

# Key #2: PURPOSEFUL SPENDING

## *FOUR KEYS TO FINANCIAL FREEDOM*

Proverbs 21:20, 22:1-9; Matthew 6:19-25

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**Bethany Church**

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This is the second message in our series entitled *Four Keys to Financial Freedom*. Last week we looked at what the Bible teaches about acquiring money; and we noted that money is one of the most frequently addressed subjects in the Bible. The Bible devotes 500 verses to prayer, less than 500 to faith, and over 2,000 verses to money and possessions. Jesus referred to money in two-thirds of his parables. All these references, all this teaching revolve around four things. There are only four things we do with money: we acquire it, spend it, save it, and give it away. The biblical truths that promote financial freedom relate to those actions. Thus, last week we focused on acquiring money, and today we turn to biblical teaching on spending.

A family once visited a church I led. When they went home, they had me for dinner. I was roasted at the dinner table. The mother said, "*Boy, didn't that preacher sing loud; and he sang those hymns so slow I should have worn black. "Yah," chimed the Dad, "and weren't you annoyed by that gesture the pastor kept making as he preached. I mean I couldn't pay attention to his sermon."* "Neither did a lady in the front row," added the daughter, "*I saw her nod off and fall asleep.*" Only the son supported me. The father turned and asked him, "*What do you think?*" "Ah," the 8 year old replied, "*I thought it was pretty good for a couple bucks!*"

That eight year old reminded his family of an important truth. When we talk money, we talk values. With money we talk about the worth of things to us. The real book of values that you possess is your checkbook register..

If we took a snapshot of your checkbook and projected it on a screen, would you be comfortable about what we discover? The register would show us what hobbies and activities are important to you; we could discern what priority you place on housing, cars, insurance, clothing, entertainment. We could detect the presence of your children and their ages by the expenses. We could tell how you feel about other people. Are there gifts to the poor and needy? We could see how important God and his work is. Do you return a tithe? Is there a record of generous and consistent giving? We'd be able to tell if you save money and make investments, or if you are disorganized and mismanage money so that you pay overdrafts and collection agencies. Your payments might suggest large credit

card debts and consumer loans. With that snapshot, we could tell a lot about you, your values and character.

When Jesus said, "*Where your treasure is, there your heart will be also,*" he directed us to put our money, to put our treasure, where we want our heart to be. He said, "Don't do this, but do this because where your treasure is, there your heart will be also." Jesus instructed us to take charge of our hearts with our spending. We need to spend purposefully. This may be hard for some of us impulsive people, but Jesus teaches us to plan our spending.

An elderly man from a former parish told me how sixty-plus years ago he got married and started managing his finances. When he got paid, he would go home and put the cash in a folder with pockets. Grocery money would go in one pocket, rent or a house payment in another, clothes in still another; and guess what? One of those pockets contained 10 percent of his income, the tithe he returned to God through the church. (Notice that I said "return"; no one gives a tithe. Tithing is an agreement or covenant where you acknowledge that God is the source of all your income, and in trust and gratitude you return a tenth.) If an unexpected expense arose, like medical bills, accidents or repairs, the couple would determine what pockets they would draw their money from to cover it (and of course, they'd spend less from the pockets that had less), but they left one pocket untouched. Their tithing pocket, that belonged to God.

Because this couple planned their spending, they saved themselves from a lot of painful and destructive temptations; and in time they provided an adequate nest egg for their retirement. They were intentional with their spending and found themselves free of financial worry as a result.

One reason planned spending is so important is because it confronts and shuts down some very destructive practices. There are at least six types of spending patterns that financially shackle people. Some may call them budget busters; I call them bondage makers.

The first is *impulse buying*. Impulse buying is when you go past a rack of suits that are 50% off, and feel this information tugging at your heart. So you buy one and then tell your wife, you just saved a \$150. Phooey! Best I can tell, you just spent a hundred-fifty dollars on something you did not plan for. When you plan your spending, you can still hunt for bargains; *however, you have stopped bargains from hunting you*. You can even set aside some money to be spent impulsively. The only difference is that you've planned for it. You have budgeted for it, so that these impulses will neither control you, disrupt your goals nor create pain in your family.

Planned and purposeful spending is a way to actively submit your life to the Lord by prayerfully thinking through your needs and purchases; and it quickly exposes a hidden danger for many. Some of us engage in *compulsive spending*. We spend to feel better. We go shopping and buy something nice to get a lift. We go to yard sales and auctions and prove our worth by all the great bargains we've found. Of course, we didn't really need the stuff, but we feel better. When we shop to get a lift, we ignoring an unmet emotional

need. In reality, we are medicating our pain with purchases. Purposeful spending removes the medication, the dope, so that we can identify the pain. You may need counseling to identify the real need, but Jesus can heal you.

A third destructive pattern is *revenge spending*. This frequently happens with couples who are in trouble. "He spent \$500 on his hunting gear, so I'm going to buy some jewelry, that'll show him." You spend to get even. However, you don't have to be mad at a person to *revenge spend*. You can be mad at the old beater you've been driving for 8 years. The third muffler drops off, and you find yourself so sick, tired and angry at the constant irritation that you drive the clunker to a dealer, and on the spot buy a brand new sport utility vehicle with five years of payments at \$675 a month. You sure showed up that clunker, didn't you? Now, you're thinking about why you're having trouble sleeping at night. You ponder moonlighting. Three years later, you total your car going to that moonlighting job. No problem, you've got insurance. However, after the insurance pays you off, you still owe thousands of dollars on your car loan because your car depreciated faster than you paid the loan. What's more you have no car and no money to buy one. That's bondage.

A third form of revenge spending is when people tire from penny pinching and sacrificing; so they go and spend \$20,000 in a weekend at Las Vegas or on a Caribbean Cruise. Now their back to skimping and hard work, but they had their revenge.

A fourth trap is *self-interest buying*. I had a high school friend who went nuts on photography. He spent incredible sums on cameras, lens, filters, attachments, gadgets, darkroom equipment and so on. He took thousands of photographs. He got into so much debt that his wealthy father decided to cancel this teenager's debt for Christmas. Even though we high schoolers found that funny, I've seen the dark side. One man I buried left his wife no money, no savings, not even a house in decent shape. Instead, she survived on a social security check and must figure out how to sell hundreds of cars, motorcycles, juke boxes and other items he collected. For him, the special-interest became a god for which he sacrificed much.

Some people suffer from *boredom buying*. They feel there's nothing to do so they go shopping. The acquisition of something new gives them excitement, pleasure and release from the monotony. There are people who enjoy shopping without buying. That's not bad. Shopping is not destructive, but boredom buying is. In doing this, people not only pick up some pleasure, they frequently acquire debt.

A final bondage maker is *status-seeking spending*. