

How To Get UnStuck In Your Finances

UnStuck- Part 2

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Today we are talking about Getting Unstuck in our Finances. One of the reasons that we get stuck in our finances is because we live in a culture that is based on instant gratification. Whenever we see something, we want it-- and that causes us all kinds of problems.

The number one reason that people get stuck in their finances is because of debt. In America today, consumer debt stands at \$1.7 trillion. That's not the US debt, that's how much we, as consumers, owe in America. \$1.7 trillion. The average household in America has \$7,394 worth of credit card debt.

Thus, today we are going to talk about one of the most powerful things you can do to live in freedom and joy. We're going to talk about something that will free your spirit, reduce worry in your life, eliminate some marital stress, and make you jump for joy. We are going to talk about how to become debt free. I'm not promising you that you are going to have your mortgage paid off in 6 months. What we are talking about today isn't really concerned with mortgages- we're talking about being free of all consumer debt.

Listen to this incredibly powerful verse. **Romans 13:8** is powerful because it is actually a command. Let's read this out loud together. Are you ready? *(Thanks to the one person who is ready. So, ma'am, you and I will read this out loud together.)*

Owe nothing to anyone—except for your obligation to love one another. *If you love your neighbor, you will fulfill the requirements of God's law.*

Underline those first four words. Think about that. Let that settle in. A command from God. God says owe nothing to anyone except love.

Here's what I love about God. ***God never commands you to do something He doesn't give you the power to do.*** So here's what God says. *God says, if you want to get unstuck in your finances, you have got to become debt free, and get to the point where you owe nothing to anyone.*

Let's call this Sunday, ***Debt free Sunday***. Sound good? I hope you're all listening, because I think this could be one of the most important messages I've ever preached.

But first, maybe you are wondering what's the danger in debt?

Well, I went this week to the thesaurus and I looked up the word "debt". Here are some of the synonyms for the word "debt".

They are: *owe, obligated, liable, in deficit, in default, insolvent, in over one's head, tied up, out of pocket, in arrears, indignant, pauper, destitute, penniless, needy, lacking, distressed, in difficulty, deadbeat, having the wolf at the door, living hand to mouth, beggarly, empty, having seen better days, gone to the dogs, racked in ruin, impoverished, bad off, hard up, beaten down, reduced to ruin, fleeced, stripped, bereft, bereaved, reduced, unable to make ends meet, embarrassed, broken and busted.*

Aren't you glad you come to ClearView today? *No wonder we get stuck!* These kind of words are taking shape in many of our lives! Debt is dangerous and God says you can get out of debt with His power. You can get unstuck...

Before we talk about getting out of debt, I want to talk about some danger signs that you are living in debt.

Debt Danger Signs:

1. You are living on credit instead of paying cash.

This is where you depend on credit to maintain your lifestyle. How do you know you are living on credit instead of paying cash? You know it when your credit card statement grows bigger and bigger and bigger—because you are buying more and only making minimum payments. Living on credit is being presumptuous. And presumptuousness is actually a sin because it's saying—*I'm going to buy something now, with the idea that I can pay it off later.*

Proverbs 27:1 says:

Don't brag about tomorrow, since you don't know what the day will bring.

Did you know that studies show that if you go into a store with the intention of buying on credit, you spend 23% more than if you go in and you are willing to pay cash? Living on credit is a big danger sign. So that may be a danger sign for you.

2. You are delaying payments or paying the minimum due.

3. You are unable to tithe or save.

This is when you are in so much debt or your spending is so high that you can't put any money aside in your savings and you certainly can't put money aside for tithing.

The problem with this is that God says the first 10% of what you earn is His. It is actually His money. If you are not tithing, the Bible says *you are actually robbing God.*

That sounds really strong, but look at **Malachi 3:8**: *"Should people cheat God? Yet you have cheated me! "But you ask, 'What do you mean? When did we ever cheat you?' "You have cheated me of the tithes and offerings due to me.*

If I'm not tithing, and I'm using that money for some other purposes, I am actually robbing God. This will cause a lot of problems in our lives. *How can I ask God for help in my finances if I am robbing Him by not giving back a small portion of what He has already provided?*

That's causing a lot of problems in your life, because **it prevents God's blessing** on your finances.

