

Money Smarts is Crucial!

Matthew 6:33; Acts 5:1-10

Intro. – You’ve seen the commercial where a guy is walking about asking how do you like his new car... house... mower... pool etc. Then he says, “How do I do this? I’m in debt up to my eyeballs! Would somebody..

Do people set out to get themselves into financial difficulties? Are some people “predestined” to be in debt all of their lives? Is money smarts all that important of a matter when it comes to marriage as long as both husband/wife have really good *paying* jobs? Just how important is it in marriage to understand money matters?

The statistics tell it all. Let me begin with a couple of graphs concerning consumer debt... Listen now to the following statistics: Better than 60% of all couples in marriage counseling say money is the #1 problem. 80% of all Americans owe more than they own... 85% of all Americans who reach age 65 have not saved \$250. Only 2% of Americans will be financially independent at age 65. All others will be dependent on the government, charities, relatives or continue to work in order to survive.

Here’s my point. Many tensions in marriage/relationships come from the financial realm. Counselors believe more than half of all family breakups in US stem from money: too much, not enough, poor management, big bills, interest, and etc... Many today address money problems with a simplistic solution. They believe if they just have *more money* all problems would be resolved. J. Paul Getty, one of history’s wealthiest men shows just how empty this solution is. Getty was worth more than 4 billion dollars when he died. Yet, Getty, who married five times, lamented that the only people he envied were those with successful marriages.

Today, two words are sadly lacking in most people’s lives – *stewardship* and *budget*. We totally misunderstand money and its use when we think of it as *OURS*. The fact is God owns *everything* and has entrusted you and me with His possessions. When we understand this basic premise, we understand the need to seek first His kingdom/righteousness knowing all material matters will be dealt with by God! As for *budget*, seeking first His kingdom/righteousness necessitates living within one’s means. To do this takes living under a budget the principle of which is found throughout Scripture. It also addresses the matter of needless debt.

Purpose: to see how being money smarts is necessary for wedded bliss

Through this message I hope to show Biblically how being money smart adds to one’s marriage or any other relationship. Rather than it being a bone of contention, money can be a tool of encouragement.

I BE SMART AND AVOID GREED

- nothing pushes a married couple to embrace needless debt like greed – GREED , not God, is where a lot of marriages place their trust.

A. A Couple in the First Church Fell Prey to Greed

1. God had blessed Ananias and Sapphira with good profit from the sale of some land...
2. Their unwillingness to give to the full extent of their ability stemmed directly to their greed.
3. They wanted to hold on to as much for themselves as possible, yet leave the false impression they were as generous as possible. But that’s the way greed works – you can’t have it both ways:
 - Illus. – Prospective father-in-law to his daughter’s suitor: “How much money do you have in the bank?” Young man responded, “I don’t know. I haven’t shaken it lately.”

B. Greed Affects Many Couples Today in the Church

1. Greed cause for many couples to think they *can’t afford* to give especially to the Lord’s work.
 - Illus. – Ron Blue *Master Your Money* – “The average charitable giving in the U.S. is 1.7% of adjusted gross income. The average among those who claim to be Christian is 2.5% -- obviously Christians aren’t putting *their money where their mouths are*...
2. Such a mindset pushes couples deeper and deeper into the quicksand of debt.
 - Illus. – recent research indicates that most households today spend 10% MORE than their income, no matter what the income level.
3. The end result, the Lord’s work is stymied and couples fail to learn vital lessons behind why the Lord calls upon you and me to give to His Son’s Church... Why does the Lord call us to give?!!!

II BE SMART AND AVOID RATIONALIZING

- deception and rationalization is at the heart of not being money smart... heart of marital strife:

A. Rationalizing Begins with Deception

1. Before Ananias/Sapphira deceived anyone else, they first permitted themselves to be deceived – they deceived themselves into thinking they could appear as something they were not.
2. What they did find out is that they could not deceive God
3. Illus. – Jack Benny... sketch had him walking down the street, robber pulls out a gun and says, “Your money or your life!” Benny didn’t say a word. Robber repeated, “Hey Mack, your money our your life!” Benny finally says, “I’m thinking, I’m thinking!”
4. Many husbands and wives deceive themselves about material possessions for so long they forget there are many matters in married life more valuable than gold. As a result, they slosh further into the quagmire of debt and accept it as *normal*. Eventually pulled into needless debt = strain!

B. Rationalizing is Justifying Sin

1. Foundation to Ananias and Sapphira’s deception was their rationalizing what they were doing... after all it was nobody’s business what profit they made!
2. Rich Young Ruler had the same issue – in asking Jesus how to become His disciple, he was told to sell all that he had, give it to the poor and follow Christ. Rationalizing why he deserved to keep the money and the absurdity of Jesus’ request.
 - Jesus knew error in the rich young ruler’s life = loved money and could rationalize around it...
3. Demas, another Bible character, had the same problem – 2 Timothy 4:9-10 “*Make every effort to come to me soon; for Demas, having loved this present world, has deserted me and gone to Thessalonica...*”
4. Here’s my point, don’t fall into the same trap. Too many husbands/wives have shown an initial love for Christ and His church; but then when affluence and influence come, they rationalize their way down paths so far from God they begin to resent the truth!

III BE SMART AND AVOID FAITHLESS STEWARDSHIP

A. The “Amount” That is Yours

1. Ananias and Sapphira began by asking the wrong question: “How much can we keep for ourselves?” Such mindset led to their apostasy. Should have asked, “How much can we give?”
2. Jesus made clear that when you seek first His kingdom that physical needs will come as a result of prioritizing correctly (Matthew 6:33).
 - Jesus also said in Matthew 6:20-21 “*But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.*”
3. Show me a person who knows and understands that God owns the cattle on a thousand hills etc. and I’ll show you a person who has a deep abiding relationship with God.
4. Conversely show me a person who is not a faithful steward with his/her money, who does not have a Biblical view of possessions, who does not properly give to the Lord’s church and I’ll show you one who suffers with a major spiritual problem.
5. The world gets wrapped up in the *amount* when Christians ought to be wrapped up in the attitude of material matters.
6. When our commitment to Christ/His church come in second/third place behind our commitment to material things, we have outdistanced the amount of money to which we should be keeping.

B. God’s Response to the “Amount” that is Yours

1. God does one of two things when we let earthly matters take precedence over eternal matters:
 - a. He allows you to choke on money by allowing you to drown in its power...
 - b. He takes away your money so giving you opportunity to rely that much more on Him...

2. When God gives us more than basics, want us to use these as blessing for others: Luke 12:20
“*God said to him, ‘You fool! This very night your soul is required of you; and now who will own what you have prepared?’*”
3. Again, God doesn’t force Himself upon anyone. When He ask of you and me to be faithful stewards... He does so knowing this is the very best for you and me!

Conclusion: What a tragedy. Ananias and Sapphira wandered intentionally away from God into the broken cisterns of this world. No couple has to step into the quicksand of worldly possessions and debt and stay there until their marriage suffocates. God gives you and me the *opportunity* and the *ability* to use the money He entrusts to us in a way that glorifies Him.

I can remember as a little boy singing about and being read to the Bible story of Zacchaeus. Remember the song? Zacchaeus was a wee little man... Remember the Lord coming to his house and his learning about what he ought to do with the money God provided for him? Starting today you too can choose to become a Zacchaeus and prove by your faithful stewardship that money is not your god. And then the words of Jesus can bless your marriage as they did that former tax collector: *Today, salvation has come to this house.*

Money smarts are crucial in marriage/friendships. I pray that all assembled here today recognize that God has given you and me the means and opportunity to be faithful stewards – i.e. to be money smart!