

Journey to Financial Freedom
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One of the most popular shows in TV history is Who Wants to be A Millionaire? Why was it so popular? Because the answer to the question Who Wants to be A Millionaire is virtually everyone! And everyone wants to become a millionaire like the people on the show – instantly and without having to work for it.

We're beginning a new sermon series entitled The Journey to Financial Freedom. I'm really excited about this because if you will listen, learn and obey God's principles of finance – you can be abundantly blessed. I know it from the Bible and I know it from personal experience! So, today we are going to take a look at what it means to be financially free. But the first thing I want you to know is that:

1- Becoming financially free is a journey.

Financial freedom does not happen easily, quickly or automatically. It's a process that takes work and self-control over time. Proverbs 28:19-20 says

A hard worker has plenty of food, but a person who chases fantasies ends up in poverty. The trustworthy person will get a rich reward, but a person who wants quick riches will get into trouble.

Proverbs 13:11 says

Dishonest money dwindles away, but he who gathers money little by little makes it grow.

The New Living Translation says:

Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time.

The point is that financial freedom takes hard work over time. It's a journey that you must commit to. It takes discipline and denying yourself. So – give up the idea that you are going to get rich quick! Proverbs 28:22 in the Living Bible says

Trying to get rich quick is evil and leads to poverty.

When it comes to building wealth, Americans put a lot of faith in blind luck. A survey of more than 1,000 adults asked people to list the most practical way to accumulate "several hundred thousand dollars":

21 % chose "winning the lottery."

11 % said "getting an inheritance."

3 % replied, "winning a big insurance settlement."

Conclusion: 1 out of 3 Americans believes that pure chance is the way to financial freedom. No wonder we are in such financial bondage!

People who think they are going to be financially free by winning the lottery are ignoring the fact that the odds of winning Powerball are 1 in 292 million!

I heard about two sisters who were on the way home from shopping when one said she forgot to buy her lottery tickets for the Saturday night drawing. She suggested that they stop at the first lottery retailer they spotted, and she could go in and get the tickets. "Why don't we save some time?" her sister responded. "I'll drive by and you can just throw the money out the window."

People who think they will get financially free through an inheritance are ignoring the reality that most Americans will not be inheriting as much as they think they will, as soon as they think they will get it.

And people who think they will get financially free through an insurance settlement are conveniently ignoring the fact that you have to be severely injured to get an insurance settlement. And can you enjoy it with that pain and distress?

Here's the hard facts: 80% of people who come into money, either through winnings or inheritance spend it all within the first year.

Quit thinking you are going to get rich quick and begin to take the steps necessary to become financially free. Proverbs 21:5 in the Living Bible says:

Steady plodding brings prosperity; hasty speculation brings poverty.

There are many mile markers on the journey to financial freedom. But you must have the right starting point. If you don't start right, you won't end right. And the starting point is making the decision to handle your finances God's way. So – today we're going to look at what God says about handling our finances.

2- The journey to financial freedom starts with the Bible.

The Bible is your roadmap to financial freedom. It has eternal principles that have worked for centuries and they still work today! It will surprise you how much the Bible says about finances. In fact – there are more than 2,350 verses in the Bible that address God's way of handling money and possessions. Jesus said more about money than almost any other subject, including faith and prayer!

Why did He do that? Yes, He did it because He cares about us and wants to equip us to walk in financial freedom. But there's something much greater! Jesus said in Luke 16:13

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.

Jesus did not say, You cannot serve both God and yourself. Although that is true. He did not say, You cannot serve both God and other people. That's true. He did not say, You cannot serve both God and the devil. That's also true – but Jesus said, You cannot serve both God and money! Evidently, there is something about money that makes it the biggest challenge to serving God. That's why 1 Timothy 6:10 says

For the love of money is the root of all evil.

It does not say money is the root of all evil – the love of money is! The problem is not that you have money; the problem is when money has you! In other words, your relationship with money will affect your relationship with God.

The central issue all Christians face is submission to Jesus Christ as Lord of their lives. And the primary competitor with Christ for lordship is money. Nothing shows the lordship of Christ in our lives any more than how we handle our money. That's why we need to start the journey to financial freedom with God and His Word.

That's why we must talk about the things God talks about. That's why we must be concerned about the things God is concerned about. And God is concerned about how we handle our finances because He wants us to live in freedom and blessing.

So - what is financial freedom? Financial freedom means many different things to different people. And it means different things to the same person at different stages of life. To a teenager, it might mean having their own place and cutting your ties with the Bank of Mom and Dad. To someone in retirement age it might mean never having to work again. Still to others, financial freedom simply means never having to worry about food on your plate or a roof over your head.

Before I define financial freedom to you - let me give you some symptoms of what it looks like to not be financially free.

You are not financially free if:

- You experience worry and fear over money
- You always wonder where your money went
- You have constant financial lack
- You are always discontent with what you have
- You feel you never have enough money
- You believe that more money would solve your problems

- You're in bondage to debt
- You cannot control your spending
- You overspend and under give
- You over borrow and under save
- You dislike sermons on giving or tithing

Let me give you a little test to help you determine if you are financially free. Answer the following questions yes or no:

- 1- Do you give to God the first % of your income?
- 2- Do you give to yourself secondly by saving a % of your income?
- 3- Do you have a budget?
- 4- Do you follow it?
- 5- Do you know how much you spent last year in every area?
- 6- Do you pay your taxes?
- 7- Do you spend within your means and stay out of credit card debt?

So – how'd you do? If you answer no to any of those questions – the Bible says you are unwise in that area and that means you are not financially free.

Concerning giving to God first - the Bible says in Proverbs 3:9-10

Honor the Lord by giving Him the first part of all your income, so shall your storage places be filled with plenty, and your vats shall be overflowing with new wine.

