

sermon  
SNAPSHOTS



*God's*

**GUARDRAILS:**

**FINANCE**



Guardrails are seen in many places—around curves, over bridges, and near cliffs. They are placed there to protect us and help us. They keep us from going over the edge. Guardrails keep us safe. Hitting a guardrail will damage your car—but it keeps you from more serious harm. Without the guardrail travels would be much more dangerous. God’s word serves as a guardrail. God’s guardrails keep us from ruining our lives. Hitting them hurts but the hurt is much better than destroying our lives. When we hit God’s guardrails, our conscience reminds us that we need to change directions...guilt and shame work to keep us on the path of God. Without these guardrails, we would seriously wreck our lives.

The world gives us examples of those who live without guardrails and they illustrate the disasters that they have been through. Many have the idea that when it comes to the Bible and money—there’s just one subject: **Give more!**

There are 500 verses in the Bible about prayer...there are 2,000 about money

- Proverbs: the word “riches” is used 26 times; wealth (17 times)
- Ecclesiastes: picture of a man who has everything but in reality has nothing
- Jesus spoke more about money than He did Heaven (Sixteen of the His parables involve money, Rich man and Lazarus, the Prodigal who wasted his inheritance, the Rich young ruler, Zacchaeus the rich tax collector, etc.)

There are few topics more Biblical than the subject of money. Of the guardrails that we will look at in this series, this may be the one that most of us need to look at...our society illustrates that most people have ignored God’s guardrails and family after family are crashing financially because they are not hitting the guardrails...

### **A. Three phrases define our financial picture: Big Bills, Big Debt, & Big Mistakes**

Our times show that fewer understand sound financial principles. Our government leads the way in being irresponsible, living a lifestyle that it cannot afford. Biblically the current trend has grave spiritual consequences.

- Financial difficulties is the leading cause of divorce today. It’s killing our marriages. The stress, worry, arguments about money, spending, and debt consumes us. The strain keeps us up at night. It destroys our health. The gloom hangs over our heads. Money problems leave us worried and scared.

- We are demonstrating that we are poor stewards. We waste. We cannot say no. The # 1 reason why fast foods now accept credit cards is because we spend 20% more with plastic than we do with cash. Stores love 90 days same as cash because more than 80% do not pay it off in 90 days—the stores then charge 24% interest. They make money. (Luke 16:10)

- We haven’t learned contentment (Philippians 4:10-13; 1 Timothy 6:6; Hebrews 13:5)

- It puts us in the position of not being able to help (Galatians 6:10; Luke 10:37; James 2:15-17; 1 John 3:17; Matthew 25:34-40)

Today, the Good Samaritan would have to use his credit card. If he lives like many do, his credit card is maxed out and he wouldn’t be able to do anything. Unless the trend changes, in the future, church buildings won’t be able to be built, materials will not be able to be printed, preachers will not be supported, worse than that, many of us will become burdens upon the churches. All because we failed to see the guardrails God has placed around finances. Elders across this land face the delicate situation of trying to decide what is a benevolent situation and what is poor money management. Many are heading for a trail wreck and they don’t realize it...with no savings...no retirement...the clock is ticking how long they can work...then what?

**Continued...**

## **B. How bad is it?**

You may know the stress and strain it places upon your marriage. Living pay check to paycheck, taking out a second or third mortgage so you can get by, college is on the horizon for the kids and you fear that you can't afford it, you can't afford a vacation, the holidays are coming and the reality that you fear the most is that you know you are getting older and you have no real savings, the clock is ticking.

- Average household has a balance of \$16000 on credit cards (that's up 167% since '90)
- There are enough credit cards in the U.S. for every man, woman & child to have 5 each (58% carry a monthly balance)
- Avg. total debt in 2008 was \$118,000 (credit cards, student loans, mortgages)
- Avg. household savings in 2008 was \$397.00
- 50% of college students have 4 or more credit cards with a balance of 3,000
- 25% carry a balance of \$10,000
- 1/4 paid late fees and 15% paid over the limit fees
- More college kids quit school to get a job to pay debt than quit for failing grades
- In 2008 more than 50% of income went for debts

**43% of Americans spend more than they make, 93% of retirees carry debt; 30% describe that debt as serious, 27% have not paid off mortgages, 14% of 64 year olds face retirement with a negative net worth (life upside down). Average in America is broke. Toys R Us has become Woe R We.**

## **C. The signs of a disaster about to happen**

1. It's easy to get in a financial mess. The mailbox is stuffed with more credit card offers.
2. One spouse is clueless to what the other is doing financially (Proverbs 27:23)
3. Considering credit cards as money—it's not money—it's debt
4. Using credit cards to get the necessities of life
5. Borrowing to pay other debt
6. Looking for get rich quick schemes
7. Collectors call all the time
8. Tempted to be dishonest
9. Viewing bankruptcy as a solution to problem
10. No specific monthly plan
11. Failing attendance at assemblies—lack of spiritual depth (too many activities)

**God's Guardrails for Finances: if you cross certain lines you increase the potential of immediately hurting yourself and making your future not the way you planned.**

### **1. Don't be fooled by the Pied Piper of Money (Psalms 39:4-6)**

- More is not necessarily better (Ecclesiastes 5:12; Luke 10:41)
- Money doesn't bring happiness (Ecclesiastes 5:10; 2:1-11)
- What I need & what I want are not the same. The constant drive to accumulate is a drug.

### **2. Determine how you want to live...don't let someone else determine that.**

- We decide we can live like everyone else, or we can live like no one else
- What is happening to you financially today is shaping your tomorrow (2 Timothy 2:15)
- Too often we settle for the consolation prize, we take the easy way. It doesn't take much to go with the flow, but to be different, be determined, don't just settle!
- Have a plan (this works spiritually- Daniel 1:8; and it works financially)
- Make sacrifices (Hebrews 11:24-26) that make a difference
- Anticipate the famines in life (Joseph did in Genesis 41:17-24, 29-30), the prodigal son did not in Luke 15:14. **Live a lifestyle you can afford!**

**Continued...**

### 3. Demonstrate with your money that God is the Lord of your life

-Reformer Martin Luther said there are three conversions that take place in a man: The conversion of his mind; the conversion of his heart; the conversion of his wallet.

-You can only serve One Master- (Matthew 6:24)

-God wants you to make money without neglecting your soul & save money without ignoring the kingdom or others. Galatians 6:10 states that we have responsibility

- When you give...you are saying, I want this place to continue
- When you give...you are saying I believe in what is being done here
- When you give... you are saying I want the kingdom to expand
- When you give...you are saying, you can count on me

-Spend money without it defining your life (Proverbs 14:20; Luke 12:15)

-Realize that your money won't buy you Heaven but it can keep you from it. (Proverbs 11:28; 11:4; Proverbs 23:4-5; 1 Timothy 6:7; Proverbs 22:2)

-The true treasures are the things of God (Proverbs 3:13-14; Psalm 19:10; 119:72 & 127)

## Roger Shouse



The Guardrail lessons are a series of sermons preached and edited into Snapshot form. Sermon Snapshots are designed to improve your personal study life and presentation of spiritual topics to friends & neighbors in a simple and exciting manner! Complete the 4 part series from Roger Shouse with these other snapshots & sermons available for download on our website or lobby!

**Guardrails Around:**

**Purity – Attitudes - Relationships**

### Times of Service

Sunday Worship: 10 am

Sunday Bible Study: 5 pm

Wednesday Bible Study 7 pm

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