

**Series:** Financial University  
**Title:** Budget Areas  
**Text:** Malachi 8:8-10  
**Key Word:** Areas  
**Proposition:** Everyone will learn some key areas for budgeting their income so that can give their best to God.

Good Morning. My name is Chris Farmer and I serve as one of the pastors of this church. We are thrilled that you have chosen to worship God with us today. God is in this place. He offers His love, mercy, and guidance so that you and I can live the life we were created to live.

In 1997, I learned that a staff member of the church I was serving had a tragic house fire. The inferno completely ravaged Craig and Angie's home. I will never forget walking through the burnt debris. The kitchen looked like a charcoal pit. The blackened, water soaked living room smelled with a strong, burnt odor. As we walked through the house Craig and Angie shared how the fire started and their feelings of total lose. They were thankful that no one was hurt. However, the more they talked the more I sensed their struggle with their relationship with material possessions. It was easier to let go of some old, wore out stuff. On the other hand, it was extremely difficult to say good-bye to heirloom furniture and family mementos. They kept reminding themselves, "I need to remember its only stuff. Stuff can be replaced, people can't." This reminds me of Jesus' words, "*One's life does not consist in the abundance of ones possessions.*"

(Luke 12:15)

I wonder what I would do if I had time to save some of my possessions from a threatening fire, tornado, or flood. What about you? I suspect many of us would grab a

loved one and take them out of harm's way. Perhaps, if we had time we would take that favorite heirloom, family pictures, or the family pet. What would you save?

Such tragedies remind us that stuff is only temporary. Thieves can take our stuff. A fire can burn it up. Bankruptcy can take it too. When I die, my stuff will either be thrown out in the trash, some of it will be taken to a charity organization, and some of it will be passed on to my heirs. Jesus was right. My stuff does not define my life.

Unfortunately, the world tells us differently. TV commercials tell us that stuff defines the quality of our lives. They say, *If you have this item you will be happier...you will have more satisfaction... more pleasure, more power, more prestige.* In spite of the pull of God's Spirit, we find ourselves seduced by the world's fleeting pleasures. We say that our lives do not consist of our possessions, but we live our lives as if they do. The heart grows restless.

Friends, I do believe in a good restless heart. God has created us to have this inner yearning, this hunger or thirst, urging us to seek out for the One who alone can give us the satisfaction we long for. James Mackintosh, a Scottish philosopher and politician wrote, "It is right to be contented with what we have, but never with what we are." Such holy discontent serves as a positive motivator. I am never content my quest for holiness of heart and life and my ability to love. I suspect we can identify areas of our lives where we need to grow up and to improve to become better than what we are today.

On the other hand, we are tempted to grow discontent with our stuff and thus we buy new stuff. Melinda and I are first time homeowners. We love our yard especially in the spring when the trees and flowers are blooming with brilliant colors. I like our living room with all its earth tone colors. After two years, we know the kitchen needs work, the bathrooms could be bigger, and three-season room needs an extreme makeover. I can find all sorts of reasons to be unhappy with my stuff. Then the Holy Spirit asks, “Chris where is your contentment? You have a warm, safe, clean, comfortable home. Be content with what you have, for I will never leave you or forsake you.”

Have you ever wondered what God might think about all this unhealthy discontent? I do not mean to sound presumptuous, but it seems to me that God looks at us and asks, “What in the world is going on here? I give them all they ever need and most of their wants, and yet they want to exchange it for something better.” I suspect that this grieves Him deeply.

So how can we address this restlessness? How can we find satisfaction? Where is there value in life? Many years ago, I heard someone explain the 80, 10, 10, rule. This rule says that we live on 80% of our income, save 10%, and give away 10%. We can live out this rule in three budget areas: Live with contentment. Save for the future, and Give with generosity.

**First, live with contentment.** Paul, a follower of Christ and a leader in the church, allowed his restless heart to call him to the true source of contentment. Paul

knew contentment while imprisoned in Rome, waiting to hear if he would be executed. Scholars tell us that he was lowered through a small hole in the floor of the jail and placed in a dark, damp pit. Here he wrote, “*I have learned to be content with whatever I have.*” (Philippians 4:11) We too can live with such contentment by **looking on the bright side**. Many folks have told me when they lamented on their circumstances, “Well it could be worse.” When our vans’ transmission went out for the second time, I had to tell myself...”It could be worse.” When our three-season room turned into a tropical rainforest during a heavy spring rain, we had to tell ourselves, “It could be worse.” Look at the bright side.

**Next, lean on the things that last.** I have found that I am most content when I invest in things that would give me enduring satisfaction. Whether it is purchasing a new car, or computer or something as simple as a pair of shoes or clothing I have learned that trying it out before the purchase ensures a more lasting investment.

**Next, learn the art of gratitude.** Paul encourages us to give thanks in all circumstances. Thankfulness admits that all of life is a precious gift. When we give thanks for what we have, we let go of the need for the things we do not have. In every situation, we can choose to complain or we can choose to applaud. We can spend our day’s nit picking on the things we do not like or we can spend our days seeking the things we appreciate and give thanks. Gratitude can change feelings from discontent to contentment.

**Finally, land on the One who alone satisfies.** Ask yourself this question: where can my soul find true, lasting satisfaction? Our world tells us that satisfaction comes from ease, luxury, comfort, and money. The ancient writers of the Scriptures point us in a different direction. They tell us that true satisfaction, authentic contentment is found only in God. One of the early leaders of the church, St. Augustine wrote, “You have made us for yourself, O Lord, and our hearts are restless until they find their rest in you.” The Lord brings peace to the restless heart, not the shopping mall, the bigger, newer house or a job. God alone brings completeness.

