

TRANSFORMED



FINANCIAL HEALTH

“How I See And Use Money”

Luke 16:1-13

October 12, 2014

WHAT NOT TO DO WITH MONEY

1. **DON'T** _____

“The manager was accused of wasting his master’s possession.” Luke 16:2

2. **DON'T** _____

“No servant 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.” Luke 16:13

3. **DON'T** _____

“What am I going to do now? I’m losing my job...” Lk 16:3
“Your money can be gone in a flash, as if it had grown wings and flown away like an eagle.” Proverbs 23:5 (TEV)

4. **DON'T** _____

“Whoever loves money will never have enough, and whoever loves wealth will never be satisfied with his income” Ecclesiastes 5:10
“Guard against all kinds of greed because your life is not measured by how much you own.” Luke 12:15

WHAT TO REMEMBER EVERYDAY

1. _____

“(The Owner) enlisted a manager to take care of HIS property.”

✓ It Shows _____
“Don’t store up treasure here on earth.... Instead, store your treasures in heaven... for wherever your treasure is, that’s where your heart will be.” Matt. 6:19- 21 (NLT)

✓ It Shows _____
“If you trust in your money, you will fall, but if you trust in God, you’ll flourish like a green tree.”
Proverbs 11:28 (NLT)

✓ It Shows _____
“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. If you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else’s property, who will give you property of your own?” Luke 16:11-12

2. _____

“I tell you, ‘use your worldly wealth!’” Luke 16:9a

✓ HE _____ (vs. 3)
“The wise man looks ahead. The fool attempts to fool himself and won’t face facts.” Proverbs 14:8 (LB)

✓ HE _____ (vs. 4)
“We should make plans--counting on God to direct us.”
Proverbs 16:9 (LB)

✓ HE _____ (vs. 5-6)

3. _____

Jesus: “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, they will welcome you into your eternal dwelling.” Luke 16:9

4. _____

“You must now give me an account of your stewardship and report what you’ve done with what I entrusted to you because your time as a manager is ending!” Luke 16:2

5. _____

“To those who use well what they are given, even more will be given, and they will have an abundance.”
Matthew 25:29 (NLT)

TRANSFORMED
Financial Health
“How I See And Use Money”

Luke 16:1-13

October 12, 2014 AM Worship

The Bulk of this Message is from Rick Warren however I edited and added other elements and my own personal illustrations as well as other extras.

For seven weeks we're looking at seven different dimensions of your life. We've looked at your spiritual health. We've looked at physical health. We've looked at mental health. We've looked at emotional health. And we've looked at relational health. We've got two more dimensions to deal with – work and money. Today I want us to look at financial health.

It may surprise you that Jesus actually talked more about money than he did about heaven or hell. In fact, *half of all of the parables* that Jesus told are about money. Half of them. In fact, in the books of Matthew, Mark and Luke *one out of every six verses* is about money. And money management.

Why? Because money can dominate our lives and money influences our lives either good or bad. It can be used for great things. It can be used for bad things. Either way. We spend so much of our time thinking about it, working for it, earning it, studying it, saving it and investing it – all of these different things. If you don't learn to manage your money, it will manage you.

Today we're going to look at the most misunderstood story of Jesus in the entire Bible. It's a doozy! It's in [Luke 16](#).

The reason why this is a confusing passage is because it appears that Jesus is approving dishonesty. He's not. He just uses a clever crook as the hero of the story. And he's using it for shock value.

It's called the Parable of the Dishonest or Shrewd Manager.

Jesus said, "There once was a rich man who enlisted a manager to take care of his property. But the manager was accused of wasting his master's possessions, so the Owner called him in and said, 'You must now give me an account of your stewardship and report what you've done with what I entrusted to you because your time as a manager is ending!' The manager

thought, 'What am I going to do now? I'm losing my job but I'm not strong enough to dig ditches and I'm too proud to beg! [I love that part.] I know what I'll do - so that after I lose my job, I'll have plenty of friends to take care of me!' So he called in everybody who was in debt to his master. He asked the first man, 'How much do you owe my master?' '800 gallons of olive oil,' he replied. The manager said, 'OK. [Here's what I want you to do] Tear up that bill, and write a new bill that says you only owe 400 gallons. [This is going to be between me and you. We're not going to tell this to the boss.] 'Next, the manager found another debtor and asked, "How much do YOU owe?' [The guy said] '1000 bushels of wheat,' he replied. The manager said, "OK, change your bill to say you only own 800." [He's doing this under the table obviously without permission.] Now when the Master [the owner] heard what the dishonest manager had done, he still praised his shrewdness. For worldly people are more shrewd in handling their affairs than are those who belong to the light.'"

