

4: *Financially Fit* ▷ *New Year, New You*

Being financially fit isn't about how much money is in your bank account, but about being a good steward in how you spend, save, & give with what has been given to you.

Today we discover WHY and HOW you we get Financially FIT.

Being **Financially FIT** doesn't mean you have plenty of money.

- Some people have plenty...yet want more. It's possible to be financially secure, yet NOT Financially FIT.
- Others are in over the head and are drowning in debt.
- 🕒 Don't change the channel!

Like your **physical** and **spiritual health**, we must recognize that if we keep doing what we've been doing, we will keep getting the results we've been getting. If those results aren't good...then it's time to change course.

Being FIT honors God & blesses people. King David is a great example of this truth.

- **David was Physically FIT** - He honored God and blessed people by being **Physically FIT**.
- **David was Spiritually FIT**. God chose David to replace King Saul who was NOT Spiritually Fit. David honored God and blessed people by being **Spiritually FIT**, leading people to honor God & writing many of the worship songs they sang for generations - the Psalms.
- Today we will learn from David what it means to be Financially FIT.

Catch the Context: David sat in his ornate palace (1 Chron. 17:1) while the Ark of the Covenant, the symbol of God's presence, was in the old tabernacle - a temporary tent. David desires to build God a temple worth of His Presence. Calling the people together, David casts vision for the future temple.

The people give way beyond the "tithe" (10% of their income to God's work). David & the people give generously - not because they HAVE TO, but because they WANT TO. They realize that:

BIG TRUTH WE ONLY MANAGE WHAT GOD ALREADY OWNS.

Financial Health Includes Generous Giving

1 Chronicles 29:10-14 (NLT)

¹⁰ Then David praised the LORD in the presence of the whole assembly: "O LORD, the God of our ancestor Israel, may you be praised forever and ever! ¹¹ Yours, O LORD, is the greatness, the power, the glory, the victory, and the majesty. **Everything in the heavens and on earth is yours, O LORD, and this is your kingdom.** We adore you as the one who is over all things. ¹² **Wealth and honor come from you alone**, for you rule over everything. Power and might are in your hand, and at your discretion people are made great and given strength. ¹³ "O our God, we thank you and praise your glorious name!"

¹⁴ But who am I, and who are my people, that we could give anything to you? **Everything we have has come from you, and we give you only what you first gave us!**

Great Question: Should we “tithe” today? It might surprise you to know that the OT “tithe” is not repeated for followers of Jesus (Jews nor Gentiles) in the New Covenant. Generous giving, not “tithing,” is the standard.

* Hear more on this by a teaching called “Giving & the New Testament” (CDs or online - Video: vimeo.com/76551727; Audio: bit.ly/2jCWL9)

1 Chronicles 29:15-17 (NLT)

¹⁵ We are here for only a moment, visitors and strangers in the land as our ancestors were before us. Our days on earth are like a passing shadow, gone so soon without a trace. ¹⁶ “O LORD our God, even this material we have gathered to build a Temple to honor your holy name comes from you! **It all belongs to you!** ¹⁷ I know, my God, that you examine our hearts and rejoice when you find integrity there. You know I have done all this with **good motives**, and I have watched **your people offer their gifts willingly and joyously.**

This is the epitome of Financial Health: “*God, it ALL belongs to you and it is a privilege to give to you, what You have given to us, with a SMILE on our faces!*”

We should follow our Father’s example by giving generously to others.

Many can’t give generously because **we’re financially strapped.**

So how can we change that? Is there light at the end of the tunnel? Is it possible, even after making some serious mistakes, to get Financially FIT? YES, but we must commit to the process, a process that will last the rest of our lives.

1. Develop a Plan.

- a) Chart your spending for 30 days: Date, Item Bought, How much it cost - Track your spending. You have more money than you think. You will be blown away by how much is going to restaurants, clothes, and random buys. Track this for 1 month and start planning smarter.
- b) Budget your spending. Limit how often you eat out. Limit what you are buying that isn’t necessary. * We have a team of people who would love to help you including Jim & Lisa Flournoy, Ray & Debbie Browning, Fred & Dot Devane.

2. Give to God FIRST. Don’t give Him your left-overs.

Malachi 1:8–9 (NLT)

⁸ When you give blind animals as sacrifices, isn’t that wrong? And isn’t it wrong to offer animals that are crippled and diseased? Try giving gifts like that to your governor, and see how pleased he is!” says the LORD of Heaven’s Armies. ⁹ “Go ahead, beg God to be merciful to you! But when you bring that kind of offering, why should he show you any favor at all?” asks the LORD of Heaven’s Armies.

Let’s Stop giving God the leftovers. Remember...

WE ONLY MANAGE WHAT GOD ALREADY OWNS.

How much you give is between God and you (a friend in need, needy child through Compassion or another Christian agency, local church you should give to that work.)

Give to Fellowship's KINGdom work. (give at lock boxes or online: FellowshipOfMadison.-com/give). We provide for ministers and ministries through your giving.

3. Ditch Debt.

Proverbs 22:7 (NLT)

Just as the rich rule the poor, so the borrower is servant to the lender.

➔ A credit card balance of \$1000 @ 19.99% - minimum payment \$20.00. 9 years to pay off with total of \$2166. Because of interest you will pay for it twice!

5 Practices to Get out of Debt (Dave Ramsey & Crown Financial)

1. Stop using your credit cards NOW. If you don't have it, don't buy it.
2. Drop everything to minimum payment.
3. Save for an emergency fund \$1000.
4. Put anything extra toward the debt with the lowest balance.
5. Snowball debt payments: Once you pay it off, roll that amount to the next debt.

4. Save Consistently.

AFTER developing a plan, giving to God first, and ditching debt, we must begin to save for the future. This is a biblical principle (Prov. 6:6-8; 21:20).

➔ Save \$50 a week for 52 weeks = \$2600 in 1 year; 4 years = \$10,400. Talk to a godly financial advisor for wise council on how to invest and grow your savings.

A Picture of Financial Health

1 Timothy 6:6-10 (NLT)

⁶ Yet true **godliness with contentment is itself great wealth.** ⁷ After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. ⁸ So **if we have enough food and clothing, let us be content.** ⁹ But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. ¹⁰ For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

WE ONLY MANAGE WHAT GOD ALREADY OWNS.

More than your money, does God have your heart?