**The next budget area saves money for the future.** John Wesley, the founder of the Methodist movement, urged folks to earn all they can, give all they can, & save all they can. Saving money is one of those tasks that is often easier said than done. There is more to it than spending less money.

In fact, saving money has little to do with how much money you take home. It has more to do with your desire to save. Economists Steven Venti and David Wise conducted a study and found that it was not just the higher income folks who managed to save the most. People in the lowest income groups were able to save more than some of their middle-income peers -- by about \$100,000. Saving money for a better tomorrow should become today's life choice.

**The final budget area is give with generosity.** After we have breathed our last, our loved ones will gather to remember our lives. Perhaps a family member will give a

testimony of what defined our lives. Most likely, a pastor will offer words of comfort describing a few of our defining characteristics.

What defining characteristics do you want others to celebrate about your life? I hope that generosity will be one of those defining characteristics. I hope folks say that we lived what Jesus taught, *“It is more blessed to give than receive.”* (Acts 20:35)

Sometimes the voice of fear tempts us from living the life of generosity. We think, “If I give then I will not have enough left over for what I need.” What if we don’t have enough to pay the electric bill, the car payment, put food in the cabinets, and pay for school expenses...?” Fear keeps us from generosity.

Sometimes the voice of pleasure seduces us away from generosity. We think, “If I give then I will not have enough left over for me.” We do the math and we realize that 10% of our income could buy the car we have always dream for, take that dream vacation, or whatever else we have our eye on. Then we convince ourselves that we cannot be happy unless we have the newer, bigger, better stuff or have this wonderful experience.

So, how can we overcome these voices? First, we have victory over these voices by inviting Jesus Christ to be our Lord and Savior. Apart From Him, there is no victory. Once Jesus comes into our lives our fears evaporate and our priorities shift from pleasing self to pleasing God. If you want His victory, I invite you to pray this simple prayer: *Loving God, I thank you for your love and strength. Please forgive my self-*

*centered ways. Thank you for your gift of forgiveness through Jesus' death on a cross for my sins. Help me live the rest of my life to please you. In Jesus' name Amen.*

**Giving to God the tithe also gives victory over the voices.** From the early days of their relationship with God, God's people have made it a practice to give their very best to Him. In the beginning, they gave their best in the forms of offerings. This practice enabled them to say to God, "God, I give my best to you, it's all yours." This gift was called the "first fruits" or the tithe. It equaled a tenth of ones flocks, crops, or income. Abraham and then Moses taught that this tenth truly belonged to God.

As followers of Christ, under the realm of grace and not law, we do not see the tithe as a mandate, but as a guide for giving to God what rightfully belongs to Him. We give our tithe to the local church to accomplish the work of Christ through the Body of Christ. The church then prays to discern how God wants these resources to be invested into His Kingdom.

Tithing is challenging for many today primarily because of the voices of fear and self-gratification. Let me illustrate this with these apples. Let us imagine that God gives us these ten apples, which represents our income. God says that nine of these apples are ours to enjoy as we see fit. With these nine apples, we can care for our families, save for retirement & our children's education and give some away to others. There is one apple that God says is His. It is holy to the Lord. He wants us to give this apple to Him first, before we consume the other nine apples as a way for us to show

how much we love him first. This apple also serves to resource His church to advance His Kingdom on earth as it is in heaven.

For many folks today, nine apples are not enough for ones lifestyle. We think, “How can I pay the bills and enjoy this life on just nine apples?” So we decide that since God is so nice, he will not mind if we take a piece of his apple for ourself. After all, God wants us to enjoy this trip, so we take a bit of his apple, the one that is holy, set apart for Him. Then Christmas season comes around and we start thinking about presents. We realize that we do not have enough money to buy everyone presents so we take another bite of God’s apple. He will not mind. He is a nice God. Then there is that medical emergency. We take another bite of God’s apple. The washer needs to be replaced. We take another bite of God’s apple. Eating out four times a week...another bite of God’s apple. Soon at that is left is the core. Therefore, we give God the core and say “Here God, this portion belongs to you.” God receives not our first fruits or our best crops, but the leftovers.

I wonder what God thinks about this. Perhaps, he would think, “You would bring great joy to my heart if you would see that this apple is all mine and give it fully to me as a free expression on your love and devotion...not because someone made you feel guilty, but because you love me.” Melinda and I have found that when we give God’s holy apple to him first, we are not tempted to eat it because it is not there. Then with God’s constant help and guidance, we always find a way to make the other nine apples meet our needs.

I understand that tithe could be a challenge for you. It might not be possible for you to start giving God 10%. If that is the case, take a look at our step chart provided for you and make a commitment to step up one giving level from where you are today. God understands where you are. He will help you make adjustments so that you can honor Him with your best effort into generosity.

There are different opinions about whether one tithes the gross or the net income. I personally support tithing on the net income. Social Security will be tithed when the monies are received as income. Tax dollars are never received income; it is the price of living in the USA. Refunds on tax dollars though are considered as received income.

Our tithes and offerings are tangible expressions of the depth of our love for Jesus and our love for our neighbor. It expresses our desire to live for our Lord. It shows that we truly seek first the kingdom of God and His righteousness, knowing that He always provides. They reveal our commitment to make kingdom investments, which will last into eternity. Our generosity pleases God.

Our personal budget testifies to our legacy. Living with contentment, saving for the future and giving with generosity demonstrates our desire to align our complete lives with God's purposes. This legacy lifts up praises unto God. May we leave this legacy today and everyday. 2542

