

The Journey to Biblical Manhood

Challenge 8: Money

Session 3: Getting off the Financial Treadmill

Unedited Transcript

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Well, good morning, guys. It's great to see you this morning. I'm so happy to be with you. Yeah. What a great day. We're on the journey to Biblical manhood, right? That's right. We're on a journey to Biblical manhood and we're in the third session of our series on money, on a man and his money. Before we jump into it, I want to give a shout out to The Team. This is a group of seven guys who join us for the video Bible study weekly on Mondays at 7:00. The purpose of this group is to have a strong relationship with Christ and each other and to be a support system for each other, to grow together with Jack Bicknell in Carlisle, Pennsylvania. On three, let's yell, "Go team." You ready? One, two, three, Go Team. All right. That was nice. Good job.

We're on this journey. We're talking about money. On your tables, I don't know if we have any more of these cards. You might have taken them all already, but we're using money for God's glory is the challenge that we're in. Sort of remind you where we're going. We want to be stewards of all that God has given us. At the end of this leg of the journey, which ends today, I will understand that money is a tool to help fulfill God's calling on my life and how I handle money impacts my fellowship with him. That's the head part. Money is a tool. Then I will love God more than possessions and be a cheerful steward. That's the heart. Then I will avoid or reduce consumer debt, live generously, and contribute to kingdom work. That's your hands.

Today, I want to talk to you about getting off the financial treadmill. How many of you have ever felt like you're on a financial treadmill? You ever feel like that? Yeah, how many of you feel like that right now? Anybody honest enough to say that? Yeah. What's the financial treadmill? It's just you constantly feel like you're running to keep up. Like you get to the end of the month, the money runs out before the month runs out sometimes. When you're on the financial treadmill, it's very discouraging. It's very frustrating. For most guys that are on the financial treadmill, they feel like they're just sort of one calamity away from losing it all. It makes you skittish. It makes you probably maybe a little bit less of a good husband because you're feeling frustrated all the time. You're always on edge. It's not something often, for guys that I talk to, it's not something that's top of mind. It's something that's back of mind often. It's just constantly there.

Being on the financial treadmill is bad for your health. When you're constantly feeling like you're wondering if things are going to work out financially, it causes stress in your life. Stress causes your body to build up cortisol. Cortisol causes your body to do things like clog up your arteries and hurts your heart and makes you hungry more often so you eat more. I mean, there's all kinds of physical effects of stress and money is one of the primary stressors that men have in their life. If it's really pressing, if it really is

top of mind, well then, whatever your sort of default emotional reaction, that's what comes out all the time. If you sort of have an angry nature, you're going to be angry more often. If you're sort of a cynical person, you're going to be cynical more often. If you're more of a reserved sort of person, prone to a little bit of depression, you're going to be depressed more often. Money causes tons of problems if we don't handle it correctly. That's why there's, we've said this before, but that's why there's five times more verses in the Bible about money than there are about prayer, because the writers just saw in their own experiences. The writers of scripture saw how money had such an impact on the men around them.

Here's our outline today then. How do you get off the financial treadmill? Getting off the financial treadmill. First, we're going to talk about how you got on it in the first place, which is the rat race. Then we're going to talk about the Joseph Plan. Then we're going to talk about some practical next steps that you can take. Let's talk about how you got on it, the rat race. Let me tell you something, if you live in American culture and really if live in any Western culture ... I've been to Asia a couple times and I want to tell you I went over to Asia. This is a little while back. I said to the people that were hosting me, "I want to make sure that I'm in cultural context, that what I say doesn't just sound all American." They just said, "Well, we read *The Man in the Mirror* and every problem in that book is exactly the same problems that Asian men face." You know, money, marriage, morality. It's exact same things. The worldwide. If you live in a Western society, what I mean by that is, you know, primarily first world countries, you've been sold a lie. You've been sold a lie that you can have it all. You've been sold a lie that money will solve your problems and make you happy. How did this happen?