4. You are unable to pay taxes.

5. You spend extravagantly. This is a big one. We see this all around us. Here we are in northeast Columbus, New Albany in particular, 17 year olds driving Mercedes and Land Rovers. I mean, you just watch what people drive and how much money people spend on all this stuff.

And here's what we are tempted to do. *We buy things we don't need with money we don't have to impress people we don't even like.* That creates this extravagant spending process where we get easily fall into debt. *Anybody want to share and give a testimony?* ☺

6. You are always looking for get rich quick ideas.

These are all over the television. You've seen it-- *spend \$99 on this program, in 90 days, you are going to be a millionaire.* For many people, this could be the lottery.

Proverbs 21:5.

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

So these are debt danger signs. *Now look down at that list and ask yourself—are any of these in my life? Am I stuck when it comes to finances?*

My hope is that for some of us...perhaps many of us... today will be tremendously freeing. I hope we look back in a year from now, or six years from now, and say this was the day that I broke free. Let's call this Sunday, **Debt free Sunday.**

This is an important discussion, because the Bible has so much to say about money. In fact, *Jesus spoke more about money than He did anything else except for the Kingdom of God.* He spoke a lot about money- because He knew it would be an area where we get stuck.

So let's talk about how do we get unstuck in our finances. I want to give you nine steps of becoming debt free. Now, I know some of you see nine points and you think—*what time are we going to get out of here?* Well, we have already covered six, that means today's message had 15 points. This is a 15 point message. It could be a new record. I'll try and make sure that next week's message is pointless. So, you've got that to look forward to.

Nine steps to becoming debt free. Here we go. We will get you out of here by 1:30. ☺

1. Commit to becoming debt free now.

Make a commitment to become debt free. This is where you say: *I'm tired of being stuck. I'm no longer going to go down that path. I am going to start pursuing the path of becoming debt free.*

Psalm 37:21

The wicked borrow and never repay, but the godly are generous givers.

Let me ask you... *Are you living like a wicked person?* Are you borrowing with no intent to repay? Do you even have a plan to become debt free? Have you made a decision to become debt free? If not, the Bible says you are acting like a wicked person.

I believe God wants us to become debt free. God wants you to get out of debt. He wants you to learn to be content. He wants you to experience the fulfillment, the peace, the freedom that comes with being debt free.

It is never easy to become debt free. But if you don't ever make the commitment and say—*from this point forward, I am going to do something different.* You are just going to keep going deeper, and deeper and deeper. This is where it all starts, with a commitment.

2. List all that you own and all that you owe.

We need to put it down on paper. Getting on the path to debt free living can be as simple as getting a piece of paper and drawing a line down the middle and on one side put what you owe, and on the other side, put what you own.

We need to start thinking about how much debt we are really in. Until you confront the facts, you are never going to be able to get out of debt.

Proverbs 24:3

A house is built by wisdom and becomes strong through good sense.

Circle the word “wisdom” and circle the words “good sense”. That’s what you are trying to get when you make this list. When you look at your list, you begin to see—okay, I’m leaning one way or another. We need to get the facts before we can proceed with a plan to become debt free.

3. Have a sale!

This step is sponsored by Craig’s List and EBay! ☺ Have a sale. When you make your list, you are going to see that you own stuff you don’t need. You can sell that stuff and use that to pay down some of the stuff that you owe.

Maybe you’ve heard this old joke: *The two greatest days of a boat owner’s life are the day you buy it and the day you sell it.* I’ve never owned a boat- so I wouldn’t know... but we all have stuff we don’t need. Sell it.

Let me ask you this. A real serious question. ***Is there anything in your life that if God told you to sell it, you wouldn’t be willing to?*** If there is, that thing has become an idol in your life.

Ezekiel 20:7

Then I said to them, 'Each of you, get rid of the vile images you are so obsessed with. Do not defile yourselves with the idols of Egypt, for I am the LORD your God.'

God says, "Get rid of your idols." We tend to think of idols as images of gold or stone that people worshipped back in the Old Testament. We tend to think this isn't an issue for us. I've been in some of your houses and I've never seen you bowing down to a statue.

But, *an idol is anything that stands between you and God.* Idols are still around today. We don't worship little statues, we worship big cars and big houses and big retirement accounts.

There may be some things that you need to sell. So have a sale.

