



## Reading the Fine Print

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**Idea:** Our financial objective should be to honor God . . . with his stuff.

**Scripture:** 1 Chronicles 29:10-14

### Introduction

1. We are talking about becoming balanced in our personal finances. There are three laws of balance: Reference Point, Constant Correction, and Clear Objective.
2. We ended last week with the reference point of balance in our personal finances: *Knowing where it's going*. That's what you keep your eye on. Not how much do I make/give/spend.
3. So, I encouraged you to create a system that you can do as a couple or individually. And all the *real Christians* did it.
4. Today, our **objective**. If you had to sum up your financial objective/goal in one statement, what would it be? *My overall financial goal is to . . .*  
*An outside observer might assume . . .*
  - **Make** all you can! That won't make you balanced, happy, or content. We know some bankrupt people who made millions.
  - **Spend** all you can . . . fun. Not balanced. Not satisfying. Appetite.
  - **Save** all you can . . . hoarder. Scrooge. Nobody benefits/enjoys it . . . until you die. Saving for ?*I know, preacher man . . .*
  - **Give** all I can . . . Nope. May be irresponsible.
  - To be financially **free** to do whatever I want. That's a good one. Freedom does not provide you with a compass.  
**Tip:** Financial freedom means extra. Extra usually results in a lack of discipline. You need a compass.

### I. To understand the proper objective/goal for your personal finances, you need to know how God views your money/stuff.

- A. In Chapter 2, you are directed to a Jesus parable. I want to tell you a story from the Old Testament.
- B. Context: For years, the focus of Israel's worship was tent/tabernacle that housed the Ark of the Covenant, which housed the Law.
  1. David was sitting in his fine house and realized that God dwelt in a tent. So, he decided to build a temple. God said no, Solomon would build it.
  2. David decided to get it designed and raise the funds.
  3. David gave out of the treasury, then from his personal wealth. Not a percentage . . . all he could . . . with "delight." Very excited. About \$14 billion. Hundreds of pounds of gold and silver.
  4. Then he called all the leaders of major families and asked them to contribute. They gave "wholeheartedly."



C. As people were coming forward, David prayed a prayer explaining his generosity and his view of wealth. And here we discover the proper objective when it comes to managing money.

*Go to Text . . .*

1 Chronicles 29

<sup>10</sup> David praised the LORD in the presence of the whole assembly, saying, “Praise be to you, LORD, the God of our father Israel, from everlasting to everlasting.

<sup>11</sup> Yours, LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, LORD, is the kingdom; *[not mine]*

*[Everything belongs to God.]*

you are exalted as head over all.

<sup>12</sup> *[Our]* Wealth and *[Our]* honor come from you; you are the ruler of all things.

*[Everything comes from God.]*

In your hands are strength and power to exalt and give strength to all.

*[Everything is distributed by God . . . unequally.]*

<sup>13</sup> Now, our God, we give you thanks, and praise your glorious name.

<sup>14</sup> “But who am I, and who are my people, that we should be able to give as generously as this?

Everything **comes** from you, and we have given you only what comes from your hand.

If everything **belongs** to, **comes** from, and is **distributed** by God, then our objective should be to **HONOR** God with everything we manage while on this earth. **HONOR GOD.**

To remain balanced financially, you ask, *How can I honor God with my wealth?*

**II. Honoring God isn’t just about giving. It includes giving and living. It’s the whole thing.**



- A. Giving is part. Don't use that as an excuse. "I gave 10 percent. I can do whatever I want." You honor with all . . . not a percentage.
- B. Illustrations: my Land Cruiser. If I loaned you my car to take camping, what percentage of my car would I want you to take care of?  
"We cleaned out the passenger side."  
When I took Bob Walker's daughter to be my wife and promised to honor her, what percentage do you think he thought I was . . . ?
- C. This isn't a percentage thing. This is an honor God thing. It's all his.

*I know what you are thinking . . .*

### III. How? Give me a list. What's the minimum?

- A. I dare you to ask God to show you how to honor him with everything you have and make.
- B. Some of you will . . .
  - 1. **Give** more.
  - 2. **Save** more.
  - 3. **Quit wasting** so much.
  - 4. **Think twice** about entertainment options.
  - 5. **Cancel** subscriptions.
  - 6. **Won't leave** so much to your kids.
  - 7. **Downsize**. Maybe upsize.
  - 8. **Liquidate** some collections. Put that money in circulation.
  - 9. **Lend** more freely.
  - 10. Get out of **debt**.
  - 11. **Husbands** won't be so stingy with your wives. You dishonor her by treating her like a child. That dishonors God.
  - 12. **Ladies** might find another way to spend free time than shopping.
  - 13. **Enjoy it more**. Eccl. 5:18 says that God wants us to enjoy the fruit of our labor. My dad had a hard time buying himself anything. Guilty. Hide it.

### Conclusion

*What's our objective? To honor God.*

- 1. What are you supposed to do with your wealth? Honor God.
- 2. What's our point of reference? Where it's going.
- 3. Everything belongs to God, comes from God, and is distributed by God. So, honor God.
- 4. This calls for surrender . . . thy will be done. Have you ever done that? Surrendered your stuff, your wealth, your paycheck, said, "It's yours; show me how to manage it"?



*We are going to give you an opportunity to think about that for about three minutes during this song.*

5. You don't get this chance forever. At the end of your life, somebody else is going to get a chance to honor God with all the stuff you had an opportunity to honor God with. So don't mess this up.
6. For those of you who desire to be followers of Christ, this isn't an add-on. This is an essential. You can't be a whole-hearted follower without surrendering your stuff and the way you manage it.
7. This is what I want for you. I think this is what your heavenly Father wants for you. I hope you want it for you as well.
8. I want to give you a moment to think about your next step. Where do you need to adjust? Do you need to . . .?

*Moment to think followed by "Be My Everything."*