

Money and the Man in the Mirror

Spending Money God's Way

Unedited Transcript

Brett Clemmer

Good morning. Nothing like starting your morning off with a music video from 1973. That was that Pink Floyd song "Money", and who knew that they had music videos in 1973. You can find anything on YouTube, I'll tell you, it's great.

Guys, it's great to be with you this morning. I'm so glad that we're here. We're in a three part series on money, and today we're going to do the part three, and we're going to talk about spending money God's way. Pat last week talked about making money God's way, and so this week we're going to talk about spending money God's way. What I realized as I beginning to prepare for this, and going over my notes, is that there are a lot of guys walking around with PTSD, post-traumatic spending habit disorder.

PTSD is a real thing. It causes tremendous anxiety in men and women that have been through a traumatic event. Typically we hear it with veterans coming back from a war, or from battle. You also hear about it from people that have been through traumatic events in their personal life, with maybe death in the family, or a car accident, or those kinds of things.

Just as visible and as radical an idea of the trauma of event like that affecting you and causing anxiety throughout every area of your life, there are a lot of us walking around living with the anxiety that's caused by not knowing how to spend our money. When I think about the issues that guys have with money, the emotion that I hear the most often is not joy. How's your money? Oh, it's so joyful. My money just brings me joy. No. Most people, when you talk about money, negative emotions come out, and the emotion that comes out the most, I think, in my experience anyway, is the emotion of anxiety.

Pastors, they don't like to get up and talk in church about money. Oh no, people don't want me to talk about money, sex and money, we don't talk about that in church. Isn't that like the two last series here. We need to talk about these things, because guys are anxious about their money. My goal this morning is to help you deal with your anxiety. To give you some principles that will help you figure out to handle your money in a way that reduces your anxiety, and enhances your enjoyment of it, enhances your ability to contribute to the Kingdom, enhances the Kingdom itself.

We all know spending is a huge issue. Spending more money than you have results in something called debt. Spending more money than you have results in something called debt. The latest statistics on debt are pretty staggering. December 2015, there's an organization that puts out these statistics month-by-month. The average household had a credit card debt of \$7,700. The average adult that holds a credit card owes more than \$4,000 on that credit card. If you total all that up what we have in this country at the end of the year \$935.6 billion dollars in debt, that's just credit card debt. That's not mortgages or car loans.

Believe it or not, it's actually better than it used to be. In April of 2008, the credit card debt in this country was 1.2 trillion dollars, trillion with "T", and we all know what happened right after that. In 2008, it wasn't just a housing bubble, it was really a borrowed money bubble that burst, and we had the great recession in 2008, and for a few years after that. Maybe we're still in it now, I'm not sure. If you don't pay your credit card off every month the average person that holds a credit card that doesn't pay it off every month has over \$8,000 on that credit card. Some of you are saying I wish I only had \$8,000 on my credit card.

This debt is like a weight that's around a lot of people's neck, and it's leading to anxiety. Looking at a report about divorce, the three major causes of divorce, 43% of the time the reason side of it is basic incompatibility. The second reason, 28% of the time is infidelity, and 22% of time is money issues. Money issues in the marriage are the third leading cause of divorce until you actually talk to the counselors, and then they say the basic incompatibility about half the time, the basic incompatibility is money. It revolves around how they spend money, disagreements over spending money.

All of sudden, really money becomes the number one cause of divorce. Way, way ahead of things like addictions. Way, way ahead of things even like physical and emotional abuse. Money, money causes divorce, or the poor attitude about money. I remember early in my marriage, I remember very well, I was sitting in Panera Bread up in Lake Mary, Florida, with my wife. I remember because back then it was not built up, and those fields around up there at Lake Mary Boulevard were all cow pastures. We were looking at the cows off in the distance, and I knew that my marriage was struggling, but I was still trying to figure out why.

My wife and I are having this conversation about some other things, and we were just kind of butting heads, we just weren't connecting right. Finally, I'm like look, what do you want from me? She said, "Well I'll tell you one thing I would really like that would decrease the stress in our marriage." I said, "Name it, I'll do anything." She said, "I need you to take over the bills." See up until that point I had been the main breadwinner, and so she had more time than I did, and so she had managed our finances. It was driving her crazy, it was giving her such anxiety. As we talked in our marriage I realized I need to take that back from her.