That is a strange story. In the next several verses Jesus gives a little bit into the meaning of it. He says in *verse 9* Jesus said *"Use your worldly wealth to gain friends for yourselves [What? Am I supposed to buy friends? This is getting even weirder! Use worldly wealth to gain friends for yourself...] so that when it is gone you'll be welcomed into eternal dwellings. [He's talking about heaven.] Whoever can be trusted with very little can also be trusted with much. And whoever's dishonest with little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth [If you're not a good money manager, if you're not taking care of the money I've has given you, If you've been untrustworthy in handling worldly wealth...] who's going to trust you with true riches? [Spiritual riches. The real riches of life.] And if you have not been trustworthy with somebody else's property who's going to give you property of your own? No servant can serve two masters. He will either hate the one and love the other or will be devoted to one and despise the other. You cannot serve God and money."*

He doesn't say should not. He says you can't. It's impossible. You cannot serve God and money. That may be the most frustrating, the most shocking and the most misunderstood story that Jesus ever told.

It's important to note a couple of things. First, Jesus is not praising the guy's dishonesty. He's praising shrewdness, and we'll get back to that in just a minute, what that means. He's not praising dishonesty.

Second, you can learn from anybody if you know the right questions. You don't have to agree with everything a person believes or does to learn from them. This is very, very important. Because today people think because I disagree with you on something then I can't learn from you on something. That's nonsense.

If you can only learn from people who you agree with one hundred percent, guess what? You're not going to learn anything. Because nobody agrees with you a hundred percent. Have you talked to your wife lately? Or your husband? Or your boyfriend or your girlfriend? Nobody's going to agree with you all the time. And you don't have to agree with everything a person believes or does or acts in order for them to actually teach you something. I learn from people all the time who disagree with me. And you can too.

Jesus is saying learn from all kinds of people. For instance if I have a brain tumor and I'm looking for a neurosurgeon, my first question is not, Did you read your Bible this morning? My first question to this brain surgeon is not, Did you go to church last week? My first question is not even, Are you a Christian? Do you believe in God? My question is, Have you ever done this before? Because the guy might be cheating on his wife but it he's a brain surgeon, he's a brain surgeon. That make sense? So it's nonsense to say that you have to agree with everybody in order to learn from them.

This guy is dishonest. You don't want to learn that part from him. But there are some things that he did right, that you need to do with your money.

The other thing I want you to notice is the **two reasons Jesus tells the story. First, who is Jesus telling this to?** He's telling this to the **Pharisees.** Who are the Pharisees? The Pharisees are the religious leaders of Jesus' day. **Here are the characteristics of a Pharisee:** One, they're incredibly arrogant. They're not humble. They're incredibly prideful. They're self-righteous. They're judgmental. They're demeaning.

They're demanding. And they really don't like people. **But the number one characteristic of a Pharisee is they're hypocrites.** They say one thing and believe something else. They tell people to do things that they themselves don't even do.

So Jesus loved to poke at the Pharisees. He loved to just pop them in the eye. He loved to pop their balloon. **Jesus had an amazing ability to comfort the afflicted while afflicting the comfortable.** He still does that today. If you're in pain, any kind of pain, Jesus wants to comfort you. If you're comfortable, Jesus probably wants to put you in pain. Because there are some things that need to change in your life. You become very comfortable with the status quo.

So Jesus knew that the Pharisees loved money. That's why he tells this shocking story and makes a crook the hero. Look at this verse. This is the rest of the chapter I was reading from. *"The Pharisees dearly loved money. So when they heard what Jesus said they made fun of him. But Jesus told them, 'You're always making yourselves look good but God sees what's in your heart. The things that most people think are important are worthless as far as God is concerned.'"*

That last phrase is the **reason** why we're going to look at what we're looking at today. **The things that most people think matter God says they don't matter at all.**

What do most people think matters? Possessions, pleasure, power, prestige, popularity, sex, status, salary, money, lust, power. Those kinds of things. God says those things don't really matter. Those aren't the important things in life.

In this series on transformation we've been talking about the verse in the Bible that says, *"Don't conform to the world's pattern... [Don't fall into their standard of culture.] But be transformed by the way you think."*

We're going to learn **a whole new way to think about money today.** It is rabidly counter culture. What God says about money is the exact opposite of everything you've been taught about money. Jesus is talking about people who love money.