Well, it's interesting, if you look over the last 100 years or so, you see sort of four emerging trends or four things that happen that helped spawn this rat race. The first thing that you had was courtesy of Henry Ford. You had the creation of mass production. Think about cars. When cars were made piece by piece, one by one, by hand, they were very expensive. Only a few people could have them. As soon as mass production came around, the cost of the cars went way down and so it became more and more accessible.

Then they started applying mass production of cars to mass production of other products. All of a sudden, there's this explosion of products available for you to have. When there's this explosion of products, then the next thing that happened was mass communication. Through telephone and newspapers, you began to now not just have an explosion of products, but everybody's talking about this explosion of products, everybody's talking about what they've got. Then add on top of that mass marketing. Now not only is there a ton of stuff available, a ton of people talking about it, but now there's this whole industry built up around telling you that you have to have it too or you won't be happy.

Then, finally, the sort of nail in the coffin was installment credit. You don't have to save up for that. You can get it now and pay for it over time. We don't go car shopping, most of us don't go car shopping anymore with I've got X-thousand dollars in my bank account that I can go buy a car with. Instead, what we do is we go, "All right. How much of a payment can my budget handle?" Then, let's be honest. We lie to ourselves about that. Right? We've been sold this lie that's money's going to make us happy. This is sort of the progression that we've gone through to get there.

I love what Mark Cuban said about money. He just said this recently. You know, Mark Cuban's the owner of the Dallas Mavericks. He's on that Shark Tank TV show. He's talking about the person that won the Powerball. He said, "I'm going to tell you something about the person that won the Powerball. Money will not make them happy. Money is just money." He said, "If you're an unhappy person, money will not

make you happy. But if you're a happy person, money will make you happier, definitely." It's not the money that makes you happy or unhappy. That's a choice that you make. That's who you are as a person. The money just magnifies whatever kind of person you are. We've been sold a lie that money's going to make us happy.

Francis Schaeffer talked about two impoverished values that he sees especially in the church, but really in the culture. These impoverished values are personal peace and affluence. Personal peace means I want to be comfortable and I want to be left alone. Just let me be my own person. This is the rise of humanism, really, part of the rise of humanism. Then affluence, I want to be able to do whatever I want to do whenever I want to do it. When that becomes a value ... My personal peace and my affluence, those are not about helping my brother. Those are not about making society better. Those are not about being engaged in something bigger than yourself, having a purpose or a mission in your life. It's just about making your life better, having the life that you want.

You even see this leaking into some branches of theology, right? Hey, you know, just say this prayer, do this thing, or give money here and you're going to be prosperous. We have this false gospel of prosperity that's really not based on scripture. It's really based on humanism. It's based on sort of cherry picking the scriptures that we want to get us to a place where we believe that if we just do the right things, we'll be happy. That's how you get on the treadmill.

Really all of this, the rat race, the idea that money will make you happy, the impoverished values, they come from the very specific worldview and the worldview is this, that this is all there is. Think about that. If this is all there is, if you got 70, 80, 85 years on earth and that's all you got and there's nothing that came before that and there's nothing that's going to happen after that, what do you do with those 80, 85 years? You grab all you can. You try to make it the best 85 years you can possibly make it, as comfortable as possible, as self-pleasuring as you can. This is the worldview that puts us in the rat race. The problem is if you really think that this is all there is, if you really think that money's going to solve your problems, if you really worry about how you compare to the next guy ...

You know, my friend, Dennis Puleo, some of you may know him, Dennis told me this funny story when he was younger. He was living in this community. He had sort of moved into a community that was just a little bit above his income level. He was on the low end of the average in his community. He put a pool in his house because everybody else had pools. He put a pool in his house. Back then, I don't know how it is now, I've never had a pool, but you could have the pool lined with vinyl or you could have it lined with gunite. The vinyl is vinyl. You know what vinyl is. Gunite is the stuff they spray on. I guess the gunite's a lot more expensive. He had a little cocktail party at his house and invited the neighbors over. They were standing around around his new pool. One of his neighbors went, "That's a great pool there, Dennis. What's it lined with? Is it vinyl or gunite?" Dennis said, "I went with vinyl." The guy went, "Oh." He said instantly he felt this big. That's how a lot of us are wired. We're comparing ourselves to the next guy because if this is all there is, then I better get all I can.

