

Are Finances a Spiritual Matter?

“I didn't have time to store up any food,” whined the Grasshopper; “I was so busy making music that before I knew it the summer was gone.”

There's a time for work and a time for play. An Aesop Fable “The Ant and the Grasshopper.”

Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest.

-Proverbs 6:6-8

Do your finances show God to the world?

American Statistics	
Percentage Working Americans not Saving for Retirement	40%
Percentage of Americans that have No Savings at All	25%
Average Amount Saved for Retirement	\$35,000
Average Household Debt	\$117,951
Average Home Value	\$160,000
Average Amount Owed on Home Mortgage	\$95,000
Average Savings Account Balance	\$3,950
Average Household Income (Annual)	\$43,000
Average Credit Card Debt (individual)	\$2,200
Average Credit Card Debt (household)	\$15,762
Percentage of Workers that Will Postpone Retirement this Year	24%
Percentage Surveyed Who are Very Confident About Having Enough for Retirement	18%
Percentage American Adults with No Bank Account	7.7%
Percentage of Americans that have Emergency Funds	38%
Percentage of Americans Living Paycheck to Paycheck (1 in 5 earn 100K or more)	61%
Average Cost of Debt per Household per Year	\$6,658

Do your finances show God to the world?

- ▶ 50% of Americans have less than one month income saved to be used for an emergency.
- ▶ Bachelor Degree holders earn \$25k per year more than high school diploma only workers.
- ▶ Average student loan debt is now \$48,172.
- ▶ National average for credit score is 692, only 58% of Americans have scores above 700.
- ▶ 57% of Americans don't have a budget.
- ▶ 2/3 of home loan applications are rejected each year.
- ▶ As income increases so does debt load.

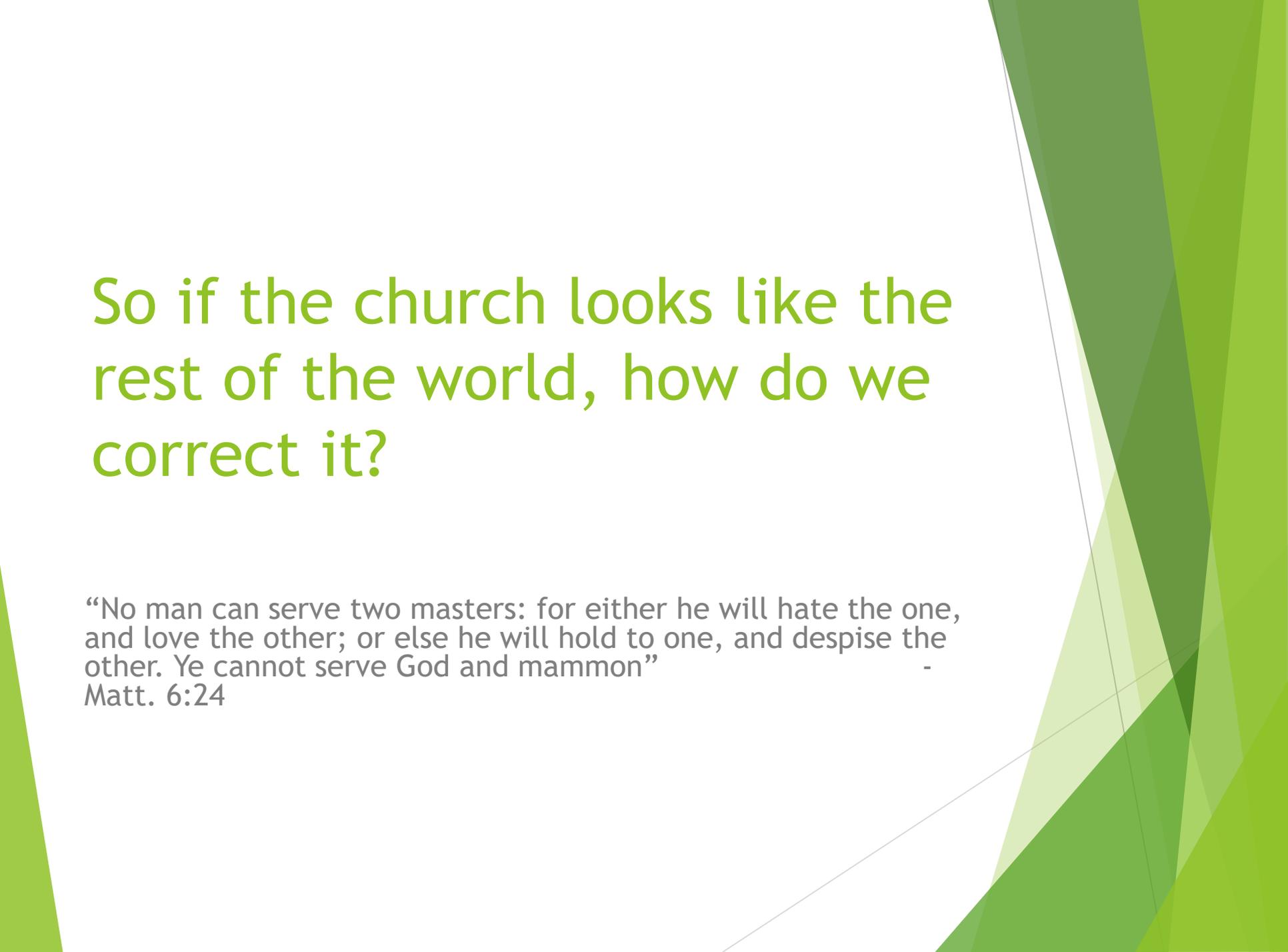
We are Christians. We are not like the Average Americans.

