve all your problems. Dave Ramsey says it this way – "More money makes you more of what you already are." Whatever you are, good or bad, is going to get bigger when you add wealth to the mix." Let's talk about lotto winners. You've seen the shows. People that don't have money skills coming into millions of dollars end up broke again. You've seen it with professional athletes. You pour millions and millions of dollars into their account... And all of us have asked the question – "How in the world could that have happened? How did they end their sports career broke?" Today, we are really going to address the bad decisions that we make, but I also want to recognize, and this is so important, some of you are in a financial crisis and are empty at no fault of your own. We've worked with all these. Some of you had a spouse that took out a credit card that you didn't know about, and it took you deep into debt. Then divorce, and then, you're trying to dig out of all of that. It was nothing that you did, nothing you even knew about until it was too late. Now you're on empty,

For some, it was a health crisis. You never saw it coming, and you weren't prepared. You're like *I could have made decision, I could have had coverage, I could have done more, but the health crisis.*

Some of you were fired. Some of you had a store or restaurant or business close and you weren't prepared for it, and you had to go two to four weeks. There are newlyweds in the room who are here trying to get into the housing market in their 20s and they are competing with cash investors from out of state and companies and all that. So, there are a lot of things going on around us that we can't always control. There are even people in our church that drought brought them to this area.

One of my favorite songs from country music theologian Garth Brooks is Track 11 on the *No Fences* Album. You've never heard it on the radio. It never became a number one hit. It's one of my favorite songs because it sings like a lament, as we looked at last week. It's a prayer. The lyrics are some of my favorite. I listened to it coming back from Nashville late last night. I was already in the Nashville/Branson mood. I was belting out the hits down 60 highway.

You'll see the compare and contrast here of a rancher – *I've been all night driving heifers closer into lower ground. Then I spent the morning thinking about the ones the wolves pulled down.* And then he brings it into a family situation. *Charlie Barton and his family stopped by today to say goodbye. He said the bank was taking over. The last few years to...* Here's the prayer and this is what I love. *"Lord, please shine a light of hope on those of us who fall behind. And when we stumble in the snow, could you help us up while there's still time. I don't mean to be complaining, Lord, you've always seen me through. And I know you've got your reasons for each and every thing you do, but tonight outside my window, there's a lonesome, mournful sound. I just can't keep from thinking about the ones the wolves pulled down. Oh Lord, keep me from being the one the wolves pulled down.*

I hope you leave encouraged. I don't want the tone to be... You've heard the tone. It's like, you're in debt, you're not making enough money and so I'm going to ruin the rest of your life for seven years so you can get healthy. I want you to earn so that you can give and then you can live, but that you can understand God's plan and purpose for your finances.

Let's look at five keys to moving from surviving the surplus for everyone in here, whether you make 25 thousand dollars a year or over a hundred thousand dollars a year,

1. be diligent. Work hard, get a side hustle. – *Lazy hands make for poverty, but diligent hands brings wealth. He who gathers crops in summer is a prudent son.* – Proverbs 10: 4-5

I'm not going to ask you to raise your hand, but if I were to say, "Hey, parents, raise your hand if you have a son or a daughter who is crushing it, like making good money, they work hard." You'll see it on the face of the parents. Yes, that's my kid."

I love speaking at the Link Year every January and I always kind of remind them, "As you are crying out for your independence from your parents, it's hard to do when they pay for everything." But you see it. You see it in parents when their kids are able to get out on their own and provide for themselves. **But he who sleeps during harvest is a disgraceful son.**

Here's the model – if you're looking for the model of how do I reorganize my finances if I'm surviving or struggling? If you have plenty and you're wondering what to do with it and you're still earning, Dave Ramsey says your greatest wealth building tool is your income in your 20s, 30s, and 40s, so let this be your model.

If you're a parent in here and you have preschoolers, this is when you start teaching – earn, give, save, spend, and in that order. Get out there, earn some money and do what my dad did. He brought me downstairs and he had envelopes set out. We had a tithe, a missions, a savings, and a spending envelope. The spending envelope was always empty. You ain't got time to spend, son, get out there and make more." And so, we would go back through the...

Some of you have this all backwards. Some of you have stopped earning altogether in the last few years and you love the checks coming in and you love the spending part. That was over here and that's why we are in a mess. Get back to being diligent. Earn it and let your very first thought not be what can I get. Let your first thought be what can I give. And I'm not going to debate anybody out of this message on tithing. I always have someone come up and go, "I want to argue with you about the law of tithing." That's a non-tither arguing with me about the law of tithing. And I go, "You will never get me to move away from the biblical principal throughout of first fruits.