Some of you have wives that will handle it way better than you do, and you should not take it back from her. I'm not making a blanket statement, but you should be involved. You should be involved, don't leave that weight all on your wife by herself. If your wife is a CPA let her keep the books. You should definitely be involved in the financial decisions in your household. If you don't then you're going to have times when you don't agree with decisions being made. She's going to look at you like well, that's nice, I'm glad that you don't agree with me big guy, but you haven't really helped me up until now. What makes you think your opinion counts at this point? We need to be engaged in our families if we're going to protect our marriages.

Worrying about money is something that's been going on almost since the beginning. The value of Cain and Abel's offering to the Lord was an issue. Lot, when Abraham and Lot went, Lot picked the good land. It wasn't because it was pretty, it was because he could make more money on it. You could go through story after story in the Bible, money is an issue, it's always been an issue for us. That's always been an issue, especially for men. Today we're going to talk about spending money God's way, and I don't know where I put the clicker. Oh here, sorry.

We're going to talk about spending money God's way. Let's look at our outline for today. First we're going to talk about God's grace, and His provision. Then we're going to talk about knowing what to do and why. Then finally we're going to talk about spending habits to live by. You'll notice under each of these I have the words heart, head and hands, because if we're going to get our spending habits, if we're going to get ahold of our spending habits the first thing that we need to understand is what do we believe about money.

Way more important guys, then what you believe about money is what you believe about God. What you believe about God will shape the way that you think about money. We're going to look at a lesson that Jesus gave as part of the Sermon on the Mount. Then we're going to talk about your head. Do you know where you're at financially? Do you know what to do? Do you know what you need to do? Do you have the right knowledge to manage your spending appropriately? Then finally, your hands, your behavior. What are you actually doing? Our behavior's going to lead us to our Big Idea today, and that is this, that **if your priorities don't determine your spending habits, your spending habits will determine your priorities.**

If your priorities don't determine your spending habits, then your spending habits will determine your priorities. In other words, if you're not intentional about the way that you spend your money, if you don't follow some kind of a plan, then however you feel like spending your money day after day after day, that's going to determine what you put your time and energy and investment in.

There is guys that go years and years and years of letting their spending habits determine their priorities, and they get 20 or 30 years down the line, and they don't understand why don't I have money for my kids' college? Why don't I have money to retire on? Why can't I contribute to the building program at church that I want to, or the missionary that I know, or my friend kids that are going to go to Africa for a couple weeks and need some help on the expenses? Why don't I have any money to do that?

You spend a long time letting your spending habits determine your priorities. We need to figure out our priorities first, and then let our priorities our spending habits. How do we do that? Let's start by looking at God's grace and provision, and what we believe. This is the question, what do you believe about money? What do you believe about God's provision? Do you really believe, do you really believe that God will meet all your needs. If you have a Bible turn to Matthew, Chapter 6, and we're going to look at a passage here, Matthew, Chapter 6. We're going to start in Verse 19, and we're going to go all the way to Verse 33.

"Do not lay up for yourselves treasure on earth, where moth and rust destroy, and where thieves break in and steal; but lay up for yourselves treasure in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal. For where your treasure is, there your heart will be also." We've all heard this passage, a lot of us have heard this passage before. Basically, Jesus is saying you're not going to take it with you. Lay up your treasures in heaven. Live a life that's going to result in a better life in heaven.

Skipping down to Verse 24 he says, "No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money." Again, a verse that we've heard before, you can't serve both God and money. You can't have two masters. One or the other is going to dictate how you live your life. Jesus is saying are you going let the Lord dictate how you live your life, are you going to let the Gospel how you live your life, or are you

going to let your beliefs in the scriptures dictate how you live your life, or are you going to let your money dictate how you live your life?

Understand something, this word Master is Master. One or the other will dictate to you how you live your life. You think you're in control, but if you're not paying attention to how you're spending your money, your money will be in control, you will not be. That's the lesson, you can't serve both God and money.

Then he goes on here, he says, "Therefore, I tell you, do not be anxious about your life." We've talked about this before, but here's a good thing to think about with the Bible. Whenever you see the word therefore you need to figure what it's there for. Therefore is referring back to what comes before. He's saying store up treasures in heaven, don't let money be your master, let God be your master. Then what happens? If you do that this is what happens, do not be anxious about your life. You don't have to be anxious about your life when money's not your master. Remember, that's what we talked about at the beginning. Money causes anxiety for people. The Bible says right here, Jesus says, "If God's in control of your life instead of your money, your anxiety, you don't have to be anxious."