Here's the problem with that worldview. First of all, it's false. This is not all there is. I've seen this illustration 20 different ways, but if I were to take a rope and fill this room with this rope, just imagine a rope that completely fills the room, and that rope represented your life, the first inch of that rope is your life on earth. The rest of that rope is your life in eternity with Christ. What do we do? We spend all our time focusing on this little inch. We don't even focus on the inch. You know what we do? We don't pay attention to the first like 20% of it because we're young. Then we spend the next 50% of it trying to save up enough money so that the last 30% of it is comfortable and easy as possible. All for a third of an

inch on an infinitely long rope. That's what we do. That's the problem with that worldview. That's how we get caught up in the rat race.

What's the answer to that? How do we be prepared for a life that really goes on in to eternity? How do we maximize our time here, our very, very short time here but in a way that glorifies God? How many of you have heard of the Daniel Fast? The Daniel Fast is this great, I'm going to be honest with you, it's a great marketing plan. Man, these guys figured this thing out. "How can we get Christians to buy a cookbook? I know. We'll name it after a Biblical character. We'll find four verses in the Bible and we'll create a whole diet plan around it and we'll call it the Daniel Fast. Everybody will get so excited about it that they'll buy our books." It worked. I'm writing a book. It's going to be called the Joseph Plan. Because if you follow the Joseph Plan, you will have the exact same ... Now, don't get me wrong. The Daniel Fast actually is beneficial. I mean, the science actually backs it up, but let's be honest, it's a marketing plan. You didn't need to have to pull it out of scripture to do that. The Joseph Plan would actually be a very good financial planning tool.

Let's talk about the Joseph Plan. Now, which Joseph am I talking about? I'm obviously talking about the Joseph from the Broadway musical Joseph and the Amazing Technicolor Dreamcoat. I'm talking about Joseph from Genesis. He's one of the patriarchs of the Jewish people, of the nation of Israel. You'll remember Joseph. He was the young buck. He was the second youngest in his family. Jacob was his father. Jacob was also called Israel. Jacob had three wives and his third wife had Joseph and Benjamin and they were the two youngest. Joseph was the best businessman of all of his children. In fact, at 17, Joseph was such a good businessman that his dad, frankly very unwisely, would send him out to check up on his brothers, on his older brothers. Then when they were doing stuff wrong, he'd report it back to his dad. It did not endear him to his brothers.

Then he made it worse. He told him he had a dream about them all bowing to him. Finally, they snapped and sold him into slavery. A little extreme. Told his dad that he had been killed. They took his coat that his dad had given him and covered it with goat's blood and faked his death, and said, "Sorry, Pops, but Joe's been killed by an animal," but they actually sold him off into slavery. He ends up in Egypt by 17 now. He ends up Egypt and he ends up working in a very rich man's house named Potiphar. He's got all this business sense that he learned from his dad. He becomes Potiphar's business manager, basically. Apparently, Joseph was also pretty good looking guy because Potiphar's wife decide that she thought he would be a good trophy to add to her trophy case. Joseph, being a godly man, said, "Well, you're my boss's wife. This is not happening." After spurning her advances for a while, she got him in a really compromising position. His coat got him in trouble again, different coat this time, because she grabbed it off him as he ran out of the room. So she screamed rape and her husband had really no choice. I mean, are you going to believe your wife or are you going to believe your slave business manager? You've got to believe your wife. Joseph ends up in prison.

