



Managing Your Expenses

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Idea: Discontentment is fueled by awareness. It is bridled when you turn your attention from what you want to what others need. Once bridled, the appetite diminishes.

Scriptures: 1 Timothy 6:6-11, 18-19

Introduction/Review

1. We are talking about becoming balanced financially. There are three laws of balance:
 - Reference Point – Got to know
 - Constant Correction
 - Clear Objective – Honor God
2. Week #1 – **Reference Point** of balance in our personal finances: *Knowing where it's going. Spy!*

You should be knowin' where all your money's goin'.

3. Week #2 – **Clear Objective.** *Honor God with our money.* Belongs to, comes from, distributed by . . .
4. Then we began talking about constant corrections. We began with debt: *paying somebody else to be your master.* Not selling ourselves into slavery . . . buying or consuming our way in.

Correction: Less debt, more savings. Save more. Charge less.

5. Week #4 – **Correction:** *what to do with extra money.*
6. Today, I want to address **spending.** Specifically, the dynamic that fuels our over-spending. In some respects, it fuels our economy.
7. **Discontentment:** dissatisfaction with one's current financial circumstances.
8. The term I would like for you to associate with discontentment is: AWARENESS.

Awareness fuels discontent . . . spending.

9. Unlike past generations, we are bombarded with reminders of what we don't have.
10. In the past, people REPLACED things: they broke, wore out, or got lost. Now we UPGRADE.
11. We are fine until we become **aware** of what we DON'T have.
12. We all have a couple of areas of weakness/interest: technology, clothes, cars, houses, appliances, camera equipment, kitchens, books, or computers.

In our community group, we all confessed the stores we should avoid.

13. **This is not the case everywhere in the world.** Like you, I have visited countries where not one single store at the mall would survive. Nothing anyone needs.



Here's the twist . . .

14. More stuff/money does not reduce discontentment.

- The desire for stuff is like an appetite.
- More food does not resolve your desire for food. It is just the opposite. Appetites that are fed grow.
- Your appetite for stuff grows as it is fed.
- Remember saying, "This is the last car I'll ever buy . . . house . . . wear this forever"?

But to be fair . . .

I. Discontentment isn't always bad.

- A. It is good to become discontent with our bad habits, unhealthy relationships, lack of progress, distance from God, broken relationships, injustice.
- B. Dissatisfaction with current circumstances has led to some great things in this world. Our church, organizations to address poverty, aids, hunger.

Now if discontentment can be positive/helpful . . .

What if we could become discontent with our incessant pursuit of stuff and our self-centered financial orientation? What if it drove us to be free?

With that in mind, turn to 1 Timothy 6:6. [Context: Paul is writing a letter to Timothy, a young man he has mentored. He's warning him about people who stir up trouble in the church.]

1 Timothy

⁶ But godliness with **contentment** is great **gain**. *[Real gain is not related to things. A clear conscience toward God and satisfaction with what we have is great gain. Ever met anyone like that?]*

⁷ For we brought *nothing* into the world, and we can take nothing out of it. *[So, gain can't be stuff. Or we live our entire lives and gain nothing. If life=stuff, when we die, we lose EVERYTHING.]*

⁸ But if we have food and clothing, we will be content with that. *[Sounds unrealistic. But in our community group, I began this lesson with the question: When were you most content in your life? Every couple said early on when we didn't have much. More stuff=less contentment.]*

But if godliness isn't great gain . . . live richly.



⁹ Those who want to get rich fall into temptation and a trap . . . [*People whose orientations/objectives. There are specific temptations/traps! This explains mega-rich disasters. Know what the traps are? No? That's because they are traps.*]

and into many foolish and harmful desires that plunge people into ruin and destruction. [*Discontentment is dangerous.*]

¹⁰ For the **love** of money . . . [*Parallel idea with "Want to get rich. Leaning into \$\$ for life. It's hard to see love of money in the mirror. How do you know? What are you willing to do for it? Who are you willing to hurt? Love is relative. It is a priority thing.*]

For the **love** of money is a root of all kinds of evil. Some people, eager for money, have wandered from the **faith** and pierced themselves with many griefs. [*Discontentment is dangerous.*]

¹¹ But you, man of God, **flee** from all this . . . [*"This"? Orienting your life around MORE. Being in love with MORE. Flee one thing . . . pursue another. Not natural. Thus, the command.*]

and **pursue** righteousness, godliness, faith, love, endurance and gentleness. [*Let your life be characterized by a pursuit of these things. This is the contentment with GODLINESS idea.*]

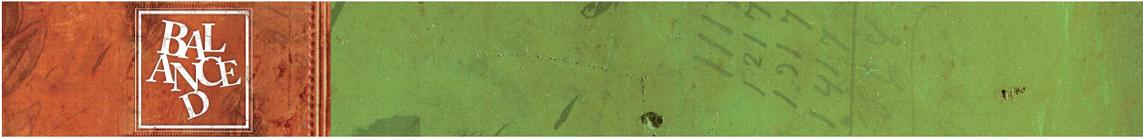
Contentment is found by redirecting your pursuit. To what?

Here's the new pursuit . . .

¹⁸ Command them to do **good**, to be rich in good **deeds**, and to be **generous** and willing to **share**. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the **life that is truly life**. [*That is GREAT gain. Gain that goes beyond this life.*]

Paul says, Flee discontentment. It's dangerous.

1. Discontentment is bridled when you **PREDECIDE/SYSTEMATICALLY/DISCIPLINED**, turn your attention from what you don't have to what others don't have.
2. Your Giving Plan balances your discontentment.
3. Illustration: Sandra at Nordstrom, Saks, and Neiman-Marcus. \$3,000 suit. New Hope Homes. We have four Compassion kids we support. We are aware of what they need and don't have because we have committed to support them. They come first.
4. Illustration: Singles do Justice events.
5. Illustration: A man showing the movie people the map in his office: The reason I just can't write you a big check for your movie is because these people are depending on me."



Conclusion: *This is a constant correction—correcting our constant pursuit of more.*

Think about it:

1. What creates material discontentment in you? Websites, stores, magazines?
Awareness?
2. What can you do to be less aware? Would you fast a week? Stay out of the mall for a week. Toss that magazine when it shows up.
3. What could you do this week to become more aware of what someone else doesn't have?
4. What should you be more discontent over in your life?
5. Have you ever been discontent with your intimacy with God or your knowledge of the Bible? What would it look like to redirect your energy? Starting Point? Decide to attend every week? Join a community group?
6. Discontentment is dangerous. It will get you unbalanced. Constant correction requires intentional move in another direction.

Godliness with contentment brings great gain—real gain. The more you have, the more difficult this is to get a handle on.

Discontentment is bridled when you turn your attention from what you don't have to what others need.