The second reason that Jesus tells this story is most believers are poor money managers. Many of you are not very good at managing your

money. You have no emergency savings saved up for an emergency. You have little or no retirement saved up. You're living from hand to mouth. In fact, you're living beyond your means. It's not buy it as soon as I get the money. It's buy it before I get the money. And you are deeply in debt.

Jesus has some things to say to all of us about money.

This message today is **not a message** about giving. It's **not a message** about tithing. This is a message **about how to manage your money well.** And how to **think about money the way God does.** Because money is one of the greatest sources of worry. It's the number one cause of divorce. It's till debt do us part.

Jesus doesn't praise the guy's dishonesty but he does praise his shrewdness. *What is shrewdness?* **To be shrewd means you're smart, you're sharp, you're strategic, and you're resourceful.** When you're shrewd you see a problem clearly. You know what needs to be done. Then you figure out how to do it. What God wants you to do is God wants you to **learn how to be biblically shrewd** with your money for the rest of your life.

From this story, and we're going to look at it today in detail, we **learn four things not to do with your money.** **God says don't do these things with your money.** And **five things you need to remember** every day of your life and if you'll remember them every day of your life your stress regarding your finances is going to go down dramatically and your joy and your satisfaction is going to increase dramatically.

Let's look at the Bible and see what God has to say. The first things you learn in the story are four things not to do with your money. I'm not going to spend a lot of time on this. We'll read it quick and we'll get to the other part.

WHAT NOT TO DO WITH YOUR MONEY

1. DON'T WASTE IT.

The Bible says don't waste the money that God allows you to have. [Luke 16:2](#) *"The manager was accused of wasting his master's possessions."*

If I walk around saying it's my money if I want to waste it who cares. **But this is God's money.** Then all of a sudden I don't want to waste God's money. There's a big difference. Don't waste it.

2. DON'T LOVE IT.

The Bible says we are not to love money. Don't love it or live for it. That's what he says in verse 13 *"No servant can serve two masters. He'll either hate one and love the other or be devoted to one and despise the other. You cannot [circle that] serve both God and money."*

It's impossible to live with divided allegiance. Have you ever tried to work for two bosses? How did that work out? Not very good.

The heart of the problem is a problem of the heart and God wants your heart. Jesus lays that out in black and white. You've got to choose what's going to be number one in your life. You can't have two number one things in your life. You can't say, my number one goal in life is to make a lot of money. And my number one goal is to love God. **You're going to have to decide. What's going to be number one?** You can't have two number ones in your life. Is God going to be number one in your life or is my making a lot of money my number one goal in life? You cannot serve them both.

3. DON'T TRUST IT.

Don't waste it, don't love it and don't trust money for security. I don't care how much money you've got, you can lose it. So it says don't put your security in it. The manager learned this pretty quick in verse 3 he says *"What am I going to do? I'm losing my job."*

Some of you know what it feels like to lose your job, to be out of work.

And all of a sudden you've got no source of security any more. How many times have we said you never, never put your security in anything that can be taken from you?

If you put your **security in your appearance**, how you look, I hate to tell you this but you're not always going to be as sexy as you are right now. Those looks are going to fade. If you put your **security in your health**, you can lose your health. If you put your security in your job, you can lose your job. If you put your **security in your marriage**, you could lose your marriage. If you put your **security in a loved one**, you can lose a loved one. If you put your **security in your bank account**, there's a thousand ways to lose all your money.

If you want to really be secure, the center of your life has to be built around something that can never, never be taken from you. And there's

only one thing that you can never lose. That is God's love for you. You can't make God stop loving you. You can try but you will fail. Because God's love is unconditional. It's not based on who you are. It's based on who he is. So you build your life on God's love for you and that relationship.

Don't waste it, don't love it, don't trust in it because you can lose it.

Proverbs 23:5 in the Bible says this – I like this verse. *“Your money can be gone in a flash, as if it had grown wings and flown away like an eagle.”*

Fly like an eagle! Just fly away like an eagle! People say money talks! It does not! It just walks away quietly. And you have no idea where it went. And you have too much money left over at the end of the month. What happened? Money just flies away.

The United States government is so polite and helpful in this that they put an eagle on every dollar to remind us that money can fly away like an eagle. So every time you look at a dollar think I'm not keeping this one very long. It's going to be gone like the wind.

So don't love it, don't trust it, don't waste it. The fourth thing God says is... **4. DON'T EXPECT IT TO SATISFY.**

If you think **having more will make you** more happy, make you more secure, make you more important, make you more valuable, you are fiercely misguided. **Because it's not going to satisfy.** The more you have the more you want.