In prison, Joseph meets these two guys, a baker and a cupbearer. They have a dream in prison. Joseph interprets the dream correctly. Unfortunately for one guy, the dream said that he was going to be killed, the king was going to kill him, and the Pharaoh killed him. The other one, his dream was that he would be restored back to his position in the king's court, in the Pharaoh's court, and that happened. Then last thing Joseph says to this guy is, "Look, when you get to the court, remember me. Get me out of this place." Of course, he totally forgot about him and goes in to the king's court. Then Pharaoh starts having dreams.

If you have a Bible, turn to Genesis 41 and we're going to pick the story up at this point where Pharaoh starts having dreams. Then as we go through the story, I'm going to teach you the Joseph Plan. Now, nobody steal this and write a book. This is my book. The Joseph Plan for Financial Success or something like that. You will have heard it here first. The Joseph Plan for Financial Success. The reason I want to talk to you about this story and about Joseph's plan is because I think there's some great maxims here for how we manage our own financial health, how we can get off the treadmill and live a life where our finances are no longer something that worry us all the time, that frustrate us all the time, that make us feel like something bad's going to happen at any minute and we're not going to know how to deal with it. If you follow the principles that we find in this story of Joseph managing Egypt during a very difficult time, I think you will find some great principles that you can use to manage your own finances as well.

Now, let me say one more thing. Sometimes when you do practical, I'm going to give you some practical principles, it doesn't feel very spiritual. It doesn't feel very Jesus-y or very gospel-y, but these are principles that are coming from God's holy scriptures. They're based in the idea, in the worldview, that this is not all there is. These principles are based in the worldview that there is a sovereign God of the universe who's in control, who loves us, who sent his son to die for us. That's the underlying premise of all this, but we're going to talk really practical in the next few minutes here.

Let's look at the story. Let's pick it up at verse 12. Genesis 41 verse 12. The king has had his dreams. Nobody can interpret them. The cup bearer who was in prison with Joseph goes, "I remember this guy I was in jail with. He interpreted my dreams and he interpreted them correctly." Pharaoh says, "Bring the young man in here." Verse 12, the cup bearer's talking, "A young Hebrew was there with us in prison, a servant of the captain of the guard. When we told him, he interpreted our dreams to us, giving us an interpretation to each man according to his dreams. As he interpret it to us, so it came about. I was restored to my office and the baker was hanged." Then Pharaoh sent and called Joseph and they quickly brought him out of the pit. When he had shaved himself and changed his clothes, he came in before Pharaoh. Pharaoh said to Joseph, "I have had a dream and there is no one who can interpret it. I have heard it said of you that when you hear a dream, you can interpret it." And Joseph answered, "It is not in me. God will give Pharaoh a favorable answer."

Here we see the first principle of the Joseph Plan. You got to get qualified counsel. Pharaoh started with unqualified counsel. He went to his magicians and they couldn't interpret his dream. Look, if you need financial advice, your buddy giving you a stock tip, your next door neighbor giving you a stock tip is not good financial advice. You know, the person at the next cubical at work that's driving a super nice car and has all the bling and you're like, "Man, he's really got it going on." If he's making the same amount of money that you're making and he's got five times as much nice stuff as you have, let me tell you what else he has too. What do you think it is? Debt. You want to take advice from a guy like that? No, you get qualified counsel. Joseph had already proven himself as a successful dream interpreter. If you want to get financial advice, go to a qualified counselor.

Then if you look down at verse 24, we'll skip ahead here really quick, the last sentence, Pharaoh says, "I told it to the magicians, but there was no one who could explain it to me." You're just seeing this is a hard question that Pharaoh's got and he's going to a man who's qualified. In verses 14 to 24, Pharaoh explains the dreams. Most of you know this story, but basically he said seven plump cows came out and then seven skinny cows came out. Then he had another dream, seven ears of corn growing on a stock that were full and healthy ears of corn and then seven ears of corn growing on another stock that were withered and thin and blighted and they sprouted after the seven healthy. Seven healthy cows come out followed by seven skinny cows. Seven healthy ears of corn come out followed by seven withered.