"Do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing. Look at the birds in the air; they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? Which of you by being anxious can add a single hour to his span of life." Anxiety serves no purpose. "Why are you anxious about clothing, consider of the lilies of the field how they grow; they neither toil nor spin, yet I tell you even Solomon in all his glory was not arrayed like one of these. But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, oh you of little faith?"

Store up your treasures in heaven, because you're going to be there with God. The grass gets thrown into the oven, God takes us up into heaven with Him, those who believe. Don't be anxious, Verse 31. "Do not be anxious saying what shall we eat, or what shall we drink, or what shall we wear? For the Gentiles seek after all these things, and your heavenly Father knows that you need them all." But Verse 33, "But seek first the kingdom of God and his righteousness, and all these things will be added to you." How many times do we take that verse out of context? We say, "Seek first the kingdom of God, and all his righteousness, and all these things will be added to you." That's a verse about money.

He's saying don't worry, God's going to give you everything you need. He's going to give you all the financial provision that you need, so because you don't have to be anxious about that, seek the kingdom of God. Seek the kingdom of God, you can't have two masters; it's either money or God. If you're not anxious about your money guess what you get to do? You get to seek first the kingdom of God. In Philippians 4 we see a great example of this, Philippians 4, 19, you've heard this verse, again out of context, "My God will supply every need of yours according to his riches and in glory with Christ Jesus." It's at the end of a paragraph where Paul is thanking the Philippians for caring more about his financial well-being than their own. Epaphroditus brought the money that you sent for me.

Thank you so much. You know he actually says this, Paul goes for it sometimes. He says, "You know there's these other church, they didn't send me anything, but you guys took care of me, thank you. I know that you don't have to be anxious about sending me money that you probably needed for yourself, because God's going to supply every need." You don't have to have two masters, and the great

thing is when you stop being anxious about money, you get to serve God, you get to build the kingdom. Your anxiety about money is a distraction from what God made you to be.

If we're going to get our spending right we've got to get our beliefs right. We've got to make sure that we believe the right things about God, the right things about money, and that we're not being a slave to our money. We have to be in control of our money, not a slave of our money. Just a reminder, here's our big idea, if your priorities don't determine your spending habits, your spending habits will determine your priorities.

Then what do we do then? What do we do? Let's talk about the knowledge piece of this, the next piece of spending is about getting our heads right. I'm going to give you a couple principles to think about. The first thing is this, we're stewards of what God has given us. Our job is to run our little piece of the Master's household. You remember Joseph, Joseph ran Potiphar's household. We get to run a little piece of God's household, he gives us a budget, it's your income, and he says, "All right, I'm putting this in your care, take care of it for me." We're stewards of this little piece of the Master's household, and we have a Master who expects a return.

Remember the parable of the talents? The master gave his three servants five, three and one talent, and the guys with five and three put the money to work and turned it into ten and six, and they were rewarded for it. The guy that had one was scared to death of losing it, so he buried it. When the master came back he was not pleased. He gave the one to the guy that had ten, and kicked the guy with one out. He doesn't want you to be passive with your money, he doesn't want you to be lazy with your money, he wants you to put it work for him. We're stewards of what God gives us, so we need to put it to work.

To do that then you need to set your financial priorities. Here's a good little place to start, this is a starting point. If you have no financial priorities right now, if your spending habits are totally determining your priorities here a place to start, ten, ten, eighty. The first 10% percent goes to your giving or your tithe, your next 10% goes to savings, and then your next 80% then goes into your lifestyle, how you live your life. There's a lot of opinions about the 10% giving or tithe. Some people say the New Testament releases us from that obligation. Some people that's too legalistic. There's lots of examples of giving in the Bible, 10% is the floor. There's no example of giving in the Bible that's ever less than 10%.

There's places where depending on how you look at how the laws may have worked at the time, it could be a size 25 or even 50%. Let's not get hung up with what the right number is, the right mindset is to say I'm going to take the first fruits, that's pretty consistent. I'm going to take the first fruits and off the top I'm going to determine what I'm going to give to God. If you don't know what to do start with 10%. If you need to adjust up or down based on what's going on in your life then adjust it up or down, but a good place to start is 10%.