When you give first, you are remembering the Lord your God. And you are reminding yourself, in that gift, this is not mine. By the way, God doesn't own 10% of it. He owns 100% of it. And you are not an owner, you are a steward, you are a manager. And it's all his and that gift, that first fruit, is just a reminder that he owns it all. It is gratefulness that he has given you breath, and that the breath you are taking right now comes because he is the creator and sustainer of all life, and it's all His. And we give first.

Then after you give, put some away. I am not a financial expert. That's why I don't touch the money at this church. I don't count money, I don't spend it. I let everybody else write the checks. But put something away and then at the end, you can spend.

2. Give – be generous. Honor the Lord with your wealth with the first fruits of all your crops. –

Proverbs 3: 9 Recognize that. I hope you find the joy in it.

I have a friend that was very successful in a venture here in Branson. He called me and He said, “Man, I’m so excited and I’m ready to invest again.” We were talking about it. I go, “Hey, before you invest, give. I know we’re thanking the Lord right now for how he has blessed you, but let’s also remember that there are other people now that you get to bless.” He called me back and he goes, “What joy. Thank you for the reminder before I went out and got my new wakeboard boat.” Give. You can own a wakeboard boat. Nobody is telling you not to do that. That’s not us at all. But first fruits. **Then your barns will be filled to overflowing and your vats will brim over with new wine.** – Proverbs 3: 10

Proverbs also goes on to say, **“One man gives freely yet gains even more. Another withholds unduly, but comes to poverty. A generous man will prosper and he who refreshes others will himself be refreshed.”**

Be someone that after you earn, refreshes others. What if this week at work you're sitting there thinking Man, when I get paid this week, who can I bless? What can I give?”

Remember years ago, radio stations I think were the first place I started hearing it, that Pay it forward Campaign. A couple of people did it here in Branson. So, you would go through a drive thru at Starbucks or McDonald’s, and you would pay for the people behind you. And then people would call into the radio station crying, “Somebody bought my coffee. I just can’t get over... I was so broke, and I didn’t have the money...” Well then you shouldn’t be in Starbucks. Anyway, I didn’t want to get into all that. I never liked those stories. It’s like you’re broke because you go to Starbucks every morning. Sorry. That’s not the point of this illustration. So that pay it forward campaign... I thought it was cool. I participated. It was fun.

If you’ve seen this clip... At 8:15, I had a few jokes that ruined this for me so, just hold in your laughter. Don’t ruin the punch line on this if you’ve seen the clip. I’m going to encourage all of you to go look for the clip. It’s been shared like a million and a half times in the last week.

One of my preaching heroes is Chuck Swindoll down in Texas. He’s 88 years old now. His voice is a little Shakey, but he’s still bringing it. He read this story recently and I about fell over. My son actually sent it to me. This is a fresh take on pay it forward. The guy says, “I’m 83 years old. I was in the McDonald’s drive thru this morning. The young lady behind me leaned on her horn and started mouthing some ugly things because I was taking too long to place my order. So, when I got to the first window, I paid for her order along with my own. The cashier must have told her what I had done because as we moved forward, she leaned out her window and waved to me and began mouthing thank you, probably feeling embarrassed that I had repaid her rudeness with kindness.”

“When I got to the second window, I showed the server both receipts and I took her food too. Now, she has to go back to the end of the line and start all over again. The moral of the story is Don’t blow your horn at old people. we’ve been around for a long time.” That is probably going to be a story I use over and over again.”

So, this is for all of us, everybody in the room, wherever you are with the gauge. What do you need to give up this week so you can give next week? What do you need to give up? What sacrifice do you need to make? Some of you are like *I've got a big estate plan. I meet with an estate planner...* I'll just be honest. Some of you are waiting too long to give.

I had a friend that called me years ago and he said, "Ted, I just met with the attorney and when I die, I want you to know how much I'm going to give." I go, "Well, let's celebrate it now. Give it now. Why wait? He goes, "You never know." I go, "I don't want to break the news to you, but you're 89. If you spend 300 thousand dollars a year, you're good until about 140." That's why I love what John Maxwell says. He said this is his plan. "I'm givin while I'm livin so I'm knowin where it's goin." Let that be true for you. Let's be a generous people. let's continue to give well.