Somebody asked Howard Hughes, How much does it take to make a man happy? He said, Just a little bit more. There's always more.

Ecclesiastes 5:10 says this *“Whoever loves money will never have enough. [So you can't love it.] And whoever loves wealth will never be satisfied with his income.”* They'll want more.

That's why Jesus says this in Luke 12 *“Guard against all kinds of greed because your life is not measured by how much you own.”*

Your self worth has no connection to your net worth. Your valuables do not determine your value. So don't think I have a lot so I'm worth a lot. No you're not. **You're worth a lot simply because Jesus died for you. God made you,** Jesus died for you, the Spirit wants to live in you. That's how much you matter to God.

That verse we've been looking at for seven weeks, "*Don't conform to the way the world thinks [about any of these areas] but be transformed by [the way you think] the renewing of your mind.*"

So I want us to look in this story about five things God says about money. These are so radical, they're so revolutionary, they're so counter culture, they're the exact opposite, as I said, of everything you've been taught. But if you act on these and you remember these and you live by these, the stress level in your life is going to go down dramatically.

WHAT TO REMEMBER EVERY DAY

1. EVERY DAY I NEED TO REMEMBER IT ALL BELONGS TO GOD.

The whole universe belongs to God. You belong to God. The heavens, the sun, the moon, the stars, the trees, the plants, the rocks. Everything ever created belongs to God.

You don't really own anything. What you think you own is really on loan. You didn't own it before you were born. You're not going to own it after you die. God just loans it to you for eighty years. It was loaned to somebody else before you were born. It's going to be loaned to somebody else after you die. You get to use it while you're alive. You don't own anything.

In this story the owner has all this property and he lets a manager take care of his property. We're all in management. You may not realize it but you're in management. God has put some things in your life under your management. **Everything you have is a gift from God.**

You'd have nothing if it weren't for God. You wouldn't take your next breath if it weren't for God. It's all a gift. It's God's love for you. Your life, your brain, your thoughts. You say, I worked with my hands to get this! Who do you think gave you your hands? It's all a gift from God.

But it's all on loan. It's really God's and he's loaned it to you. And God is seeing what you're going to do with it. We're all in management. If you'll start looking at everything in your life this way that I don't really own anything. It all belongs to God. It's just loaned to me for a while. Your worry is going to go.

If you go out after the service and you get in your car, you say this isn't my car; it's God's car. And you go home and you say this is God's house; not my house. Then you sit down and eat your meal on dishes. This is God's dish. When you get in bed tonight you say, this is God's bed. He loaned it to me and I get to use it. I get to take care of it. I get to manage it but it's really God's. Everything is really God's.

What will happen is your worry goes down. Why?

Let's say you're driving the car, you get in an accident, a fender bender and you say, God you have a dent in your car. It's not my car. You loaned it to me. You gave me money to get it. What do you want to do about your car, God? Fix it?

Your kids need braces. Hey God, your kid needs braces.

Here's the point. **If I'm in charge, if I'm God, if I'm the master of my fate, then I've got to pay for it all.** I've got to worry about where it's going to come from. **But if I'm really just a child of God, just his child and he's loaned me these things and I'm just a manager of it, I'm not responsible to pay for it all.** Does that make sense?

If I'm the employee and God's the employer he's ultimately in charge of the benefits package. It all belongs to God. In the first verse in this story it says *"The owner enlisted a manager to take care of his property."*

Question: How well are you taking care of God's property? Your body. It doesn't really belong to you. God made it. How well are you taking care of your body? Your **time?** Your **opportunities?** Your **mind?** How well are you taking care of your mind? **Your talents.** How well are you taking care of your talents? What are you doing with whatever God has given you? It all belongs to God and you're to make the most of what you've been given.

The rest of this verse says the guy was wasting his master's possessions. **Any time I waste money I'm wasting God's money.** That will change the way you buy stuff. Nobody in the mall right now is going, I think I'll just blow God's money on this piece of junk because I just want to have it. No. It's God's money. It'll change the way you think.

Number one, it all belongs to God. Second truth to remember and I need to remind myself of this every single day....

2. GOD IS USING MONEY TO TEST ME.

He's testing all kinds of things in my life. God doesn't just automatically give his blessings to anybody. **He tests you first to see if you're responsible.** If you can handle it. If you can't handle it he's not going to trust you with it. God **doesn't give his spiritual power to just anybody.** And he says before I give you spiritual power I'm going to give you some material possessions. And if I can trust you with material possessions then I can trust you with spiritual power. But if you're not even managing your money well why in the world should I give you the stuff that really matters?