As Christians we are called to be set apart from the world. To be in the world, but not of the world. The fact that I work in finance and I am a Christian it made me look into this thought deeper. If you were to hold up a Christian's finances to the average non-Christian's, would there be any difference?

Topic	Christian	Non-Christian	Christian Verses Non
Divorce	27%	23%	4%
Charity to Homeless in the last 3 months	24%	34%	-10%
Depression	7%	8%	-1%
Charity to Non-Profit	47%	48%	-1%
Playing the Lottery	23%	27%	-4%
Community Involvement	37%	42%	-5%
Stress (over life)	58%	49%	9%
Struggling to Get Ahead Because of Debt	33%	39%	-6%
Loss of Purpose in Life	36%	47%	-11%
Contentment with Life	69%	68%	1%
Personal Financial Situation Improving	27%	28%	-1%

Are we set apart from the world?

- ▶ Not really. We are close inline with almost every tracking point.
- ▶ Then why do our finances matter?
 - ▶ Finances tie us to the rest of the world in a way that nothing else does.
- ▶ Think about how we interact with people on a daily basis...



So if the church looks like the rest of the world, how do we correct it?

“No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to one, and despise the other. Ye cannot serve God and mammon”
Matt. 6:24

Correcting our worldview of finances.

- ▶ We are to have a Christian worldview not a cultural worldview.
 - ▶ Apologetics isn't limited to conversations, you have to live it out.
- ▶ So how do we show Christ through our finances?
- ▶ Do you trust God with your finances?
- ▶ Would the people in your life testify to that?

“But my God shall supply all your need according to his riches in glory by Christ Jesus.”

-Phil. 4:19

- ▶ “God will take care of me!” is the battle cry of people unprepared in their finances.
 - ▶ He will, but He has more for you if you follow His plan.
- ▶ God has store houses of blessings laid up for us and gives freely to us, but we have gotten off track in thinking that He doesn't require anything of us in return.

God's Financial Plan

Research from the world backs it up. (Although we shouldn't really need it).

God's Financial Plan

- ▶ The first recorded use of the word tithe is in Genesis 14:20. Abram tithes to Melchizedek king of Salem, Priest of the most high God.
- ▶ Genesis 4 talks about the first fruits being given to the Lord. Since money and finances weren't functional, this was the system in place.
- ▶ So God's Financial Plan starts with giving part of your finances back to God.
 - ▶ Now for the research that shouldn't be needed...