4. Start paying God and yourself first.

You are never going to be able to get out of debt until you start doing this. Paying God is called a "tithe". "Tithe" means 10%. Biblically, the tithe is the first 10% of what you earn.

Paying yourself is called savings. It's about setting some money aside. If you remember, one of our debt danger signs is that you are unable to tithe, and that you are unable to save. *Most of us get into debt because we live on 110% of what we earn.* That's a real problem.

Most people say, if I just made more, I would be able to get out of debt. No that's not true. *If you just made more you would spend more.* Because most of us are making more money right now than we have ever made in our life. And you know, we remember those days when we made \$20,000, but we would spend \$25,000, but now we are making \$40,000, or \$80,000 or \$150,000 and we are still spending more than we make. *So the key to getting out of debt is not making more, it's spending less.*

So instead of living on 110%, here's a good goal: you've got to learn to live on 80%.

You have to learn to live on 80% because *it's when you can live on 80% of what you earn, or less, you are in the freedom zone.*

In the freedom zone, you spend 80% of what you bring in. You do *two very important things with the other 20%.* You save 10%. This is so you can be prepared for the future. You give 10%. This is so you can be a part of God's work around the world.

Here is an amazing truth: if you adopt this plan at age 40 and your family income is \$60,000, by the time you get to age 60, you will have given \$120,000 to God's purposes, and you will have almost a half million dollars set aside in some kind of investment fund.

Little by little, money grows in what Albert Einstein said is the most powerful force in the universe: compound interest. This is a tough financial decision—but it works! If you give God the first 10% of what you earn and then put aside the other 10% for savings- you will live in the freedom zone!

I want to speak for just a moment more about tithing. Because, ***the tithe is the missing element for most debt free plans.*** There are all kinds of get-out-of-debt plans out there. All kinds of books and resources. But, if you neglect tithing as one component to your financial management plan, you are taking the power out of getting debt free.

Let me explain why the tithe is so powerful: *God says 10% is enough for you to show that I am first place in your life.* You're going to get stuck or stay stuck in your finances if God is not first place. The tithe is the way you show God has a priority in your finances.

Deuteronomy 14:23

*Bring this tithe to the designated place of worship—the place the LORD your God chooses for his name to be honored... **Doing this will teach you always to fear the LORD your God.***

Giving God back the first 10% of your income teaches you to fear the Lord. God is saying that if you set aside the first 10%, you will learn to make God first in your possessions.

The power of tithing is this: *When you give God the first 10%...God blesses the 90% that remains.* If we don't give God the first 10%, God can't bless your finances. And the only way you are going to get out of debt, is to have God's blessing on your money.

Our definition of unstuck is this: *moving forward in my life because I'm willing to give God complete control.* Let's show we are moving forward in our finances because we are giving God complete control through tithing.

Some of you are skeptical. I challenge you. Commit to tithing. ***Put God to the test, and why don't you let God show up?*** See what happens with the other 90% when you give God the first 10%.

We have seen God's power at work in our finances. God's power at work:

- Bus driving to cover insurance
- Medical Mutual bill being forgiven...
- Renter found for our house
- People sharing cars and dryers...

5. Set up a repayment plan.

Proverbs 21:5.

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

Put a plan together. Work hard to work your plan. This will lead to freedom and prosperity.

To help- get some wise advise. **Proverbs 20:18:** *Plans succeed through good counsel; don't go to war without wise advice.*

If you want godly advice: I want to recommend two books to you.

- Dave Ramsey: Total Money Makeover.
- Nelson Searcy's book on giving, etc. (Give away)

If you're committed to getting out of debt, you just send me an email with your mailing address, and I will send you a free copy of that book.

6. Decide to do it in half the time.

Here is the miracle point. Decide to do it in half the time. You know, realistically, it may take you four years to get out debt. Realistically, it may take you a year to get out of debt. Realistically, it might take you six years. But why not say—*God, with Your power, maybe I can do it in half the time.*

We need to put into play the power of the snowball effect. You have already listed out your debt. You've paid some of it off with a sale. Find your smallest bill and go to work on that amount. Pay that amount down, while you pay the minimum on all the others. Then once you pay that little one off, you move to the next one. Take the money you were paying on the first one and add it to the minimum you were paying on the second one and make the biggest payment you can. You pay that one down. And then you move to the next one. Slowly, you pick up steam. You have a bigger and bigger payment to make and you are knocking out creditors. Here's the best news- if you are tithing- you have God's help!

