

Getting Your Life in Order: Money and Finances

Luke 12:13-21

We are on part 4 of the series, "Getting Your Life in Order."

In this series, we have learned that God is always first. The things of God are first. Church is on the first day of the week. Get to church. Put God first.

We learned the perfect order for a family. Husband, wife, and children. Husband works and provides for the family. Wife takes care of home and children while husband is working. The husband is the leader. The wife obeys the husband in the Lord. The children obey the parents.

Work for God and Produce Fruit

We learned to be in the category in which you do the work of God and produce fruit for God. When you do his work, he rewards you and he helps you. You want God on your side so follow His commandments because you love God.

Come to church, go out preaching the Gospel with us, invite friends and family, help get them saved, and do the work of God. Schedule days to go with us.

Now, in part 4 of getting your life in order, I want to talk about money and finances. You need to get this in order. If you don't get this in order, you're going to have many problems to deal with. I want to help you get this right.

You all have already started getting your life in order, and it's great to see. I can see it. Today, this will take the order in your life to the next level. I want to start right there in Luke Chapter 12 that we just read. I want you to see this.

""Luke 12:13-15

And one of the company said unto him, Master, speak to my brother, that he divide the inheritance with me. 14 And he said unto him, Man, who made me a judge or a divider over you? 15 And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.""

Do not live your life to buy things. Beware of covetousness or wanting things. "Take heed," Jesus says. Beware of covetousness. This is a strong desire to have something. "I MUST HAVE THAT NEW CAR!" Or, "I must have that jewelry or house or boat or bike or toy or anything." You don't need those things.

Jesus says, "A man's life consisteth not in the abundance of the things which he possesseth." Don't live your life to possess things. You didn't bring anything with you when you were born into this world and it is certain you will carry nothing out.

Store Treasures in Heaven

When you do what God has asked, you are storing up treasures in heaven and that's where you'll be forever. Don't work this live just to purchase things you don't need.

Please listen to this Scripture closely. Next verse.

""Luke 12:16-18

And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: 17 And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? 18 And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods.""

This man is so rich that he has no room to store all his stuff. So he says he's going to tear down the barns he has and build bigger barns to store more stuff. Let me ask you a question. If you have to store things, why do you have them? You aren't using them. You don't need it.

""Luke 12:19-21

And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. 20 But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? 21 So is he that layeth up treasure for himself, and is not rich toward God.""

Once this man fills up his bigger barns, he thinks he will be happy. Many people think they will be happy with riches and possessions so they seek after money and they will do whatever they can to get more money.

God says, "THOU FOOL, this night thy soul shall be required of thee." And then when you're dead, God says, "Then whose shall those things be?" You die. They aren't yours any more. Why live life to buy things you don't need? It's worthless. They do nothing for you.

The World Teaches You Wrong

Please hear this today. If you watch TV, the TV teaches you to want things. If you get on the Internet, the Internet teaches you to want things. If you have friends that watch TV and get on the Internet, they teach you to want things. If you play video games, they teach you to want things.

When you want things, other people get rich. When you want things, you forget about God. If you would instead put God first and the things of God, you will forget about all those things that you want that require all that extra money.

You only have so many years to live this life. You can turn your life around, get things in God's order, and live in heaven with eternal rewards and treasures in heaven. Or, you can live this life looking for money, riches, pleasures, and possessions. And you won't be happy even in this life. It's a deception by the enemies of God.

Now, with that said, what do you need in this life? Let's talk about this. And let's talk about the money and finances to provide for these needs.

You need food, water, clothing, and shelter. In order to purchase these things that you need, you must have an income. You must have money coming in. If you don't have enough money coming in to purchase the things you need (food, water, clothing, and shelter), you have to do something about it.

Now, the question is, why do you not have enough money to purchase water, food, clothing, and shelter? You need to stop and think about this. Every situation is different. You need to take your income or what you have coming in every month and figure out what you're spending it on. Think back to the past month and write it all out.