Tithers vs. Non-tithers

Giving 10% of income to Church or Charity

Category	Tithers (10% or more)	Non-tithers (less than 10%)
Debt Free	28%	13%
Owe on a Mortgage	52%	66%
Car Payment	26%	38%
Credit Card Debt	20%	40%
Debt of \$2,500 to \$50K	36%	41%
Debt over \$50K	15%	25%
Assets of \$250K or more	58%	46%
Give to 5 or more Charities	52%	37%
Have Will/Estate Plans	71%	57%

God's Financial Plan

- ▶ The direct positive correlation between giving and financial stability is undeniable.
- ▶ But it leads to an interesting debate.
 - ▶ Are tithers better off because they give?
 - ▶ Do tithers give because they are better off?
 - ▶ Chicken or the Egg
- ▶ I believe both are correct. Positive correlations move together so if one moves up so does the other. Let's dive into this further.

Tithing and Financial Stability

- ▶ There are 318.9 million people in the US.
- ▶ 43% of Americans attend church on a weekly basis.
- ▶ That means that 137.1 million people attend church weekly.
- ▶ According to recent studies only 7.29% of those tithe (10% of income).
 - ▶ A lot more give, just not to the 10% level used in Scripture.
 - ▶ Less than 3.13% of the American population tithes.

Tithing and Financial Stability

- ▶ So the correlation continues even in non-believers.
 - ▶ 98.4% of high net worth households give to charities.
- ▶ So again we are back to the chicken and the egg.
 - ▶ Do only rich people give or are they rich because they give?

- ▶ What do we conclude from this research?

Financial Stability

- ▶ People who tithe (10% or more) take it off the top of income.
 - ▶ The first fruits is talked about in Genesis 4.
- ▶ What happens when you reduce your income to 90%?
 - ▶ You have taken the first step and actually started paying attention to your income and spending.
- ▶ The average American spends somewhere between \$1.19 to \$1.33 for every dollar they earn.
 - ▶ (2013 numbers used)
- ▶ Most Americans allow media and marketing to drive their spending.

Financial Stability

- ▶ Once we are focused on reducing our income to 90%, we have already taken the first step in paying attention to our finances.
- ▶ Any financially stable person out there can track to some degree what their expenses are compared to income.
- ▶ Financially stable doesn't mean rich.
- ▶ Pro ball players, celebrities, lotto winners, etc. are rich, but that doesn't make them financially stable.

God's Financial Plan

- ▶ God never intended us to consume everything we produced.
- ▶ We gave of the first fruits as an act of worship and trust that He has and will provide.
- ▶ God always provides our needs; our mismanagement and distorted viewpoint is what has started giving us problems.
- ▶ Because we have become like the world then we are less effective in our ministry.
 - ▶ Finances fall to the wayside because our priority is not putting God first in everything.
 - ▶ We are not the lights of the world we could be with proper finances.

God's Financial Plan

Why do finances matter?

- ▶ Being in debt, living paycheck to paycheck, and not saving for the future leads to stress, discontentment, higher divorce rate, anxiety and depression.
 - ▶ Stress in the home is then passed down to children, who also develop a negative view of finances and how God allows his children to suffer.
- ▶ We are unable to minister to others because we have no additional funds to minister with and we ourselves are in no shape to minister to others.
- ▶ Why would anyone come to us for help finding the Light, when we are in the same boat as the rest of the world?

God's Financial Plan

- ▶ The worldview of work so you can have is so different from what we see repeatedly in the Scriptures
 - ▶ “Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.” Eph. 4:28
- ▶ We are to work so we can give, not have.
 - ▶ Look at the research. People that give are happier and more content in life, true for Christians or Non-Christians.
 - ▶ Doing things God's way works no matter whether you follow Him or not. We should be ahead of the curve on this since we have a book that lays it out for us.

Finances Are a Spiritual Matter

- ▶ We have basically just pointed you in the right direction with this seminar.
- ▶ Tithing of your first fruits puts you inline with the way God intended our finances to be managed.
- ▶ We are to work to give not to have.
- ▶ We are to follow our Christian worldview through our financial plan.

Finances Are a Spiritual Matter

- ▶ This is only the start of the plan God has laid out for us in His Word. We, at the Board of Retirement, want to be a resource to you and your church for financial matters. We believe that getting Christians back on the financial plan God has set up will not only help the local church, but the denomination and the country as well. It is easier to speak to people about Christ when they can visibly see a difference in the way we live our lives.

For more information on Biblical Finance, or how we can help your church, feel free to contact our office. We are working to bring financial change to our denomination.

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Sources

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