This is a test. **Life is a test.** Life is a trust and life is a temporary assignment. **This life is preparation for the next.** This is the get ready stage. This is the warm up act before the real race begins. It's the first race around the track before the real race begins. This is the dress rehearsal before the real play begins which is going to go on for eternity. God is testing you on earth to see what he can trust you with in eternity. [The Bible says if you're faithful in little things then you'll be faithful in much in heaven.](#)

So God is using money to test me. And God is testing your faithfulness and he's testing you all the time, he's testing you every minute. God's favorite tool to test you is finances. **It tests three things.**

○ **Money shows what I love most.**

How I spend my money reveals to God and everybody else what I love most. Whatever you love most is what you're going to give your most time to and you're going to give your most money to. I don't care what you say you love. If you really want to know what you love most, look at your calendar and look at your credit card statement. Because the way you spend your time and your money tells me what you love the most.

When I first fell in love, I could not keep money in my pocket. It was like it was burning a hole on my pants. And I was constantly buying her things. Because I was so in love with this young woman, I just wanted to buy her stuff. I bought her all kinds of stuff she

You spell "love," GIVE. You can give without loving but you cannot love without giving.

So what I do with my money shows what I love most. [Matthew 6 Jesus](#)

says this *“Don't store up treasure here on earth [In other words don't pile it up. Don't hoard it] Instead, store your treasures in heaven... [we'll talk about how to do that later] for wherever your treasure is, that's where your heart will be.”* Wherever you want your heart to be, put your money in that and you'll get interested in it. Believe me the moment you put money in something you get interested in it.

Right now most of you couldn't care less how Microsoft does as a company. But if you bought some stock all of sudden you're very interested in whether that company succeeds or fails. Cause you have just invested in it. You have put your treasure in it. And where your treasure is your heart is.

You couldn't care less about Toyota. But if you bought some stock in it all of a sudden you would want that company to succeed. Because where you put your treasure that's where your heart goes.

So God is using money to test and show what I really love most.

○ **Money shows what I really trust most.**

It shows what I have faith in. **Am I trusting in my money for security? Or am I trusting in God for my security?** Am I trusting in money for my happiness or am I trusting in God for my happiness? Am I trusting in money to make me feel good about me or am I trusting in God to make me feel good about me? It shows what I trust most. It's the acid test of faith. Proverbs 11:28 says this *“If you trust in your money you will fall. But if you trust in God you will flourish like a green tree.”*

If you're saying, I don't really feel close to God right now. In fact, I feel pretty distant. My spiritual life is stuck in dead center. I've got the spiritual blahs. I'm not growing. There's no power in my life. I don't feel close to God. I would challenge you **to check your checkbook. What am I using my time and my money on?** It shows what I trust and it shows what I love.

The third thing it tests and this is the big one that this story is about...

○ **It shows if God can trust me.**

This is the reverse. It doesn't just show if I trust God. **It shows if God can trust me.** Because God says I'm looking to see how well you manage material things before I give you spiritual blessing. Can I trust you with more or are you blowing it with what little I've given you?

Out of control finances reveal an out of control life. Unmanaged finances are a symptom of an unmanaged life. You need a manager, you need a lord, you need a savior. You need a CEO of your life. You need God. Because your life has become unmanageable.

The next verse, **verse 11-12, this is one of the most important scriptures in the entire Bible.** It gets us out of the rat race. You know even if you win the rat race you're still a rat! Why do you want to run the rat race? And why try to keep up with the Jones. They just refinanced and filed for bankruptcy!

Here's what the Bible says, verses 11-12. Very important. *"Whoever can be trusted with very little can be trusted with much.* [When God looks at you can I trust you to give you more or not.] *Whoever is dishonest with very little will also be dishonest with much.* [And whoever is irresponsible with little will be irresponsible with much.] *If you have not been trustworthy in handling worldly wealth* [Circle that phrase "trustworthy in handling worldly wealth." What is that? That's a phrase that means if you're not a good manager, if you're spending more than you make, if you're not saving for the future, if you're not investing. If you're working for your money instead of your money working for you, if you're not really good at managing your money] *who will trust you with true riches. And if you have not been trustworthy with someone else's property who will give you property of your own."*

You don't own anything here on earth. In heaven God wants to give you your own stuff. He wants to bless you for eternity but God says if I can't trust you with little and what's on loan to you, why should I give you more?