Spend Money On the Things You Need

Your income should be going to food, water, clothing, and shelter. If you are spending it on other things, that's why you don't have enough money to buy food, water, clothing, or shelter. There are things that you might want that you don't need. And most all of those things that you want are things that will hurt you.

For example, if you are spending money on drugs, and you don't have enough money for food, and you go to others for food and put that burden on them, you are doing wrong. You do not have love for others.

A commandment from God is to be sober. Drugs and alcohol break that commandment from God. Remember, when you break God's commandments, you don't have love. Love is following God's commandments.

""1 Peter 5:8-9

Be sober, be vigilant; because your adversary the devil, as a roaring lion, walketh about, seeking whom he may devour: 9 Whom resist stedfast in the faith, knowing that the same afflictions are accomplished in your brethren that are in the world.""

Be sober at all times. Be vigilant. This means to watch and avoid danger. Be safe out there. If you're drunk and high on drugs, this is when very bad things can and will happen to you. People

end up dead that are drunk and high. This is what your adversary the devil wants. He wants to devour you. He doesn't want you to have food, water, clothing, and shelter. He wants you dead.

I don't want you dead. God doesn't want you dead. Instead, he wants you to do what he's asked you to do.

When you spend money that you need for food, water, clothing, and shelter on drugs and alcohol, you sin against God. You hate God at those times, and you hate others. Drugs and alcohol, throughout all of history, have never done one good thing. They are poison to you, your body, others, and everyone around.

Doing Wrong For Income Will Never Work Out Good

Some people might say: "But I sell drugs for money and income." And you hurt others, and you have no love for God or others. You are caring only about yourself. You break the first and greatest commandment of all. God is not on your side. You will not get His help.

And God wants to help you. But you have to make the decision to help yourself. Get rid of the drugs and alcohol, and your life will get better. Instead of spending money on those horrible things, save that money for the things you need. By the way, drugs and alcohol will kill you. I don't want you dead. I love you, and I want you here for a long time. We need you here.

So, take your income and see much money you have coming in every month. Write these things down. I want to pass out a budgeting sheet for your money and finances. I need some help passing these out. Use this to get your money and finances in order.

You're going to see income and expenses. Hey, listen, everyone alive has to deal with this. Every one of us deals with income and expenses. If you say, "Well, I don't want to deal with this," then you're going to have major issues in your life.

. If you want to put God first, the first of your income should go to the Lord. On your expenses, you should put an offering to God through the church. And this church uses that offering wisely to do God's work.

""Genesis 14:20

And blessed be the most high God, which hath delivered thine enemies into thy hand. And he gave him tithes of all.""

Abraham gave tithes to God through Melchizedek. A tithe, by definition, is 10%. I give at least 10% every week and usually much more than that. How? I give it to this church. And this church uses this money to do God's work. We give to God through the church. God doesn't take the money into heaven. We use the money for this community.

We buy food every week. We buy Bibles. We buy invitations. We pay for electricity. We pay for water. We pay to take care of the building and the land around the building. If we had no money to pay for all these things, we wouldn't be here. Put God first.

Give A Tenth of Your Income to God

And you might say, "Well, I can't do that. I don't have enough to give a tenth of my income." Then you aren't trusting God. I give a tenth and more. The more I give, the more God helps me. And God has always taken care of me. Ask my Dad who has given tithes his entire life. There were times he didn't think he was going to make it. But God provided. Why?

Because my Dad trusted God's words.

""Malachi 3:8-10

Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. 9 Ye are cursed with a curse: for ye have robbed me, even this whole nation. 10 Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.""

Don't steal from God. He gives you everything that you have. He simply asks to give only a tenth back to him through the church. As you give, God blesses you. God blesses this church. This church works together to help the community here. And you have a great part in that.

God says, "Try me. Prove me. I'll show you." He says to put Him first. Come to church on the first day of the week. Worship God. Praise God. Hear God's words. Give the tithe of your income. And watch what He'll do for you. Things will begin to work out for you.

Happened for me in my life. I trusted God. He provided. For example, my wife worked as a nurse in the past. I would work during the day. I would get home. She would go to work at night. She would take care of the kids during the day. I would take care of the kids during the night. This was tough. That was not God's plan for us.