Joseph goes, verse 25, then Joseph said to Pharaoh, "The dreams of Pharaoh are one. God has revealed to Pharaoh what he is about to do. The seven good cows are seven years and the seven good ears are seven years. The dreams are one. Seven lean and ugly cows that came up after them are seven years and the seven empty ears blighted by the East are also seven years of famine. It is as I told Pharaoh. God has shown to Pharaoh what he's about to do. There will come seven years of great plenty throughout all the land of Egypt but after them, there will arise seven years of famine. All the plenty will be forgotten in the land of Egypt. The famine will consume the land and the plenty will be unknown in the land by reason of the famine that will follow for it will be very severe. The doubling of Pharaoh's dream means that the thing is fixed by God and God will shortly bring it about."

This was not a safe thing to say to the Pharaoh. "Hey, Pharaoh, you're going to have seven years of plenty and then the bottom's going to drop out." Think about this from a political point of view. Think about you're running the country, you're the king of the country, and this guy is telling you, "Yeah, you're going to do great for seven years, but then, man, the next seven are going to be terrible." Pharaoh's a king. He's got to keep political hold of the country. He's being told that things are not going to be good. Not a safe thing for Joseph to do but he was honest because he was qualified counsel. It also is this. He was willing to forecast calamity. Are you willing to forecast calamity in your financial life? You could lose your job. You could get cancer and go way past your copays and deductibles, your lifetime balance, whatever. You could run out of money or have a sick child. Your car could break and all of a sudden you need to buy another car when you didn't expect to. You have to be willing to forecast calamity if you're going to be prepared for it. Joseph was willing to do that.

The next thing is you have to make a plan and follow it. Verse 33, "Now therefore let Pharaoh select a discerning and wise man and send him over the land of Egypt. Let Pharaoh proceed to appoint overseers over the land and take one-fifth of the produce of the land of Egypt during the seven plentiful years." Then let's jump down to 49. Pharaoh appoints Joseph as the man. He said, "We're going to take one-fifth of the produce of the land during the seven plentiful years." Verse 49 says, "And Joseph stored up grain in great abundance like the sand of the sea until he ceased to measure it for it could not be measured." He made a plan. We're going to 20%. If you read, there's too much scripture here, but if you read, you can see everywhere they collected it, they made storehouses right there. They put the food right in the storehouses. Why was that smart? Because that's where the people were. The people knew that their food was right there. He made a plan and he followed it.

I've seen man after man after man that makes a plan but he doesn't follow it. The first time a little unexpected thing happens, he goes, "Eh," and he doesn't follow his plan. In year five, year six, I'll bet you there was a huge temptation to stop collecting all the extra grain. "Really? We got to build another storehouse? Can we just knock this off? You know what? Let's not plant all the fields this year. I mean, there is so much grain coming in and we don't even know what to do with it all. I mean, I know Joe said there's a famine coming, but I mean, have you seen what it's like the last five years? It's been amazing." If you're not willing to forecast calamity, if you're not willing to make a plan and follow it, then when the eighth year comes, you're not ready for it. The eighth year comes for all of us. The eighth year comes for every man I've ever known at some point in his life.

Here's the deal though. Verse 35 says, "And let them gather all of the food of these good years that are coming and store up grain under the authority of Pharaoh for food in the cities." Then if you've got a pen, you won't remember why you underlined it, but underline this next clause. "And let them keep it." Here's the thing. You've got to learn to say no. If you're going to be financially healthy, there's going to be a lot of stuff that you're going to have to learn to say no to. In fact, that's the Big Idea. **The simplest**

financial advice ever is learn to say no. The rat race wants you to say yes. The rat race wants you to say yes to living beyond your means. The rat race wants you to say yes to just stretching a little bit for that car payment. The rat race wants you to live ...

You can live four ways. You can live above your means, you can live at your means, you can live within your means, or you can live below your means. If you live above your means, basically you're borrowing money to finance your life. If you're living at your means, you're spending every dollar that comes in. You may not be accumulating much debt, but you're going to accumulate some because nobody I've ever of that lives at their means actually lives at their means and plus the first time that anything happens, like a car repair or a home issue or a once in a lifetime vacation opportunity, you go into debt. You want to live within your means. Most people should live within your means. That means budgeting. It means budgeting your giving. It means budgeting your savings. It means not overspending what's left. It means not accumulating debt. Then there are some people that are called to live below their means.