Then you need to take 10% and you need to put it into savings. You've got to prioritize here too, we're going to talk about this more in a few minutes. Think about what you're saving for. Do you need to save for emergencies? Do you need to save for retirement? If you have kids, you need to save for college. A total aside here, my dad for college for me, 100%. I went to college, and because my dad was paying for it all it made it very easy for me to major in fraternity. I do not pay 100% of my kids college, because I want them to have skin the game. I give them a set amount each year, it's basically enough to get them through a state school, and everything else is up to them.

My kids go through financial struggles once in a while, and I so want to save them. I'll be on the phone, and I'll be, "You know what, I'll put a hundred bucks in your account." You know what my kids say, "Uh-Uh, I'm doing this on my own." That's pretty cool right? Give your kids a chance, give your kids a chance to figure these things out, and don't save them every time they get in trouble. Don't let them go to prison, but don't save them every time they get in trouble.

Another thing, I've got to tell you, 10% savings may not be enough. Ten percent savings is great with compound interest at 6% you know. I don't anybody getting 6% except the credit card companies. Unless you are a credit card company, 10% may not be enough, you may need to save more than that. Especially guys if you're older, and you don't really have some savings built up, you might want to look at how can I maximize my savings.

Then the last 80% goes into your lifestyle. I've heard people say, "Ten percent to tithe, and ten percent to savings, I can't live on 80%. Are you kidding me?" Let me tell you something. If you lost your job today, and you got offered a new job at 80% of your income and that's all you could find, you'd figure out how to make it work. Live on 80%, your taxes get paid out that, all your living expenses come out of that. When you're thinking about your lifestyle you've got to think about four ways to live.

You can live above your means. When you live above your means that means that you are spending more money than you're making. If you're spending more money than you're making then you're doing what? Going into debt, right? You can't not go into debt if you're spending more money than you're making. You can live at your means, at your means is good, that means you're not spending any more money than you're making, but you're spending everything that you're making. At your means is better than above your means, but the problem with at your means is any least little bit of an emergency is going to put you back living above your means again. A great way to think of it is to live within your means.

The 10, 10, 80 is within your means, that means you're putting money aside, you're giving money where you want to give it, where God's calling you to give it. You're saving money for an emergency, for retirement, for the future, and you're paying all your bills. If an emergency happens you've got a cushion. That's living within your means.

Then finally some people are called to live below your means, and Pat talked about his last week. There are some people who make enough money that they can say, "I'm going to live on this amount of money, and everything over that I'm going to give away." That is, I've got tell you, that's a fun place to be. If you could be at a place where you have more money than you possibly need, and you can give a ton of it away, you can do a lot of great work for the Kingdom of God. You can be generous with people. You still need to be wise, but that's a great place to be.

For most of us we need to shoot for living within our means. For most of us we need to shoot for living within our means. If we're living within our means we need to set our priorities for living within our means. You need to think about what are your priorities? Is retiring well a priority, well that's going to affect your spending habits. It's going to increase your savings. Are great schools for your kids a priority? That may change your spending habits now if you decided that you need to put them in a private school, or for the future if you're saving for college. Is it a priority for you to make big missions investments? That's going to affect your spending priorities.

Is flexibility important to you? Do you want to be able to get to a point in life where you could take six months off, or start a new business from scratch? Is flexibility a priority? You can have negative, not negative priorities, but maybe less monumental priorities. I want, entertainment's my priority, or maybe you have a hobby that's a priority. That's cool, have a hobby for priority, but you've got to make sure you've got your priorities set before you start spending your money. You can spend a lot of money on a hobby. Any hunters in the room? You spend a lot of money easily on a hobby if you're not paying attention to what you're doing.

This is knowing what to do and why. We've got to have our priorities in line, because if our priorities aren't in line then our spending habits are going to determine our priorities. Let's look at the third thing here, and I'm going to give you some super practical things. Some spending habits to live by, how do you make this happen? I'm going to give you a couple of ideas. Here's the first one, think about doing a personal financial audit, a personal financial audit. Take six months of everything, paste ups, bank statements, credit card statements, investment accounts, and be honest. If you look at all the money that you're making, and all the money that you're spending, separate it out. Are you 10, 10, 80ing it, or are you like 3, 2, 95ing it?

