

Family Finances

Joe McGee

Money is the pivot point of life on this planet. We spend the bulk of our waking hours making, managing, using, or worrying about money. Regardless of how we may personally define money, it is a dangerous thing to deny or ignore its necessity. Money has to be reckoned with.

Dealing with money has become the skeleton in the closet of many Christian homes, haunting and harassing most married couples. What would strangers learn about us if they could look through our checkbooks, wallets, or mailboxes? Would they find receipts from lots of fast-food meals, torn-up lottery tickets, frequent cash withdrawals from the ATM for things we don't remember, or collection notices on past due bills?

Presently 80% of American people owe more than they own, and only 5% are financially healthy enough to make it through retirement without outside assistance. Obviously, whatever it is that we're doing to handle our money is not working. (Remember: One definition of insanity is doing the same thing over and over and expecting different results.)

During His earthly ministry, Jesus Christ said more about money than He did about Heaven and Hell combined. He knew that money cuts deep into the character of an individual. We cannot separate money from our daily activities. We read in, I Timothy 5:8, "Anyone who does not provide for his relatives, and especially for his immediate family, has denied the faith and is worse than an unbeliever." Yet there are "money monks" who would have us believe that living in poverty is noble. Have you ever heard someone say, "I'm not into money?" That's no different than saying, "I'm not into breathing or eating." *You can't get through life without money.*

It is God's will that His people prosper and have good success in all that they do. There are **four specific things** that the Word says will lead us to abundant living in a world where most people live in debt and lack.

The first thing we must do is make sure that our attitudes, beliefs, and behavior line up with God's Word.

Poverty and prosperity are conditions of the *soul*, not our bank account. If we believe that we are unworthy, undeserving, or unable to have any of the material comforts that would make life more pleasurable, then no matter how hard we work in the natural, our negative belief systems will cause us to self-destruct. III John 2, Joshua 1:8, and Psalm 1:1-3 tell us that our financial prosperity is tied directly to our souls. To counteract doubt, every believer must go to the Word for himself to get faith that it is God's will for him, *personally*, to prosper.

Second, we must conduct a regular financial housecleaning.

The Bible teaches us that *order precedes increase*. In Proverbs 24:4, we read that we prosper wonderfully when we keep abreast of the facts. God is a master accountant. Everything God owns is inventoried—from the hairs of our head to the days of our lives. When we get to Heaven, we will give an account of every idle word, deed, and thought.

Furthermore, God is a master of stewardship. He expects His children, who are made in his image, to be the same. God will not give us more than we can take care of (Matthew 25). According to the last census, 95% of all American families have no working budget. It is no coincidence that we lead all the nations in the world in personal debt. We don't know how much we owe, how much we own, how much we earn, or where it goes. Faith cannot work if we have no facts. Every believer and every minister needs a budget. A budget tells us the number of dollars we need to be believing for as we work. Faith and works go hand in hand.

If we're going to live abundant lives, the third area we need to pay heed to is our channels of income.

This involves our gifts, our callings, vocations, and work. In 1 Peter 4:10-11, we read that everyone has received a grace gift from God at the moment of conception and we should serve one another with that gift.

Our job is to *steward and increase* our gifts through knowledge, education, and experience. We only get paid for two things on this planet: for *what we know* and for *what we can do*. If we don't *know* more than anybody else and we can't *do* more than anybody else, we don't get *paid* more than anybody else.

We need to seek God and find out what our individual gifts and callings are. We will make money with our strengths not our weaknesses. All jobs have challenges but we shouldn't hate going to work. A wise man once said, "Go where you are celebrated, not where you are tolerated." If we are properly stewarding our gifts, they will bring us before great men, make room for us, bring us wealth, and give us influence.

The final thing that will bring us abundance is finding the power to get wealth.

People don't make money. *Money* makes money. Money has no emotions. It doesn't call in sick. It doesn't take a day off or complain. It just works. We need to get our money working for us and learn the principles of increase through tithing, giving, lending and investing.

This planet operates on one primary principle: *the Law of Sowing and Reaping* (II Corinthians 9:6-8). According to Luke 17, there will always be an economy. Until the day Jesus comes back it will be business as usual. That means buying, selling, building, planting, helping the poor, the widows and the orphans. We should be encouraged by the promises in God's Word and by the rags-to-riches stories of men like Andrew Carnegie, Joseph Pulitzer, and John D. Rockefeller. Through *the Law of Sowing and Reaping*,

though born in poverty, these men grew to become men of wealth and influence, giving millions of dollars to help and benefit others.

When asked what he thought about money, the great preacher John Wesley once said, “Make all you can. Save all you can. Give all you can.” That is the recipe for financial success.