

Fil-Am Community Church

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### **WHAT WOULD JESUS DO WHEN FINANCES ARE TIGHT?**

*“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.”*

Matthew 6:19-21; 25-34 NIV

Good morning! We're continuing our series on "What Would Jesus Do?" Today, we're looking at a topic that can cause a lot of anxiety if not handled properly. Finances! Did Jesus ever become anxious about his finances? I don't think so. The Bible tells us he didn't bother a bit about his finances although he talked a lot about money than probably any topic, except the Kingdom of God, while he was on earth. 11 of his 39 parables were about money. One of every seven verses in the Gospel of Luke talk about money. He talked a lot about money because he knew that money was a big concern for many people and he wanted them to have the right perspective about it.

You see, to Jesus, money is a spiritual issue. Money may be tangible. Something you can hold and also release but it is when you hold on it too much that it becomes a real spiritual issue. You see, when we hold on it too much it means that money has a real hold on us. It's controlling us instead of us controlling money. Even when we don't have real money on our hands but our focus is on money then it has a hold on us. And it tells us a lot about where our heart's focus truly is.

So, in our passage this morning, Jesus says, and let us read together, *“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”* (Matthew 6:19-21 NIV)

Jesus is talking about what our correct attitude toward money should be. Because the reality is, we cannot take money to heaven. Money has no value in heaven. We must, therefore, learn to make money our servant, not our master.

So, this morning, we’re going to look at “What would Jesus do when finances are tight?” Basically, we will look at the attitude of Jesus with respect to money. We will try to learn from him and in the balance of this message this morning, I’d like to share with you a few principles that I believe Jesus himself observed when it comes to money matters.

So, let me start by stating that when finances are tight,

**1. Jesus would not be anxious about it. He would not be anxious about it.**

Would this be our own attitude when we realize that our income is less than our expenses? When we realize that we’re not making enough to pay for our bills or when a sudden expense comes up like medical bills, or school expenses or what have you. Or when we receive an unsettling news such as being laid off. What is our first reaction? Do we say, “Great, I have a problem. God will take care of it. Or Great I have a problem. What now?”

One thing is sure. Anxiety is absolutely useless. Anxiety achieves nothing. It makes you no taller, and no one ever got slimmer by worrying about their weight alone. And anxiety certainly doesn’t put money in your pocket. Anxiety is a big waste of emotional energy that could be better directed to finding a constructive

solution. Anxiety takes control of our mental faculties when we need them most and makes them tense, clogged up, and ineffective.

In Matthew 6:25, which was read earlier, Jesus said, *“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear...Can any one of you by worrying add a single hour to your life?”*

Jesus is saying, “Just relax. Don’t fret. You will accomplish nothing by worrying.” Jesus did not worry. He was completely at peace within himself always. At this point in his life, he was already in full-time ministry. He was going all around the many parts of Israel to heal the sick, to feed people, to teach, to do a lot of things for the Kingdom of God. Before this, he was a carpenter, just like his father Joseph was, as Mark 6:3 tells us. Then, he started calling people to follow him like Peter and John and Matthew and the rest of the apostles and all of them left their occupations too. This was a group of jobless guys following a jobless leader. Without a doubt, some of them wondered where their provisions would come. That’s why Jesus taught them so many principles about money.

So, Jesus never worried about where his provisions would come from. Because he knew exactly where they came from. Which brings us to the next thing he would do when finances are tight.

## **2. He would acknowledge that God is the Source and Owner of all things.**

In Matthew 6:26, Jesus says, *“Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them.”* Jesus knows who feeds the birds. He acknowledges that it is his Father in heaven who feeds them and therefore he is the source of their sustenance.

There are so many verses in the Bible that tell us that God is the Source and Owner of everything in this world, in fact, in the whole universe. Let me give you some of these verses and see whether you can complete them:

(Deuteronomy 10:14) To the LORD your God belong the heavens, even the highest heavens, the earth and everything in it.

(Ps 24:1) The earth is the Lord's, and everything in it, the world, and all who live in it ...

(Ps 50:9-12) I have no need of a bull from your stall or of goats from your pens, (10) for every animal of the forest is mine, and the cattle on a thousand hills. (11) I know every bird in the mountains, and the creatures of the field are mine. (12) If I were hungry I would not tell you, for the world is mine, and all that is in it.

(Hag 2:8) 'The silver is mine and the gold is mine,' declares the LORD Almighty.

(1 Cor 6:19-20) You are not your own; (20) you were bought at a price.

So, there's nothing in our possession that is not God's. The car you drive, the house you live in, the food you eat, the job you have, even your wife and children, they are all God's. God gave all these things to you.

I remember a couple of years back as we were driving home from church, we went through the drive-through at McDonald's for some fries for the children. After we've gotten those and we were on the road again, I asked Eza for some fries. With a bit of hesitation she said, "Ok, just one." I took that one and asked for another one and she said, "I already gave you one". And I said, "But I want some more". She gave me another one and then from the rearview mirror I could see how she covered the box of fries she was holding, obviously trying to keep it away from me. So, wanting to tease her, I asked, "Can you give me another one? They taste good." She said, "I gave you already." And I said, "But I bought those fries. I bought them with my money. So, they are mine". Do you think that convinced her? Well, that didn't work. You couldn't make a hungry child feel guilty.