Luke 18:27: *"What is impossible for people is possible with God."*

Have you gotten to the point where you say—*God, I need Your help. God, I can only do this with Your help?* Remember last week, we said the first step to getting unstuck is to admit you need help.

7. Share your plan with your creditors.

At this step, we don't hide from creditors. We share our plan, communicate commitment to paying back our debt, and ask for help. This is where you say... *Look, I don't want to file bankruptcy on you. Look I can't pay \$250 a month, but I can pay \$50 a month. Is there somebody at your organization that can help me pay \$50 a month?* Creditors want their money back. Many times they are willing to work with you if you ask for help.

One key through this whole process: **Add no new debt as you go along.** That's like shooting yourself in the foot while you are trying to run a marathon.

Here's the secret : Contentment. The number one reason for debt is lack of contentment. And so the Bible says you have to learn to be content with what you have.

Hebrews 13:5

*Keep your lives free from the love of money and **be content with what you have**, because God has said, "Never will I leave you; never will I forsake you."*

Turn to your neighbor, right now, look them in the eye and say—*be content with what you have.* Go ahead and do that. Be satisfied with what you have.

The attitude of contentment is so important. **Here's a great idea:** write down this verse and tape it to the back of your credit card. Or, just cut up your credit card and stick this verse in your wallet. Before you buy something you may not need... ask: *am I being content or am I being discontent.* Commit to add no new debt.

8. Stick to your plan and trust God.

We don't get into debt over night, and we are not going to get out of it over night. There's no easy solution.

Galatians 6:9:

So let's not get tired of doing what is good. At just the right time we will reap a harvest of blessing if we don't give up.

My prayer is that you can look back on today as the day you made a decision. Whether it takes 1 year or 5 years or 10 years... I hope you can look back on today and see it as a beginning leg on a journey towards freedom. Don't give up. If you honor God, you have His help and power. You have a plan. You are committed to no new debt. You can live in financial freedom. Make today the day where you honor God with your finances and get unstuck.

Take a Next Step here today. **Next Steps:**

- Memorize one of these verses: Romans 13:8, Hebrews 13:5, or Galatians 6:9
- Commit: *I will follow these guidelines with the intention of getting out of debt between now and _____.*
- Commit: *God, I will begin giving back to you today. Or, God, I will begin to give you a full tithe.*
- Accept God's forgiveness for my sin-debt and begin following Jesus and His plan for my life

As I've said to you before, I will never ask you to do something I am not willing to do. Trish and I have worked hard to stay out of debt. Our only debt right now is a small loan we owe Trish's parents for our mini-van. I tended to think that was OK- because it is an interest free loan and we can pay on it whenever we can with no pressure. But, after today and meditating on Romans 13:8... I want to knock that out too.

We also tithe. I get paid for my work at the church. I love our church and believe in what God is doing here. I'm excited to write a check every month to ClearView for 10% of my gross pay as a pastor. I also get paid twice a month for being a school bus driver. First think I do is look at my pay stub, find the gross pay, figure 10% of that and write a check to the church.

Following God's plan is important financially, but following God's plan for your entire life is of utmost importance. Here's the truth: financial debt can be repaid with some hard work, a good plan, and God's help. But, *there is a debt that cannot be repaid on our own- no matter how hard we work.*

This is the debt that our sin against God creates for each one of us. Your sin debt to God is so great that there are not enough good things that you can do in order to pay it off. So what do you do about it?

God has a solution. Colossians 2:13-14 says:

*You were dead because of your sins and because your sinful nature was not yet cut away. Then God made you alive with Christ, for he forgave all our sins. **He canceled the record of the charges against us** (He paid our debt....) and took it away by nailing it to the cross.*

That's what the cross of Jesus Christ is all about. That's why Jesus died there. *He was paying the penalty for my debt, and your debt.* Have you ever gone to God and said—*God, I recognize that I can't make up for all the wrong things that I have done. I need Your forgiveness. I'm accepting what Jesus did for me on the cross and I'm allowing His death to pay my sin debt?*

You can do that today. God will forgive all of your debt—because of the perfect payment of Jesus. It may take a while for you to get out of your financial problems, but instantly, you can be forgiven from your sin problems. Will you ask God for that forgiveness? You have to trust Him. You have to ask for it.