I am to take care of my wife and children. I told her to stop working. We lost \$80,000 per year in her salary. You would think that would be a great impact. I didn't even notice the loss. Things got better. I followed God's design for my family, and He provided. I got a better job, better pay, better everything. My wife was happier and my children were happier.

At the top of the budget is God. You need God more than food, water, and clothing. You do.

Next, the top priorities, after God, in the expenses category is food, water, clothing, and shelter. We can all help each other with clothing and shoes. There are lots of clothes out there right now. We also help with food.

We provide meals on Sunday morning and Sunday lunch. We also provide food as much as we can to those who need it, but we can't do that all the time. We don't have the income to do that. So we know our income on this budget sheet, and we know our expenses.

For food, rice and beans is a great meal that doesn't cost that much. For example, you can eat rice and beans for a month every day, to live, for \$27 a month. You can get a 20-pound bag of rice for \$12 and a 20-pound bag of beans for \$15. That would give you 2,000 calories per day for an entire month. Only \$27 to eat for a month. That's staying full for a month.

Would you maybe get sick of rice and beans? I would. But, if you need food to live, you would eat the rice and beans. Now, you can add some other things. Add some chicken, pesto, herbs, spices, vegetables. You can find all these things for cheap too.

Find Low Cost Healthy Meals

And you can find other meals for low cost that will be healthy. You need to eat as healthy as you can. You can add some bulk bags of nuts and seeds. They are very healthy and give you lots of calories for the cost. Bananas are low cost. You can get honey. Bananas, walnuts, and honey. Very healthy and low cost. Oats in bulk. Bread and peanut butter in bulk.

Decide what you're going to eat. Plan out some meals for the month and get your groceries. Don't buy expensive drinks. Don't go to the gas station and buy coke, Pepsi, dr pepper, mountain dew, or any of those types of drinks. You don't need orange juice. It's not good for you. Eat an orange instead.

4 bottles of coke cost more than a 20-pound bag of rice that feeds you for a month. Drink water. Get some lemon and lime and put them in your water. These things are healthy for you. Coke isn't. Soft drinks are not. They are killing you.

Healthy food and water for one person can cost as low as \$30 per month if planned correctly. Now, is there anyone in here who can't afford \$30 per month to stay alive? I know that you can. Add food and water to your budget sheet. Delete drugs, alcohol, soft drinks, cigarettes, coffee, and anything else you don't need.

Many people tell me that they need this or that. I need cigarettes. I need coffee. I need drugs. I need alcohol. No, you don't. This is in your head. You think those things are helping you. Let me make this clear using the Scriptures.

""Psalm 18:2

The LORD is my rock, and my fortress, and my deliverer; my God, my strength, in whom I will trust; my buckler, and the horn of my salvation, and my high tower.""

Get it out of your head that you need certain things. "I need this to calm my nerves." Hey, listen, that's a deception. Those things are killing you. You think they are good. They are not good. So, to get off of those things, what do you do?

""Psalm 33:20

Our soul waiteth for the LORD: he is our help and our shield.""

You turn to the Lord in those times, and you understand that the Lord is your help. When you need to calm your nerves, you go to the Lord. Don't turn to drugs, alcohol, cigarettes, or anything else. Turn to the Lord. Remember to put God first. When you have trouble, go to the Lord.

Delete Any Expenses Off Your Budget You Don't Need

So, delete anything off your budget that you don't need. You need God so give your tithe every week. If you make it a priority to give that every week, bring it with you, you are setting priorities in your life. This will lead to happiness. I promise you that. After God is food, water, clothing, and shelter.

Food and water doesn't cost that much. Don't go out and eat at restaurants until you are firmly established and have plenty of extra money. But still, don't do that often. It's a waste of money.

So, you have your income, you have your expenses in tithe, food, and water. Budget some money for clothing. Get all the clothes you can from this church. Judy has been working hard every week getting all kinds of clothing and shoes for you to take. Bring clothes and shoes for others if you have clothes and shoes that you don't need. Let's share. Let's help each other.