Figure out what your ratio actually is. Figure out are my priorities really determining my spending habits, or am I just spending money. If you were to look at what you spent money on in the last six months, if an objective third party was to look at what you actually spent money on in the last six months what would they say your priorities are? Do that for yourself, do a personal financial audit.

The next thing to think about is make it a priority to get out of debt. Debt is negative saving. If you're like well I'm saving 10% a month into my retirement account, but you're paying 12% a month on a credit card, you my as well just deduct all that interest out of the amount that you're putting away for retirement, cause you're losing it, get out of the debt. We're going to talk about how to do that in just a second.

The third thing, do a 30-day cleanse. My wife, any health nuts in the room, or maybe your wives are health nuts, they do these 30-day cleanses with herbal cleanses and stuff. Basically, they're miserable to be around when they're doing it. Anybody know what I'm talking about? Can I get an amen from anybody? Thank you. Think about a 30-day financial cleanse. For 30 days tithe and pay your bills, and don't spend money on anything else. Don't go out to eat, don't do a pay-per-view movie, don't even go to Red Box. Take 30 days and just pay our bills, and do your giving, your giving, your auto 401k and stuff like that, leave that alone. Take 30 days and don't spend anything extra, and see what happens at the end of the month. See what you accumulate at the end of the month. I've talked to people that do this, and they realize that they were...they had \$800 or \$900 dollars, or \$1,000 or \$1,500 at the end of the month, they had no idea where it came from.

I know where it came from, it came from that Italian restaurant down the street that they went to three times a week. It came from the Chinese food place at lunchtime instead of making us taking 3 minutes in the morning and making a sandwich. Figuring out your priorities helps to determine your spending habits that will affect your behavior, so do a 30 day cleanse and see how much you have at the end of the month.

Next, reorder your habits, reorder your habits. Here's what I want you think about. In order this is what I think you should take these seven sequential steps. First of all, your giving. Then build up an emergency fund. A lot of this stuff I'm getting out of Dave Ramsey's "Total Money Makeover," I'll talk about these

books in a second. Dave Ramsey suggests getting a \$1,000 in an emergency fund as quickly as you can. Why? I don't know about you, but every time my car goes in the shop it's \$1,000. It's \$800, or it's \$950, you think it's brakes, oh no, it's more than just brakes, right?

What do you do if you don't have \$1,000 in the bank? Pull out the plastic. Get an emergency fund, get \$1,000 in an emergency fund, so that if you have a deductible for your health, or you whatever happens you've got an emergency fund there. Then when you spend it because you had an emergency, then start building it back up again.

Next, snowball your debt. Take all your debt, you've probably heard this before, but take all your debt, figure out how much you have to pay on it, and pay the minimums on everything except the highest interest one, and then pay as much as you can on that. When that one's gone, don't go yippee more money for Italian restaurants. No, then put that into the next one, the next highest interest one. Then now you've got this much going to that one, and then when that one's done go to the next highest interest one until you get rid of all your debt, snowball your debt. Remember debt is negative savings, debt is negative savings.

Then next, look at your retirement savings, and your college savings, if that's accurate. If you've got a 401k at work, and they're matching your money, take the match. If you've put 4% in, and they've put 4% in, day one you've got 100% return on your money, use it. If you don't have 401k at work figure out how you need to save your money in an IRA, or one of those tools and do that. College Savings accounts are there as well. Finally, look at your lifestyle and reprioritize it, reprioritize your habits based on your priorities.

Then finally, determine your legacy, determine your legacy. What do I mean by that? What do you want to leave? Do you want to leave your name on a building at a college? You're going to have to live your life a certain way if you're going to give enough money to a college to make an impact on that college. Do you want to leave a scholarship fund somewhere? Do you want to leave a legacy of 50 kids in Africa that you supported through compassion over the course of your lifetime? What's the legacy that you want to leave? Do you want to leave money for your kids? Determine what your legacy's going to be, it's going to affect your spending habits.

Finally, some final thoughts and tips. First of all, use a tax preparer. Unless you are a tax preparer get somebody else to do it. I resisted this forever. I can do it. I have Turbo-Tax, right? It asked me all the questions, and I answered all the questions, and I get money back, so I must be doing it right. Until, two years ago I went to a tax preparer. What an idiot I was? Do you know how much more money she found for me that I was overpaying the government?