What Joseph was doing with the Egyptians during this time was they were living below their means. They were not using all the food. God honored that in two ways. One is they were diligent to save 20%. Now, I want you to think of the math here. 20% times seven years is only 140%. They needed seven years. There was seven years of calamity coming, seven years of famine coming. What happened was it wasn't 140% because God also blessed them with those first seven years of plenty, of way more than they needed. If they had lived those seven years just using everything they got, even though it was way more than they needed, then even if they had saved 20% of that, it wouldn't have been enough, but God blessed that with an abundance because he was preparing them for the calamity that was to come.

If you are blessed with an abundance, you have to realize the reason for that is because God may be preparing you for a calamity that's to come. It may not be your calamity. It may be somebody else's and you're going to need to step in. All the dads in the room who have adult children know exactly what I'm talking about. The simplest financial advice ever is learn to say no. Who do you have to say no to? Say it. Who else? Somebody said yourself. Who else? Say it, Andy. Your wife!

Now I'm the one on the internet saying this so I'm going to take the heat. Look, guys, part of spiritual leadership is looking at your wife and saying, "We can't do that. It's not in our budget. It's not in our plan." Now, you can't just do that arbitrarily. You have to have sat down with her and say, "Let's do a budget. Let's decide how we're going to live our lives. Let's decide the lifestyle that we're going to have." Once that happens, trust me, the evil one is whispering in her ear going, "You know, Joe's wife over there, she has something nicer than you have. Do you think Joe loves his wife more than your husband loves you?" That's the kind of things that get whispered in her ear. You got to be strong. You got to learn to say no when you need to say no.

Next thing. Set your priorities. Verse 36, "That food shall be your reserve for the land against the seven years of famine that occur in the land of Egypt so that the land may not perish through to famine." He set his priorities. We have to set our priorities. What are we saving for? College for our kids, money for retirement. You need to save up money so you can go on vacation. There's no reason to not be able to go on vacations. Hey, guys, you're living a long time. Look around the room. You're living a long time. You need to plan for what the long-term ramifications are of living a longer life. Right? There's medical care now that 50 years ago nobody even had to think about. Do you have long-term care policy? Are you putting money away by buying a long-term care policy so that when the time comes, you're not relying on Medicaid or Medicare? Because you know what Medicare is, right? It's like the thing that doctors hate to take because it pays them so little based on what their costs are. You don't want to be relying on

that. You want to take responsibility for that. You need to be building a plan and setting your priorities and building reserves up.

Here's the other thing that I would say to you. When you do think about how you spend your money, listen to this, experience trumps possessions. Experiences trump possessions. Nobody on their deathbed or nobody later in life pulls out the scrapbook to show pictures of the Maserati they owned when they were 45. They pull out pictures of the vacation to the Grand Canyon. They pull out pictures of the family reunion that they went to. Experiences trump possessions. If you want to invest in your life and things that will make you happier, I'm just encouraging you invest in experiences. Don't invest in meaningless stuff that's just going to break. Invest in those relationships. Invest in those experiences.

All right. Lesson six, don't dip into your savings until you absolutely have to. Skip ahead. Verse 55, "When all the land of Egypt ..." Hang on. Let's go to 53. "The seven years of plenty that occurred in the land of Egypt came to an end. The seven years of famine began to come as Joseph had said. There was famine in all the lands but in all the land of Egypt, there was bread." Listen. "Then when all the land of Egypt was famished," so there was bread in Egypt. Now some more time has gone by and now Egypt is famished. It's not until Egypt is famished that the people cried to Pharaoh for bread. Pharaoh said to all the Egyptians, "Go to Joseph. What he says, you do." When the famine had spread over all the land, Joseph opened all the storehouses and sold to the Egyptians for the famine was severe in the land of Egypt. He didn't do it right away. He waited until it got painful. He waited until famine had taken hold. Then he opened the storehouses.