Some of us are like a little child who doesn't know the real source of all the things we possess. We think that it is because of our own efforts that they came to us and so we think that we're the real owners and when they're taken away from us

or when we don't have enough we begin to worry and become anxious. And some people, because they have taken God out of the financial equation resort to deception or cheating or gambling to acquire things they want. Some cheat on their income tax return, some don't return a change that was mistakenly given, some buy Lotto tickets, and so on.

We don't have to resort to all these things when we acknowledge that God is the Source and Owner of all things. Because he is the Owner we can have peace whenever we are lacking in something knowing that he is in control of our finances. If you think that your financial situation is out of control, just simply acknowledge that God is the Source and Owner. This is very important because it will help you to understand why Jesus would do the next thing when finances are tight.

### **3. He would believe that God knows his needs and will surely provide.**

Look at what Jesus says in Matthew 6:31-32, *“So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them.”*

Many of you know Corrie Ten Boom, right? The Dutch Christian lady whose family hid several Jews behind a wall in their house during World War II. The Nazis eventually discovered it and hauled all the Jews and the Ten Boom family away to a concentration camp in Germany. In 1971, her story was published entitled “The Hiding Place” and in 1975, it was made into a movie with the same title. If you know the song, “You are My Hiding Place”, that's the movie where it came from.

Now, what many don't know is that the movie nearly did not make it to the theaters were it not for God's intervention. What happened was that a few months before the film was finished, the production crew found out that they were \$50,000

short. That was a big amount during that time. They did all they can to fill the gap but to no avail. They thought of abandoning the project. And they consulted with Corrie. She wanted it to continue, of course, and with a simple faith that she always had, asked everyone to pray and believe that God would provide and quoted from Psalm 50:10 which we read earlier: *“for every animal of the forest is mine, and the cattle on a thousand hills.”* And she remarked, if God owns all things, couldn't he provide an amount that is insignificant compared to the worth of all animals in the world?

During that week, a check unexpectedly came in the office of the producer in the amount of – guess what – exactly \$50,000 from an anonymous donor.

I have no doubt that anything you lack today, if you're really in a tight financial squeeze, God knows that. He cares about what is happening in your life. He knows what you need and he will provide for you. The Bible says, *“He who did not spare his own Son, but gave him up for us all—how will he not also, along with him, graciously give us all things?”* (Romans 8:32)

Please don't doubt the goodness of God because he is looking after you. There is nothing that ever escapes his attention as far as the details of your life is concerned. He is interested in you, in what you need, more than you could ever realize. He gave his own Son, what else couldn't he give?

Jesus pointed out that God feeds the birds and he also clothes the lilies of the field. If he is able to do this for creatures that are not even able to worship him, why wouldn't he do it for you who is more precious to him than birds and lilies?

Remember when the Israelites were wandering in the desert after their escape from Egypt. Did they ever have to work for food? Did they hunt and fish and farm? No! God provided for them while they were in the desert. He sent them manna, and then quail and then water when they needed them. He even made sure that the clothes and sandals they wore during their 40 years in the desert did not

wear out. God took care of his people because he loved them and he had a purpose for them.

God loves you too and he has a purpose for your life. He says, *“For I know the plans I have for you,” says the Lord. “They are plans for good and not for disaster, to give you a future and a hope.”* (Jer. 29:11 NLT)

Now, some of us are feeling this financial tightness not because we don't have a job or we're not being paid enough. It's just that we have too much debt to pay. Many of us Filipinos came here to America because we want to escape poverty. We believe that God can give us a future and a hope here in America. But we lost our focus and we put our hope in the Almighty Dollar and then when we didn't have enough dollars we shifted our allegiance to the All-Powerful Credit Card. If we can box like Manny Pacquiao, then we'll be out of debt in an instant, but we're just poor workers trying to eke out a living.

Yet we can still hold on to the promise of God if we would only believe that he knows our needs and he will provide. He still promises that we have a future and a hope. That future includes getting out of debt, being able to pay your bills on time, in short, becoming financially healthy. And it all depends on you. Which leads us to the next thing that Jesus would do when finances are tight.

#### **4. He would establish good financial habits.**

In Luke 14:28, Jesus says, *“For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it?”* I think he is talking here about financial planning. That is something that may be lacking in your life that's why you're in a financial hole right now. I wish they taught us this when we were in school as early as elementary then we could have cultivated this habit and many of us would be better stewards of what God has given us.

But it's not too late. We can change our habits. We just need to be guided and counseled and ask someone alongside us to help us fix our financial problems. And that's where one of our start-up ministries come in. I'm talking about the ministry that we just started in the church, the Life Coaching Ministry. You see, one of the things that this ministry can help you with is to make you a better manager of your finances so that you can get out of the debt trap.

