



Opening the Books

Andy Stanley

Idea: You can't follow Jesus and remain out of balance financially.

Visual: Balancing a bat or stick on my palm.

Scriptures: *Matthew 6:21, Luke 16:13*

Introduction

1. We are introducing a brand new series today called *Balanced*. We are talking about creating balance in your finances. But before we talk about *money*, we need to talk about *balance*.
2. So to begin with, I want to introduce you to the three laws of balance: say them with me:

Reference Point–Constant Correction–Clear Objective

- Reference Point: If I were to ask you to balance on one foot with your arms stretched out, you would instinctively look straight out in front. That's the proper point of reference. None of you would instinctively look at one of your hands. Balance requires a singular point of focus.
 - Constant Correction: Modifications. Tweaking. If I were to ask you to walk along a narrow plank, you would make constant adjustments as I am doing with my hand. This is what a good financial planner does. Modifies your portfolio to adjust to changes in the market in order to keep your portfolio balanced.
 - Clear Objective: Any time you are balancing something, you have answered the question: What am I trying to do? Keep the end of the pole in the air. Stay on the plank. Balance allows you to remain where you want to be. Balance allows you to progress to where you want to be.
3. Now, if I violate any of the laws of balance while balancing this pole, something happens immediately. The pole falls down.
 4. If you violate the laws of balance in your finances, nothing happens immediately. And that's the reason we do nothing. If there were an immediate consequence, we would make a course correction immediately. If your nose grows when you tell a lie, you quit lying. If your eyes got larger every time you looked at something you shouldn't look at, you would quit looking. If your ears . . . shouldn't listen to. Mouth . . . say things.
 5. But why make a course correction financially when you can get a home equity line of credit?

I. Finances follow the law of the harvest . . . not the law of Pinocchio.

- A. You sow now and reap later. You always reap later and greater. The farmer who sows and the one who doesn't have the same thing to show for their labor or lack of labor a week later. Nothing.



- B. Finances do **not** follow a FAIRNESS doctrine. Rich get richer. Poor often get poorer. Working hard doesn't guarantee anything as it relates to the health of your balance sheet.
1. When in the arena of finance you say, "It's not fair," you are correct. And it never will be. Marx and Mao tried to make it fair. We don't want fair. We want freedom/justice.
 2. Fair requires that somebody else takes responsibility for my financial well-being.
 3. Balanced requires that I take responsibility. And so it is up to us to do the difficult work of managing what we have instead of complaining about what somebody else has.

Here's another deceiving thing . . .

II. Being out of balance financially does not necessarily create financial problems.

The more you have, the easier it is to get out of balance. But imbalance always creates stress.

- A. Unbalanced creates an improper value system at **home**.
1. **Children** grow up with a distorted value system: an entitlement mentality. No financial stress. *Parents: Your kids carry their views of money into marriage and parenting. Are you setting them up for success?*
 2. **Couples** argue. Not because there's not enough. But because their lifestyles are out of balance, "it seems like there's not enough."
 3. Your **wife** is concerned about the future and thinks you should save more. You are concerned about your boat and your lifestyle. Or the other way around. She wants a bigger house. You want retirement sooner.
 4. Consumer **debt** creates a lack of balance.
 5. Imbalance drives you to make financial decisions you hope your spouse or the IRS never discovers.
- B. Unbalanced creates habits in one stage of life that have repercussions in the next. Single with debt vs. married with debt. Employed with debt vs. unemployed with debt.
- C. Unbalanced creates worry over having enough when you have enough. Money, but no peace.
- D. Unbalanced makes it easy to hoard and hard to give. Easy to spend, hard to save. Easy to presume on the future, rather than prepare for it.

Now, back to our laws of balance . . . Things begin to get out of balance in our finances when our points of reference shift. We quit making adjustments/corrections. We lose sight of a proper objective. So what? Why are we talking about this in church?

III. Imbalance financially is an indication that things are out of balance spiritually.



- A. There is a relationship between the way you handle your money and your devotion to God.

Jesus had so much to say about money that you can't be a follower of Jesus and be irresponsible financially. He even talks about paying our taxes. Jesus said more about money than heaven and hell combined.

And . . .

- B. There is a relationship between your use of money and the condition of your heart.

*For where your treasure is, there your heart will be also.
Matthew 6:21*

1. As your money goes, so goes your heart. CHECKBOOK.
2. Ever competed with someone's stuff? Ever feel like your spouse/parents have a possession that's more important to them than you are? Stuff/heart. This is why we should think twice about purchasing anything we would be hesitant to loan. Too much heart in it.
3. He can't have total access to your heart until he gets total access to your treasure. There is a constant tension here:

*No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money."
Luke 16:13*

- C. Jesus never asked for money . . . *His goal was not to get it . . . it was to keep it from getting us.*

- D. If you don't think God and money is a bit like God and politics, here's what I know about you: you are doing okay financially.

1. Only people who are doing okay think that way. Because as soon as you have a setback, your finances become a prayer request. If you've ever prayed to sell a house . . . you've crossed that line.
2. As soon as there is a setback, everybody wants God in on his or her *personal* finances.
3. When things are out of my control, it is easy to surrender control.

IV. Application: This week, I want you to spy on your money. Follow it. See where it's going, what it's doing.

- A. Next week, we are going to talk about God's objective for your money.
B. As that becomes clear, it will become equally clear that the point of reference for financial balance is "knowing where it's going." That's where we focus. If you don't focus there, you won't be able to make corrections.



Say: "It's high time I know where all my money goes. I should be knowing where all my money's going."

- C. First step . . . you must develop a practice/method/system of tracking where your money goes.
 - 1. This is necessary for balance.
 - 2. You cannot get to where you need to be if you don't know where you are to begin with.
 - 3. Our *Balanced* curriculum forms are good, or you can use Quicken.
- D. Sandra and I were married and didn't do a budget . . . we lived and saved receipts. Dumped 'em out and there it was.
 - 1. We were so surprised by what we actually did with our money, as opposed to what we would have guessed.
 - 2. We've been doing this for 20 years. You do it for seven days!

Conclusion

I don't want anything from you. I want something FOR you.

- 1. I want you to **trust God** with every area of your life and **experience God's faithfulness** financially. Trusting God with your money is an invitation for him.
- 2. I want you to be **free** to go where God wants you to go, do what he wants you to do, and give what he wants you to give. That won't happen as long as you are unbalanced.
- 3. I want you to be **secure** financially. And that happens when you know where your money is going, save, and have a plan.
- 4. I want you to be **content**. And a big part of our discontentment stems from our unquenchable thirst for stuff.

Pick up visual . . . Next week: What should our objective be?