How many times do we get to a point where we're a little tight on something and we're like, "We're a little short this month. I'm going to have to take money out of savings to pay the cable bill." That's not what savings is for. Cut the cord. "It's three years. I get a car every three years. There's not a lot of extra money right now. I'm going to take a little bit of money out of savings to put the down payment on that new car." Keep the car. Right? Don't dip into your savings until you have to. Get in a little pain. Joseph was ready to get into a little pain before he dipped into those savings. It's a good maxim for us.

Number seven, verse 57, the story ends like this. "Moreover, all of the earth came to Egypt to Joseph to buy grain because the famine was severe over all the earth." This calamity ended up not just being an Egyptian calamity, but a worldwide calamity, or at least in their world. What did they do? They shared God's blessings. That's what we need to do. We need to be ready to share God's blessings.

Real quick. Let me give you some next steps. We're running a couple minutes behind here. Let me give you some practical next steps. First of all, pray for wisdom and courage when it comes to your finances. Why? Because you have to learn to say no. You know what you need to have wisdom for what to say no to and courage to say no to the people that you're going to have to say no to. Yes, it's yourself. It's your spouse. It's your kids. I mean, I don't want to step on any toes here, but like when your kid's 27, nobody cares what college they went to. I mean, unless it was Harvard. Seriously. If you can get your kid into Harvard, that's great. If it ain't Harvard, if it ain't ivy league, it doesn't matter if it's Seminole State or Towson State or UCLA. It just doesn't matter. You can shop.

If you can send your college for 50 grand or 150 grand and five years after they graduate, nobody cares, why in the world would you spend 150 grand, or worse than that, saddle your kids with that debt? You got to learn to say no. You got to learn to say to your kid, "Hey, guess what. Two years at Seminole State, automatic entry into UCF, you're going to graduate with no debt. You're going to graduate with

hardly any debt. By the way, you got to work a job. You'll get over it." "I can't go to the parties." "Good." Right. Very good.

Pray for wisdom and courage. Be honest with yourself and with your spouse. Be honest about. You can't fix the financial problems you have if you're not willing to be honest, which is, by the way, why you need to pray for wisdom and courage. Number three, understand the Bible's principles. Two recommendations for you. Financial Peace University and Compass - Finances God's Way. Compass and Financial Peace University, Dave Ramsey's Financial Peace University. If you are not up to what the Bible teaches about money, and I'm just going to tell you Compass is intense, lots of scripture learning, lots of scripture, really good discipleship process. Financial Peace is a little bit more practical. I mean, Compass is practical too, but a little bit more accessible. You might do Financial Peace and then decide later that you want to go back and do Compass. The money section in The Man in the Mirror is super full of lots of practical tips on managing your money. Then The Treasure Principle is another great book on generosity that I would encourage you all to read. Understand the Bible's principles.

Number four, go get that qualified counsel. Remember, qualified counsel. I'm not going to get into like certifications and all that stuff, but go to somebody that's been around for a while that believes in Biblical financial principles. Get counsel from them. Listen to me. You're going to have to pay for it. Why? That's what makes them qualified, is that people are willing to pay them for their advice. You can go to these brokers that you can pay \$7 a trade and you can do it all on your own. If you're a financial wiz, awesome. But for the other 90% of us, 95% of us, we need someone to help us. Be willing to pay a little bit. You're going to more than get that back if you'll go to qualified counsel.

Then, finally, plan for generosity. Be ready to answer God's call when he says, "Hey, I'm so glad that you've built up this reserve because I've got this kingdom opportunity for you. I'm glad that you're 55 or 60 years old and you've saved up. I need you to go to Haiti or I need you to send somebody else to Haiti." It's unexpected but you've got the ability to do it if you've been taking care of your financial house. If you're on the financial treadmill, if you're caught up in the rat race, there's no margin for you to do stuff like that. Plan for generosity. Let me pray for us and then we're going to go to these table talk things and then we'll come back with about two minutes left and I've got one more thought for you before you leave. Let's pray and then we'll go to the tables.