Look, the government does great stuff. When your house catches on fire they send people to put it out. When somebody commits a crime you've got police that you can call to deal with that. The government does great things, but we don't need to give them any more money than we have to. You can put that money into Kingdom work. Use a preparer, minimize your taxes.

Second is put up your credit cards, or cut them up if you can. I know there's some people like, "You don't understand Brett. I have points, and I pay everything with my credit card, and then I get all these points, and then I fly places." I'm like, "Great, do you pay them off at the end of the month. If you do, go for it. If you don't, the points ain't worth it. Plus, what are you going to do, you're going to fly to a place and

spend a lot of money." For most of us credit cards are not helpful, they're very helpful to the banks, but they're not helpful to us. Unless you're paying it off every month, I really, really wouldn't encourage you.

I don't know about you, but when people tell me to cut them up, I'm like, "I'm not cutting anything up, who do you think?" Put them away somewhere, and then forget where you put them. It would be the same thing, but you won't have to actually cut anything up.

Next, consider credit monitoring and identity theft monitoring. Nothing can wreck you quicker than somebody stealing your identity. There's some great services out there that don't cost very much. Next, get health insurance, get health insurance. Unexpected health expenses are the number one cause of credit card debt. Not, not the Italian place down the street, that's number two. Number one is actually unexpected health care costs. If you don't have health insurance guys, figure it out, get your health insurance. I'm going to tell you another thing, you need to get life insurance if you want to leave a legacy for your wife.

I've been to too many diners with 73-year-old widows being my waitress. That 73-year-old widow is not a waitress because she wants to be. She's a 73-year-old widow with a job because her husband didn't take care of her financially. Get health insurance, get life insurance, something to make sure, or have a good plan that's going to make sure your spouse is taken care. Involve your spouse, if she has no idea about your finances you need to get her involved. You maybe need to have quarterly board meeting of the household where you go over the finances, and you make decisions together about priorities.

Then finally consider a financial counselor, or at least a mentor. Have somebody that you can talk to about these things. I love my dad, my dad's amazing, and we talked about a lot of stuff, but we really didn't talk about money that much. My dad worked in the financial district of Boston and on Wall Street. We always had enough, that's all I knew. Consequently, I went to college and majored in fraternity, and graduated from college with a lot of bad financial habits.

It took me a long time to recover, and some of those things we're still recovering from. Some of those things we'll probably never recover from, because my dad just didn't realize that he wasn't giving me enough information about my finances, and how to handle them because he always had enough money. You need to talk to your kids, and for yourself you need to have a counselor or a mentor, that can walk you through these things.

The goal of today, the goal of today was not to make you feel guilty about your money. It was not to induce anxiety, it was the exact opposite. I want you to take these simple steps that you can take to get your priorities straight, so your priorities can guide your spending habits, so that money doesn't cause you anxiety.

There are some books that I want to show you really quick here. To get your heart right I really recommend this book by Randy Alcorn called, "The Treasure Principle," this is to get your heart right. One of the best things about it, you ready, easy to read, nice and thin. Then Pat has two chapters in "Man in the Mirror," about finances that I'd really recommend that if you don't ready anything else in the book go read Chapters I think it's 11 and 12, it's listed on your handout. Then finally, Dave Ramsey's got a great book called, "Total Money Makeover." There's Financial Peace University that he runs. There's a website called, "Compass1.org," that has a lot of great resources, small group tools if you want to go through this with a small group, and budgeting and planning tool, so I point you to that as well.

If your priorities don't determine your spending habits, your spending habits will determine your priorities. Guys, let's get our priorities straight, let's manage our money intentionally, so that we don't have to be anxious about money.

Let's pray. Father, you know how much money impacts our lives on our every day basis Lord. We can't live without it. We can't buy food, or housing, or clothing, we can't get to work, if we don't have money. Father, we know that money's not evil, just when we make money an idol that's what's evil. Father, I pray that you would help us not to allow money to be our master, Lord, that you would be our master. That we wouldn't regard our money as ours, but we would regard it as yours. That we wouldn't regard our role as just spending whatever we want to spend Lord, but as stewards of this little portion of your household that you've given us to manage.

Lord help us to invest where you have us invest. Help us to save what you would have us save Lord, and help us to have lifestyles that loudly declare the Gospel, so that when other men look at us they see a man without anxiety. A man whose money's under control, a man who brings you glory. In Jesus name, Amen.