If you have extra food, bring that to help others. Buy an extra can of food every time you're at the grocery to help others. Bring it here. You're doing good and helping others in need. That's what you want to do. Get established. Get your life in order and then you are able to help others in need. And then, at this church, we'll help everyone get established and get an orderly life.

When you get this right, you won't have to worry all the time. Many people out there live a life of war every day. It doesn't have to be that way. Get rid of the things not needed. You can easily live a great life in this country.

Now, shelter is next. This would be an apartment or a home. In West Louisville, the housing market is low cost. You can get great homes for a low amount. For example, you can go purchase a 2,000 square foot newly remodeled home, right now, close to here, for \$140,000. In order to do this, though, you must have credit.

Owning a Home Doesn't Cost Much Here

A 30-year loan on a \$140,000 home with a small down payment would only cost you \$800 per month or less. And you would own the home and it would be yours after 30 years of consistent payments. There are ways to pay it off faster. Other people will charge you \$1000 per month for a single room in a house.

Getting good credit means you must buy things and pay for things. A place to live is going to add many new costs to your budget. It's best to purchase a home and not rent a home. If you understand what's happening, when you rent, the other person bought the home and is now making money off of you. You could have bought the home for far less as they did. They are making money. That's why they are renting it out to you.

So, from a teenager, you need to get money and finances in order. Get good credit. Your parents should help you to do this. Kids should have credit cards in their names to help with credit. They should get bank accounts at a young age as soon as the bank allows. Help your children.

Then they will be able to buy a home for shelter. The man needs to have things in order so he is able to take care of his wife and children. Add a home or apartment to your expenses.

Purchasing a home takes a lot more work than renting. It will be your job to take care of the home. And do that. Don't damage it. Take care of it. It's not that hard. Don't be lazy. Clean it. Keep it nice and orderly inside and outside.

What Else Can You Afford?

After you have these expenses: 1) A tithe to God, 2) Food and water, 3) Clothing, 4) Shelter, now it's time to see what else you can afford. Transportation is important. You need a job. You need to get to that job. A bike is one of the lowest cost options and faster than a bus and it's good for you. There are bus routes everywhere around here. This is low cost transportation.

Until you get the income flowing, use low cost transportation. Order groceries and get them delivered. Many places deliver for free now if you purchase a specific amount. Save money wherever you can.

If you have the money for a phone, get a low cost phone. For example, I bought phones for a couple hundred dollars. People might make fun of my older iPhone. I don't care. The plan costs \$25 a month. It works. Don't buy an expensive phone. Don't put anything on payment plans. Don't pay interest for things that you don't need.

After you are positive on your budget meaning you have more income than expenses, start saving the extra money. If you have anything costing you interest, meaning you have loans or credit card debt, pay off the debt you have with the highest interest rates first. Get it paid off. Get out of debt.

For a home, make payments every two weeks versus every month. This helps. Add some extra money to the payment instead of wasting the extra money you have on things you don't need.

Get Out of Debt as Fast as You Can

Get out of debt as fast as you can. But here's what I want you to know.

Some people get extra jobs. Some people stop tithing. Some people stop coming to church. Some people forget about God. Never let a job get in the way of putting God first. Pray to God and ask Him for help. Put God first. Don't let money and finances get in the way of serving God.

You might say, "Well, I didn't come to church because I was tired. I had to work." When you pray to God for help, maybe God will tell you that He's too tired to help. When you need money and you ask God, maybe He will say you've already robbed me by not giving your tithe.

Trust me. Follow the commandments of God. Put Him first in all things including money and finances, and watch what He'll do. He did it for me. He did it for my Dad. He did it for Nathan. He'll do it for you. And He'll keep doing it.

Work on that budget sheet. Stick to it. Don't forget things. If you don't have enough income, find a way to get more. Pray to God. Find a job. Get to work. Learn to take care of yourself and your family. God will help. Save money for times of need.

The faster you get your life in order the more you can serve God and the more God will serve you.

Let's pray.