

Count the Cost!

Today is our fifth and final message on marriage matters and we will start it with a story:

A therapist has a theory that couples who make love once a day are the happiest. So, he tests it at a seminar by asking those assembled, “How many people here make love once a day?” Half the people raise their hands, each of them grinning widely. “Once a week?” A third of the audience members raise their hands, their grins a bit less vibrant. “Once a month?” A few hands tepidly go up. Then he asks, “OK, how about once a year?”

One man in the back jumps up and down, jubilantly waving his hands. The therapist is shocked—this disproves his theory. “If you make love only once a year,” he asks, “why are you so happy?”

The man yells, “Today’s the day!”

Today I want to give you 9 principles for how a Christian should engage finances. But before I give you those principles, I am going to give you a very

short set of my 3 rules that will help you make anyone’s budget work.

I. Give 10% back to God.

More on this later.

II. Put 10% into savings.

My son asked me how he would pay for an unexpected repair to his truck, and my response was to give him my 3 rules. When you are putting 10% aside in savings this is how you cope with those unexpected expenses in life.

III. Live on what’s left.

Never spend more than you make! Never! It is a simple rule and it’s logical, right? If you spend less than you make you will always have enough.

In every relationship there appears to be one who is the spender and one who is the saver.

The spender tends to be less structured, potentially more inclined to get into credit card debt, and may put pressure on the other spouse to meet the need for cash.

The saver may think they are the “better” person because of their desire to be thrifty, but can tend to be dictatorial and, to be honest, a bit of a killjoy.

One is not better than the other and in reality, when blended together well makes the couple more balanced and healthier.

My, live on what’s left rule needs one reinforcing rule. That rule is always, and I mean always, pay off your entire credit card bill every month. If you are unable to pay it off, you have violated rule number 3.

So, lets look at the 9 Biblical financial principles!

1. God owns it all!

Deuteronomy 10:14, “To the Lord your God belong the heavens, even the highest heavens, the earth and everything in it.”

This is why in my first rule I say “give 10% back to God” since everything we have came from Him in the first place.

So, really what are we to give to God? First, there is the tithe, the 10%. Leviticus 27:30 talks about giving God 10% of everything we have. Proverbs 3:9-10 also refer to the tithe as coming from the first fruits of our

labor. It’s the first 10%. But is that all? That is the tithe, there is also the other types of giving.

A second type of giving is called Alms. Alms are funds we give to meet the needs of the poor and needy. See this in Matthew 6:1-4 as Jesus taught in the sermon on the mount.

The third type of giving in Scripture is the offering. When the Israelites were building the temple, the priests called for an offering to build the temple. Some people refer to this as seed sowing and drawing this from Mark 4:8. This allows ministry to be done with the hope of seeing the fruit produces to be 30, 60 or 100-fold.

2. Giving is essential!

Deuteronomy 14:22-23, “Be sure to set aside a tenth of all that your fields produce each year. 23 Eat the tithe of your grain, new wine and olive oil, and the firstborn of your herds and flocks in the presence of the Lord your God at the place he will choose as a dwelling for his Name, **so that you may learn to revere the Lord your God always.**”

Giving teaches us to trust the Lord. Struggling with finances? What do you think God will teach you if in that pinch you trust Him by giving?

3. Allow for margin: Savings!

Proverbs 21:20, “The wise store up choice food and olive oil, but fools gulp theirs down.”

I love that, don't be a fool! Remember my second rule? Put 10% into savings. You don't have to do the same as me, you might do 5%, you might do 15%. The idea here is to save something.

4. Stay out of debt!

Proverbs 22:7, “The rich rule over the poor, and the borrower is slave to the lender.”

I would say don't be a slave, but maybe the better thing to ask is do you want to be a slave?

5. The principle of contentment!

1 Timothy 6:6-7, “But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it.”

In my very first Bible I had a misprint of verse 6 in it. It said, “But godliness with contentment is great

pain.” Some of you may relate to that one. Where do you find your contentment?

If you seek contentment in money, you will never reach it, you will always be grasping for the next best thing because there is always someone or something that has more. It's a fool's errand to seek contentment in money.

But if you find your contentment in godliness you will be richly rewarded with peace and joy in your life that money can't buy.

6. Develop a budget!

Luke 14:28-30, “Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? 29 For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, 30 saying, ‘This person began to build and wasn't able to finish.’”

You want to go on a vacation, budget for it. You want new appliances, budget for it. You want a new boat, budget for it. You have to count the cost before you jump on that impulse to buy.

If you buy something you can't afford and you suffer the financial consequences you don't want to be like the guy who built a house without counting the cost, couldn't finish it and is ridiculed by others.

7. Don't cosign!

Proverbs 17:18, "One who has no sense shakes hands in pledge and puts up security for a neighbor."

I love Proverbs. What other book can say you have no sense and be held up as such a holy book.

If you cosign you must plan on making those payments yourself, can you afford that? If your answer is no, you have no place in cosigning!

8. Work hard!

Ecclesiastes 9:10, "Whatever your hand finds to do, do it with all your might, for in the realm of the dead, where you are going, there is neither working nor planning nor knowledge nor wisdom."

You want the good life? Work hard! Work smart!
Learn from mistakes! Repeat!

God is a god who works hard.

9. Seek Godly counsel!

Proverbs 12:15, "The way of fools seems right to them, but the wise listen to advice."

This principle may be the hardest one to incorporate into your life. We want to be the rugged individualist but that isn't how God built us. He built us to be interdependent.

The wise don't only listen to advice, they seek it out, they pursue it, and they take it and apply it. That is the type of person who learns and succeeds.

The one who doesn't listen to advice will continue making the same mistakes, blame others for their failures and remain stuck in their own situation.

So, those are the 9 principles. There is much more Scripture has to say about finances and living life. But here is the key to these principles for your relationship.

You see, each one of you has a choice. You can take these principles and work them into your relationship and succeed. Or you can take these principles and use them as a club to beat your spouse up.

For those of you struggling with finances you need to have the conversation about how you will succeed. I

highly recommend these 9 principles or minimally recommend my 3 rules. You as a couple need to agree on what principles you will apply to your union and allow those rules to guide your decisions.

If you want to use the rules or your rejection of the rules as a club against your spouse, to be honest, it's time to see a mediator to help you work through what rules are mutually acceptable.

One great way to do that is to go to the 6-week financial class that starts next Sunday after church. This class will use Dave Ramsey's material which is highly respected inside and outside the church.

Ultimately you both need to agree on a financial plan that works and that plan may take some work.

I had my 3 rules, Barb had 1 rule. That rule was that we would take a family vacation every year. I would always worry about the cost, but it was the single best investment in our family life which could have been destroyed by my being overly thrifty. It must be worked out together for the best results.