What if the world's wealthiest man, you were the child of the world's wealthiest man. You were Warren Buffet's or somebody's daughter or son. And your dad came to you and said, One day I want to give you everything I've got. You're going to inherit it all. But I'm not going to give you right now. In fact, I'm going to give you a little bit right now. Just a tiny, tiny bit. And I'm going to see how well you handle it. If you manage it well, I'm going to give you the whole thing.

That's exactly what Jesus is saying right here. Who will give you your own. **Jesus says how I handle money determines how much God can**

bless my life. I didn't say that, Jesus said it. That is mind blowing when you think about it. **That there is a direct connection between maturity and money. There's a direct connection between spiritual power and how I handle possessions.** There is a direct connection between God's blessing in my life and what I do with my bucks. You've never heard that before but that's exactly what Jesus says right there. There is a connection.

Here's the third truth you've got to remember. These are all important but they build. First, it all belongs to God. And second, God is using money to test me.

3. MONEY IS A TOOL

Money is a tool to **be used for God's purposes.** You say, What do you mean money is a tool? Doesn't the Bible say money is the root of all evil? No. It does not say that. It says *"The love of money is the root of all evil."* Not money. But the love of money is the root of all evil.

Money is neither good nor bad, right nor wrong. It's just there. It can be used to build great churches. Or it can be used to finance drugs. It's just a tool. *Luke 16:9 notice Jesus says "I tell you use your worldly wealth."* Circle the word "use".

Remember earlier we said we're not to love it. **Here he says use it.** This is really important. **The Bible says you are to love people and use money. Love people; use money.** The problem is everybody gets that reversed. When you start loving money, you use people. You end up using people to get more money. The Bible says people are to be loved and money is to be used. And if you start loving money you're going to start using people.

Money is a tool to be used for God's purposes. We're to use it. We're not to hoard it. We're not to stockpile it. We're not to worship it. *Somebody said money is like manure: If you spread it all around it makes things grow. But if you pile it up it starts stinking.* Use temporary resources, what God has put in your hands, for permanent good.

How do I do that? How do I use my money for God's purposes? How do I use my money for good and for God? There's a lot of ways to do that. **But one of the ways you can do good with your money is use money to save time.** Why? Because you can always get more money but you can't

get more time. **Time is far more important than money.** Your time is your life. That's why when you waste time you're committing suicide because you're not getting that time back.

If you watch a show on TV for an hour you just gave up an hour of your life. Was it worth it? You're never getting that hour back. You can always get more money but you can't get more time.

So if you can use money to save time, **that's a good investment** because time is more important than money.

You can use money to save lives. You can use money to do good. You can use money to honor God. There's lots of things you can do good with money.

Let's look at this dishonest manager. Why did Jesus make him the hero of the story? What did Jesus like about this guy? He certainly didn't like his dishonesty. Remember the guy is going to get canned. He's going to get fired. So he brings in these people. To the first guy he says let's write down your debt fifty percent. That'll be fine. Write it down. We won't tell the boss about it. Then he brings another guy in and he says write down your debt twenty percent. This is just between you and me.

Obviously he's dishonest. But he did three things right. **These are the three things God wants you to do with your money.** What did he do?

○ **He looked ahead.**

Verse 3 he says "What am I going to do now?" **He's thinking about the future.** Most people never look ahead when it comes to their finances. They're living for today. Because every advertisement in our society, this culture teaches you have it now, spend it now, make it now, use it now, forget about the future. That's why very few people have savings.

The average savings in Europe is about twelve percent. People save about twelve percent of their income. The average savings in Japan is about twenty five percent of their income. The average savings Americans had last year was minus one percent. We spent one percent more than we made. We're saving nothing. That's not smart. That's not good.

So he looks ahead. What am I going to do now? **Proverbs 14:8 says this** "*The wise man looks ahead; the fool attempts to fool himself and won't face the facts.*"

I wonder what facts you're not willing to face in your life. Let's just talk

about this right here. What financial facts are you unwilling to face? Some of you are living in a house you can't really afford. And you're stretched and you're stressed and you can't make ends meet. What you really need to do is downsize. You need to get out of that house and buy something more manageable. Whether it's comfort or ego or whatever it is, you won't face the fact and you're going deeper and deeper into debt. Some of you have a car you cannot afford. You need to sell that car, trade it in and get something more manageable.

