

# THE CHRISTIAN STEWARD'S CHURCH

## Our Finances

Philippians 4:19

### Part I

A ministry called Christian Financial Concepts receives about 150,000 calls per month from people asking for financial advice. The profile of the average caller:

- Age 30-35
- Owes \$15,000 - \$20,000 in school loans
- Owes \$17,000 - \$20,000 in credit card debt
- Owes \$20,000 on two cars
- Owes \$120,000 on the average mortgage

In America today:

- 50% of marriages fail
- 60-80% of these cite financial problems as the root cause of strife
- \$1.17 is spent for every \$1 earned

Many are not managing their money well. Note this information on the giving patterns in our churches:

- Individuals pay four times as much in interest as they give the church (10.2% vs. 2.3%)
- 80 cents of every dollar is given by those 55 and over
- 20% of members give 80% of the money contributed
- 30% give the other 20% of contributions
- 50% give nothing at all
- 1 in 5 churches borrow money to keep the doors open

Why do we consider all of these figures? There are several reasons:

- They reveal the tremendous financial burdens that many live with.
- They reveal the major problem so many face when they think of tithing and/or giving to their church.
- They reveal the few who support the work of the church enjoyed by all.
- They reveal the marital problems caused by financial problems.

Whether you fit into this pattern or not it may be profitable to analyze the situation and see if all of us couldn't handle our finances more effectively and become better stewards. Perhaps a good way to do this is to do a Bible study of one of the miracle's of Jesus - The Feeding of the Five Thousand found in Mark 6.

## I. Admit there is a problem — Mark 6:34-37

You know the story. Great crowds were following Jesus to see and hear Him. Seeing their needs Jesus “had compassion on them.” It was dinner time and they had no food – there was a problem and the disciples recognized it

Unlike so many today when dealing with finances people stick their heads in the sand and refuse to see a problem. Note the following:

Patient: “I have the finest home in the area. I have a swimming pool and membership at the country club. I drive a new BMW and my wife has a new Corvette.”

Doctor: “And what’s your problem?”

Patient: “I only make \$100 a week.”

He had a problem and recognized it. Many don’t.

Lending institutions have a criteria to determine if one is in danger of debt destruction:

- You pay only bare minimum each month on credit and never pay more than that minimum.
- You make partial payments rather than full.
- You start falling behind on payments shortly after opening an account.
- Your account balance always seems to grow. You cannot seem to pay it off.
- You have periodic bouts of late payments.

All of this says, “I have a problem and I need to deal with it.” It is important because if you do not master your money, your money will master you. It means:

- You have a burden of debt that is back breaking
- You can’t get out of the maze of discouragement, disillusionment and despair.
- You have no hope for savings, retirement, education of children – the future is bleak.
- You cannot support the Lord’s work as you want to and as God wants you to.

*Lord, help me master my money. I want You to be the center of my life – not money, not debt. I will take positive steps now to control my debt.*