We have trained counselors who will sit down with you to guide you as you try establish a financial goal. They will help you create a spending plan, pay off debt, and save for the future. The benefits will be enormous and it can change the course of your life. What does it cost you? Nothing. This is a service that our counselors is offering you for free. All it takes is a regular meeting with them for a few weeks. You will be assigned one counselor to work with you. Just approach Laura or Barry or Pastor Dave so they can pair you with someone who has been trained in this area.

So think about that and consider that. And while you're considering that, let me offer very briefly few principles that you can observe to establish good financial habits.

#### 1. Keep Good Records – the Principle of Accounting

Proverbs 27:23-24 (LB) says *“Riches can disappear fast so watch your business interests closely. Know the state of your flocks and herds.”* Obviously in those days everybody was a rancher or shepherd. Their assets were tied up in sheep. God says “Know the condition of your flocks.” Today, God would say, “Know the condition of your stocks.”

There are four facts that you need to know.

- a. I need to know what I own. Keep an inventory of your possessions.

- b. I need to know what I owe. Your debts, your liabilities.
- c. I need to keep records on what I earn.
- d. I need to know where it goes.

Do you have time to worry? If you have time to worry about your finances, you have time to write it down. In fact, if you wrote it down, if you kept better records, you'd have a lot less to worry about.

## 2. Plan Your Spending – the Principle of Budgeting

You have to set some financial goals and stick with them. Proverbs 1:5  
*“Plan carefully and you’ll have plenty. But if you act too quickly you will never have enough.”*

The average person in America spends six hours a week in shopping-related activities. Many of you are way above average. Some of you cannot resist a sale. “But look how much I saved!” But do you need it? Look how beautiful my Apple Watch is. But do you need it? Can you afford it? “But it’s easy to use.” Do you need it? What do we call this irresistible urge to buy? Impulse buying. Buying on impulse. Because it’s the next big thing. Because it’s sleek and shiny and so beautiful.

But there is relief from this. How do you spell relief? You spell relief, B-U-D-G-E-T.

So, first, learn the principle of accounting: keep good records. Then learn the principle of budgeting: plan your spending. The third principle is

## 3. SAVE FOR THE FUTURE

This is obviously the Principle of Saving. Proverbs 21:20 (LB) *“The wise man saves for the future...”* I read recently that the average Japanese family saves 25% of their income – puts it in the bank. The average European family saves 18% of their income. But the average family in America saves 5% of their income.

God is concerned about our finances, but he wants us to use these principles found in the Bible and become responsible money managers. How will you be different if you were to think, “I want to be able to have a significant retirement. I want to be able to care for the needs of my family in case of a crisis.”

And here’s a fourth principle for financial stability.

#### 4. GIVE BACK TO GOD.

The Bible calls this the Principle of Tithing. Ten percent of all I make goes back to God. The Bible says in Malachi 3:10 and many other places. *“Bring the whole tithe (tithe means tenth) into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”* Sometimes, we’re afraid to do that. But God says you can test him. You see, you cannot outgive God. The more you give to him, the more he gives back to you. Tithing is a statement of gratitude. Whenever I give a regular percentage of my income I’m saying, “God, I realize all this came from You. So in gratitude the first ten percent goes back to You. I’m very grateful for what You’ve done in my life. So here it is.”

Tithing is also a statement of priority. It says, “God, I want You to be number one in my life so right off the bat, the first part of my money goes back to You as a statement that You’re number one in my life.” And talking of priority, this leads us to the final thing that Jesus would do when finances are tight. Actually, this should be first but I put it last because it is so important that I want this to be the last thought on your mind as I conclude this message.

#### **5. He would put God first before anything else in this world.**

Jesus says in Matthew 6:33 and many of us know this by heart. Why don’t we all say it together from whatever version that you know. (Show slide after reciting the verse in unison)

*“But seek first his kingdom and his righteousness, and all these things will be given to you as well.”*

That’s all what it boils down too. Are you pursuing the right thing in this world. Are you concerned more about material things or the things of God? What is your priority? Who is your priority? Is God first in your life? Do you believe in his Son Jesus Christ? Do you have a relationship with Jesus Christ?

Do you believe that he died on the cross for you? As I said earlier, money is a spiritual issue. You won’t realize that it is unless you believe that God should be first and foremost in your life. If he is not, then you are just living for this life, not for eternity. Material things are temporary. They can burn, they can be blown away, they can be stolen, they can vanish. But spiritual things last forever. God wants you to have the best. Although he wants to bless you here on this earth, the greatest blessing would be to spend eternity in heaven. Amen? That will happen when you open your heart to Jesus, believe in him and accept him as your Lord and Savior. He died for you, he was buried for you, he rose from the dead for you. Perhaps, you’ve already done that but got waylaid somewhere. Put Jesus first again in your life. Go back to your first love.

Is your treasure in heaven or on earth? Wherever it is, that’s where your heart really is. God looks at the heart. I hope that your heart is in the right place.