I drive a 13 year old Chevy. It's been eight years since I made a car payment. Wouldn't you like to do that? I haven't made a car payment for thirteen years. Why? Because my car still runs fine. I don't drive my car for bling. I drive it to get me somewhere. So I don't want to have to pay for that new smell. I'll just go buy that smell thing.

The point is he looked ahead. What facts do you need to face up to in your finances?

○ **He made a plan.**

That's the next verse. He said *"I know what I will do."* Do you have a plan? How do you know if you've got financial plan? It's real simple. Do you have a budget? **A budget is simply planned spending.** That's all a budget is. A budget is simply planning your spending. If you don't have a budget you don't have a plan. **A budget is telling your money where you want it to go rather than wondering where it went.** We talked about it this morning in LifeGroups. You've got to have a plan.

Proverbs 16:9 "We should make plans [the Bible says] counting on God to direct us."

The third thing, he looked ahead, he had a plan and ...

○ **He acted quickly.**

He gets commended for that. **He didn't procrastinate. He didn't delay. He set his plan in motion.** He didn't say someday I'm going to get my finances in order. Someday I'm going to start saving for retirement. He doesn't say someday I'll... One of these days. One of these days is none of these days.

The Bible says this in *Luke 16:4 "I know what I'll do so that when I lose my job here, people will welcome me into their houses."*

That is the very thing Jesus is commending. Not his dishonesty

but that attitude. Which says this: I'm going to think ahead. I'm going to make a plan. And I'm going to invest in some relationships so that when I'm out on my rear end there are going to be people who will take me into their homes. That's smart. Think ahead. Make a plan.

Most people have no plan for the future. They're just drifting through life. Day by day. He says that's not very wise. He says you need to take the long view.

When Jesus talks about the long view, he's not talking about retirement. He's talking about the long view on the other side of death. Are you storing up treasure in heaven or are you spending it all here and wasting it all here. Are you storing up treasure in heaven? That's the long range plan. What are you going to do with that?

This forth truth is really, really counter culture. But Jesus said it so I have to teach it to you.

4. THE BEST USE OF MONEY IS TO USE IT TO GET PEOPLE INTO HEAVEN.

This is the problem verse most people don't understand, *verse 9 "Jesus says 'I tell you use worldly wealth to gain friends for yourselves [talking about building relationships] so that when it is gone they will welcome you into your eternal dwelling.'"* He's talking about heaven.

He says just like this dishonest guy made friends that he can count on later, he says you need to use some of your money to make spiritual friends, eternal friends, friends you're going to have forever in heaven who will welcome you when you get to heaven.

Does that shock you? What is he not saying here? **He's not saying you can buy your way into heaven because you can't.** You can't buy your way into heaven. The price has already been paid by Jesus on the cross. He's not saying you can purchase your salvation because you can't. You can't purchase your eternal salvation. It's free. It's a gift. It's by grace.

What he's saying is use your money to build relationships that are going to go on and on for eternity. Spiritual friendships. Use your affluence for good influence. He says when I use my money to help other people meet Jesus I make friends for eternity and I gain rewards for eternity.

Circle the phrase “then they will welcome you.” Welcome you into eternal dwellings. He’s talking about heaven there.

Imagine: One day you’re going to die. You get to heaven and there’s a hundred people there standing at the entrance to heaven clapping and cheering saying, “We’ve been waiting for you. We’re so glad you’re here. We’re here because you spent some money to tell us the good news. We’re your friends for life... no, eternity. Because we’re in debt to you. If it weren’t for the way you used your money we wouldn’t have heard how to get to heaven.”

Are you using any of your money for that kind of thing? Is anybody going to be in heaven because of you? Because of the way you used your money?

When you go buy a Christian book or a Bible and you give it to somebody who doesn’t have a Bible, you’ve just invested, stored up treasure in heaven. **When you Invite a friend to Friend Sunday who doesn’t know the Lord.** When you go **help support a program (OCC, Lottie Moon, etc.) that shares the good news** around the world you have just stored up treasure in heaven. **When you help build a church like Petal FBC** or any other church and then fifty years after you die that church helps somebody get to know God in a personal way you have just stored up treasure in heaven. That is the highest and best use because you’re sending it on ahead.

You can’t take it with you but you can send it on ahead. How? By investing in people who are going there. That is your eternal IRA. Individual Retirement Account.

5. ONE DAY I’LL GIVE AN ACCOUNT TO GOD.

One day there’s going to be **an audit on my life. How I used not just my money but everything that God gave me.** What did you do with what you were given – your talent, your relationships, your opportunities, your mind, your creativity, your contacts, your networks? What did you with what God gave you?