Father, these are super practical things that we've talked about this morning about how to get off the financial treadmill, how to get out of the rat race, Lord, how to live a life that recognizes that we're just living in the first inch of a rope that has no end. Lord, would you give us the perspective that we need to trust in your provision? Would you give us the wisdom to make good decisions? Would you give us the courage, Lord, to say no to the things that we need to say no to and sometimes, Lord, even to the people that we need to say no to, Lord, only so that we can give you glory, only so that we can follow your will, only so that we can build your kingdom? Lord, we lift this up to you in Jesus's name, amen.

All right, guys. Let's gather back up. Y'all are going to have to go to breakfast after this to finish these conversations. We're not going to review all four. I would just like to know where did you guys learn how to handle your finances. Who taught you? Where'd you learn? Crown, Pat Morley. Okay. Who said home? Your dad? Your grandfather taught you. Okay. Who else? I saw something else up here. The school, experience, school of hard knocks he said. Basic training taught you financial management, taught you how to handle your money. All right. Bankruptcy. Amen. Church taught you.

Here, let me say this and let me say this to everybody watching online especially. If you've got kids, you have to teach them this. I did a mediocre at best job of teaching my kids, but I'm so happy like my daughter just graduated from college and she came back and she sat down with me. I had both my kids read two books, Rich Dad Poor Dad and Total Money Makeover. Rich Dad Poor Dad is sort of an economics book, really. It's about how to make your money work for you. Total Money Makeover is about how to handle your personal finances. Made them read both those books. That was good, but that's basically like telling your kids about the birds and the bees by having them go read the encyclopedia entry on sex. You got to talk about it.

I'm so happy my daughter came back to me and she sat down with me. She's like, "Daddy, will you help me do a budget?" She's doing the envelope thing and she's got everything figured out. I'm so glad that she came back and did that with me. Dads, it's our responsibility to get with our kids. Granddads, if your kids aren't helping their kids, then you can do that. What a great opportunity for you to connect with your kids. Really, this is a course that should be in every high school. It's a course that should be in every high school, how to manage your money when you get to be an adult. When you're a freshman in college, do you know what you get every freshmen in college gets? A credit card application. Yep. Not in mommy and daddy's name, in their name. Oh, yeah. Absolutely.

This is my final point and then I'll let you go. It's never too early to start. Joseph was 17 when he was learning from his dad how to run his business. The chapter 41 and verse 46, it says that he was 30 when he became the number two man in all of Egypt and took over this entire project. By the way, he was 44 at the end of the second famine. He was in the job for a long time but he was 30. It's never too early to start but it's never too late to start either. I mean, think about how old Pharaoh must have been. He was the same Pharaoh when Joseph was 17. He was at least years and years older than Joseph and he got a qualified advisor. He took the first step on the Joseph Plan. It's never too early to start but, guys, it's never too late to start. If you are in financial trouble right now, scrape up your pennies and go see a financial planner and build a plan to get out of it. If you are in financial trouble right now and you don't build a plan to get out of it, you will stay. You were smart enough to get yourself into that mess. Well, you know, you got to go get help. That's my encouragement for you this morning. Let me pray for you.

Father, thank you for these men. Thank you for their desire to come and study your word. Thank you for the Bible and the lessons that it teaches us through the lives of men like Joseph. Thank you for a king, Pharaoh, who was willing to listen to qualified counsel, Lord. I pray that for all of us, we would all be willing to listen to qualified counsel, Lord, and follow these steps so that we can get our financial house in order, we can get off the financial treadmill, we can get out of the rat race, Lord, and we can live our lives for you. Lord, bless these men as they go from this place. In Jesus's name, amen. Guys, have a great weekend. I love you. See you next week.