3. Be prepared. This is the save part. We've earned, we've given, now we are going to save, and it's key. I'm not going to get into percentages. Proverbs 21: 20 says, ***In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.*** After you get that deposit into your account, look at it, give 10%, tithe off of it. Go beyond that and give to missions. Let's get crazy here. Give your offering, give to family members in need, then figure out what percentage. Some of you are like, "You're crazy. You have no idea how much I make." I bet you that we can find some room in your budget. I think all of us today can find room in the spending next week. Some of you are going to be able to give today and you do, you give all the time. But there are others who have never ever honored the Lord with first fruits. You've never thought about giving first.

Then save. Put something away. If you've never met with a financial planner, that's my only application for you today. Go meet with someone. I sit down once a year with Edward Jones, and we talk through where it is. The good news is I'm going to be able to retire at 84. I only plan on living to 76, so I think I have a pretty good plan. What did Johnny W say? We've got plenty of money so long as we die by Tuesday.

4. Be cautious. Now we're getting into the spending. If you can't pay cash, you don't need it. Just stop buying all the stuff. I hate the predatory loans and I hate the buy now pay later and payday loans and all of that. Some of you need to reel back the spending. Bring it way, way back and get healthy in that area. ***The rich rule over the poor and the borrower is the servant to the lender.*** – Proverbs 22: 7 We are servants of the Lord. This is truly why we want to be financially healthy. I want to serve the Lord, not money. I don't want to get up every day and think about a financial crisis and figure it all out. I know we've all been there at some point. I get all of that, but that we wouldn't let the physical gauge and the emotional gauge and the relational gauge get depleted because we're spending too much, and on nonsense sometimes. Stuff we don't need and stuff we're throwing away. Be cautious with debt. Don't jump into it.

I've told this story before, but our first youth pastor, Ben Ambule, gave me permission to tell this story. He asked me if I would go up to Springfield and help him buy his first car. We go up to Springfield and the very first vehicle he gets into is an Escalade. We're walking toward it and I'm like. "What are you doing" he goes, "let's just see it." I go, "No. Don't even get in it. Don't be grasped by its stare." We got in it and I'm in the passenger seat. I'm 30 years old, I'm not brilliant with money yet either. He goes, "This is really nice." I go, "Yeah." Plush leather, Bose speakers. It's all pretty awesome." He goes, "Do

you think I can afford it?" I go, "No." The guy goes, "Hey, we have a Mountaineer over there; let's go look at that." We got in the mountaineer and Ben goes, "I don't like it as much."

Ben got the Escalade. I'll never forget. Like two weeks after filling that thing up, he came in the office and goes, "I'm thinking about trading it in on a deal." Just because you can afford a payment doesn't mean you can afford a vehicle. So, be cautious with this.

Dave Ramsey says there's nothing wrong with owning some nice things, just don't let your nice things own you. Every square inch you own owns you. You can get those car payments spread out over 72 months. When you get in that car six years in, you are going to hate it. So, how do you keep this stuff from owning you?

Pastor Eugene Cho says it this way, "Generosity is what keeps the things we own from owning us." When you get excited about driving a Dodge 400,000 miles, I hope you make it past half a million, so you can give, so you can give to the Lord and your family, and you can provide.

5. Be patient. Young people, this is for you wanting in three years what your parents spent 30 years accumulating. You don't need it all right now. You can take your time. ***Dishonest money dwindles away, but whoever gathers month little by little makes it grow.*** – Proverbs 13: 11

Download a compounding interest calculator app today and just have fun with it. I'm not one of these guys... I see all the ads the time. Ted, if stop drinking coffee at 65, you'll have eight million dollars. And if you never go out to eat again, you'll have 72 million dollars. You've seen all those things that tell you basically stop living life altogether so when you're dead, your children can have a lot of money.

Pastor Tommy Nelson says, "You make sure the last check you write in life is to your children. Just make sure it bounces."

Father, we're grateful. This is a topic a lot of people just don't like to talk about. I know this is one of the most stressful conversations in a marriage. And couples don't want to discuss it and they are depleted in it because they won't have the conversation. That today would be a day that they begin to make a plan. Just with the simple earn, give, save, spend. That they begin to reorganize so they don't have to live in the stress of "What are we going to do today to be able to eat." We know there is a percentage of our congregation that lives there, and we want to come alongside them as a church to assist them, yes, but then to help them to get to a place where they're stable and secure.

All of this so we do not forget you and we never serve money, but we serve you with it. You are the Lord our God, and we trust you and we put our hope in you. We put our faith in you, and we are grateful.

For the one who has never placed faith in Jesus, that today would be the day of their salvation. That they would confess with their mouth Jesus is Lord, believe in their heart that he has been raised from the dead. That they would confess their sins before you today and meet with somebody from our prayer team to get this all started today.

It's in the name of Jesus that we pray it. And everyone agreed and said... Amen.