It doesn’t really matter whether you’ve got a lot or a little. Our church is a church family with people at every level of economic status. There are some who don’t have a lot and some who do. And the rest of us are all somewhere in between. It really doesn’t matter. It doesn’t matter how much or how little you’ve got. **What matters is what are you doing with**

what you've been given and can God trust you with more.

You're going to stand before God one day. He's going to do a life audit. Verse 2 says this. *"You must now give an account of your stewardship and report what you've done with what I have entrusted to you because your time as a manager has ended."*

One day your time as a manager on earth is going to end. You're not going to live on earth forever. No. You weren't meant to live on earth forever. But God has entrusted certain assets to you as the manager. He says I'm going to watch you and I'm going to test you and I'm going to see what you're doing with what you've been given. What are you doing with the mind I gave you? What are you doing with the health I gave you? What are you doing with the freedom I gave you? Are you spending it all on yourself? Do you think that's the whole purpose of life? To live for you? Do you think I've created you just to live for yourself? Wrong answer.

One day your management career is going to end and the Bible says this: *"Each of us will have to give a personal account to God."*

Here's the last principle...

6. IF I'M FAITHFUL WITH A LITTLE GOD CAN TRUST ME WITH MORE.

If I'm faithful with a little then God will be able to trust me with more. That's what verse 10 says: *"Whoever can be trusted with very little can also be trusted with much. And whoever is dishonest with little will be dishonest with much."* And obviously whoever is irresponsible with little will be irresponsible with much. Are you using your money in such a way that God says, I want to give him more. Are you using your time in such a way? Are you using your influence? This principle applies to every area.

Follow me on this: **If God has given you just a little bit of talent, you've just got a little bit of talent, but you're faithful to use it.** You don't say I'm not a superstar so I won't do anything. I'm going to use what little talent I've got. You know what will happen? God will increase your talent.

If you've just got a little bit of influence but you say I'm going to use what little influence I've got for good and for God, God will increase your influence. If you've just got a **little bit of money** but you say, I'm going to use this wisely the way God says to use it, then God will increase your

possessions, your material possessions. It's true of opportunities, it's true of net worth, it's true of everything in life.

Matthew 25 "Jesus said, 'To those who use well what they are given even more will be given. And they will have abundance.'" As your pastor who loves you I want you to have that abundance. In every area of your life. But you've got to use what you've been given.

Faithfulness in little ways produces fruitfulness in big ways. You say, when I make it big then I'll really become generous. When I make it big then I'm going to start tithing. No, you won't. You start tithing when you're poor. That's how you get out of poverty. You start managing well what God has given you then God can trust you with more.

I want God's blessing on your life but you've got to do it God's way.

Prayer:

So let's do a little personal evaluation in your own life. I want you to ask yourself some questions. First, Does God really have first place in my life? Or is something else first place in my life? Can God trust me with what he's allowed me to have? Am I managing my money well? Am I managing my opportunities well? Am I managing my life well? Am I managing my health well? And everything else God has given me. Does the way that I'm using my money show God that I can be trusted with more? How much am I investing for eternity? Will anybody be in heaven because of the way I'm using my money?

Why don't you pray this prayer? Say, dear God, I don't want to waste money. (Just say that in your mind) God, I don't want to waste your money. I don't want to love it. I don't want to live for it. I don't want to trust in it for my security. And I don't want to expect it to satisfy and meet needs that only you can meet. God, from this day forward help me to remember every day that it all belongs to you. That I don't really own anything and it's all just on loan from God and you're going to loan it to somebody else after I die. God, I want what I do with my money to show that I love you the most. And I want what I do with my money to show that I trust you for security, not my bank account. And God, I want you to look at the way I'm using my life and my money and know that you can trust me with greater responsibility. Help me to remember that money is

just a tool. While many people use it for bad I want to use it for good and for God. Help me to do what this manager did right. Help me to look ahead. Help me to make a plan. Help me to act quickly and not procrastinate. You said from your own words that the best use of money is to help get people into heaven. That's storing up treasure in heaven. I want to use some of my money to do that. I know that one day I'll have to give an account to you for how I used my life and what I did with what I was given. You said that where your treasure is your heart is. So God, I want to give you my heart today. Jesus Christ, I don't understand it all but as much as I know how I ask you to come into my life. I want a relationship with you. Not a religion. But I want to learn to know you and love you and serve you and feel your love. I pray this in Jesus' name. Amen.