



Developing a Plan

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Idea: Reorder your financial world: give, save, live . . .

Scriptures: Malachi 3:7-10, Matthew 6:24, 31-33, Mark 12:43-44

Introduction/Review

1. We are talking about becoming balanced financially. There are three laws of balance: Reference Point, Constant Correction, and Clear Objective—Honor God.
2. We've been talking about constant corrections. We began with debt, then generosity, and then discontentment.
3. Today, I want to finish by suggesting a simple way to organize, prioritize, and possibly reorder your financial world.
4. You can only do basically five things with money:
 - Spend it.
 - Repay debt.
 - Pay taxes.
 - Save it.
 - Give it.
5. That's generally the order we manage it.
6. Two things govern what percentage goes toward those five categories: **priorities** and **self-control**.
7. This amounts to: me now first, me later second, America third, God and others last.
8. This **ME-FIRST** approach shuts God out. Worse, it is offensive because we end up offering God and others our leftovers.
9. But that doesn't stop us from asking God to provide, bless, provide work, sell houses, tuition, etc.
10. We want him involved . . . as a helper. Not honoring.

Your financial priorities represent an open or shut door.

I. In the Old and New Testaments, priorities reflect the condition of the heart and they impact God's willingness to become active in a person's life.

- A. Israel: Around 400 BC, the prophet Malachi writes a scathing letter to the leaders of Israel. He accuses them of bringing their leftover/diseased animals to sacrifice, animals they would never present to a human ruler. They were dishonoring God . . . yet wondering why God would not intervene for them.

Malachi 3:7

⁷ Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me, and I will return to you," says the LORD Almighty.



"But you ask, 'How are we to return?' [*How do we show our devotion to you so you will be devoted to us?*]

⁸ "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. ⁹ You are under a curse—your whole nation—because you are robbing me. ¹⁰ Bring the whole tithe into the storehouse, that there may be food in my house. [*Tithe is 10 percent. Israel had two tithes. One for the Levites and one for a feast in Jerusalem. Every third year, the second tithe was kept at home to distribute to the poor. This was to be first. Priority.*]

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 you will not have room enough for it. [*This was an extension of God's original promise to Moses 900 years earlier. Put me at the top of the list with your stuff and I'll show up! There is a lot of discussion about whether tithing is New Testament. Not my point. Priority.*]

B. Jesus repeats this idea in the Sermon on the Mount. This is the verse we began the series with:

Matthew 6

²⁴ "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

In that same message . . .

³¹ So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?'

³² For the pagans run after all these things, [*Those who don't recognize God.*] and your heavenly Father **knows** that you need them.

³³ But . . . [*In the meantime, while you wait, in the gap—assured of his concern and involvement . . .*]

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

II. Prioritizing God's interests financially is an invitation to his activity in your life because he waits to be welcomed.

- A. The direction/priority of my money reflects the direction/priority of my heart.
- B. To honor God, our priorities must represent his priorities. Taking our cue from his son—God/others first.
- C. It means we flip the list . . .



Give/Save/Pay Taxes/Repay Debt/Spend

D. Or to simplify: Give/Save/Live.

1. Give before you spend. Write that check first.

- “God, I want to make sure your kingdom and your concerns get funded first. I’ll figure out a way to live on the rest.
- No more leftovers for you.
- Give before you pay debt. You’ve robbed God long enough.

2. Write the next check to you—save. No matter how small. This is a habit.

3. Live on the rest. Adjust.

E. You need to think **percentage**, not just dollars. This system needs to ebb/flow with your income.

1. You are living off some percentage of your income right now. You don’t know what it is. Why not choose it instead of allowing government and consumption to choose it for you?
2. Percentages were important to Jesus:

Mark 12

⁴³ Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others.

⁴⁴ They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

F. Teach your kids: jar story.

G. Flipping your priorities. It’s an invitation.

Try it for three months. Take notes. Pay attention to what happens. Journal.

GIVE/SAVE/LIVE, GIVE/SAVE/LIVE.

Conclusion

1. Review the three laws of balance:

- Keep an eye on where it’s going. Spy on your money.
- Determine to honor God—with everything.
- Make the constant adjustments: debt, saving, giving, awareness.

2. Reprioritize around Give/Save/Live.

3. Your life will be richer. Your relationships will be richer. Your heart will get bigger.

4. God will be honored.

5. Imagine what would happen if all of us did this.

- If we pooled our credit card interest, it would amount to about \$15 million.
- Imagine the message we would have to our world.

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.”