Financial freedom is the result of giving to God first.

Concerning savings – the Bible says in Proverbs 21:20

The wise man saves for the future, but the foolish man spends whatever he gets.

Financial freedom is the result of saving money, not spending all your money.

Concerning a budget – the Bible says in Proverbs 21:5

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Financial freedom is the result of having a budget and financial plan.

When asked about paying taxes – Jesus said in Matthew 22:21

Pay to Caesar the things that are due to Caesar, and pay to God the things that are due to God.

Financial freedom is the result of paying your taxes and other obligations.

Concerning getting into more debt that you can handle - Psalm 37:21 says

The wicked borrow and do not repay, but the righteous give generously.

Financial freedom is the result of living within your means, paying your debts and giving generously.

So what is financial freedom from a biblical perspective? I think that 2 Corinthians 9:8-11 in the Amplified version defines it best:

And God is able to make all grace (every favor and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient (possessing enough to require no aid or support and furnished in abundance for every good work and charitable donation).

As it is written, he (the benevolent person) scatters abroad; he gives to the poor; his deeds of justice and goodness and kindness and benevolence will go on and endure forever!

And God Who provides seed for the sower and bread for eating will also provide and multiply your resources for sowing and increase the fruits of your righteousness (which manifests itself in active goodness, kindness, and charity). Thus you will be enriched in all things and in every way, so that you can be generous, and your generosity will bring forth thanksgiving to God.

We see what true financial freedom is here.

- Financial freedom means all your needs are met.
- Financial freedom means you are self-sufficient and require no financial aid or help from anyone else.
- In fact, financial freedom means that you have such an abundance that you are the one who is able to help others who are in need.
- Financial freedom means that God multiplies your ability to give to the point you can give to every good work.
- Financial freedom means that you have the ability to be generous and you are thankful to God for what you have and what you can do to help others.

By the way – we get a real key to the purpose of financial freedom here: Being financially free is not so you can get more and more stuff but so that you can bless more and more people.

The Bible is very clear about how we should handle our finances – but most of us do not follow biblical principles concerning our finances and we wonder why we end up with financial problems.

Now – let me say that all of these biblical principles work together. You can't pick and choose which ones you follow and then expect God's blessing. You can't just pick one principle – like tithing – and ignore the others. People do that and say "I

tithed, but God didn't bless me." Yes – you tithed – but you broke every other principle of financial management. How can you expect God to bless that mess?

3- How you handle your finances will determine how God blesses you.

In Luke 16:10-12 Jesus said:

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. So 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?

I've preached on this before so I'll just mention this today – there are three principles here:

- 1- If you're faithful with a little – you'll be blessed with more.
- 2- If you're faithful with money – you'll receive true riches.
- 3- If you're faithful with other people's things, you'll receive your own.

Many people are not wise with the money they have – yet they are believing God to give them more. Why would God give you more if you're mishandling the little you have?

Many people break God's financial principles – yet they are expecting a financial blessing. Why would God bless someone who breaks His principles of blessing?

Many people are destroying the rent house they live in – yet they are praying for a house of their own. Why would God give you a home of your own if you've not taken care of the place you live now?

Many people never give a dime to God's house – yet they are believing for a financial harvest. Why would God break His own principle of sowing and reaping to give you a harvest when you have not planted any seed?

I know this may sound harsh to you today – but I'm here to help you. I'm like a father wanting to help his children so they can be blessed!

And I want to be real honest with you today. Deb and I were never taught how to handle money and in our lifetime we have broken all of these principles at one time or another. But we eventually learned the hard way that God's way is the right way and we started obeying biblical financial principles.

The principle we have obeyed the most consistently for the longest time is tithing. But we've learned the hard way that if you tithe – but you break the other financial principles – you'll still have financial problems.

I like the way Robert Morris describes it. He says that if you tithe – but you ignore all other biblical principles of finance – you are like someone who reduces personal hygiene down to combing their hair.

They comb their hair all the time and a hair is never out of place. But they never bathe or shave or use deodorant. And then they say – “I don’t understand it - I combed my hair, why do I still stink?”

Many of us are like that person. We obey one or two financial principles, but we break all the others and then wonder why our finances stink so bad! Yes, we should tithe – but if we want to keep our finances from stinking – we need to follow God’s other financial principles. They all work together!

Too many people think that once I make more money – then I’ll follow God’s principles of finance. Then I will tithe and budget and save. No, no a thousand times NO! If you don’t start now with what you have – you won’t get more.

Plus – even if you do get more – chances are your habits won’t change. If you don’t start now where you are with what you have – you probably won’t change for the better later.

So – I’m encouraging you to make a decision today to handle your finances God’s way. Get on God’s road to financial freedom. Determine to start the journey today and don’t ever give up!

Put away childish thinking about money! Put away the world’s mindset where you spend more than you make. Stop spending everything on yourself and giving nothing to God. Start on the journey to financial freedom!

If you are going to move forward on the road to financial freedom, you must love God more than money. You must put God’s ways before man’s ways! You must put Him first and follow His path to financial freedom! So – repent of mishandling your finances! Ask for forgiveness and a fresh start!

And realize that financial freedom is not just about you getting more – it’s about you giving more!

Financial freedom is not just about you getting blessed – it’s about you being a blessing to others!

Financial freedom is not just about you building a bigger and bigger house – it’s about you being a builder in God’s house.

Financial freedom is not just about you storing up treasure on earth – it’s about you storing up treasure in heaven!

So - I challenge you today to start the journey to financial freedom!

With God’s help – you can experience financial blessing!
As for me and my house... we will serve the Lord!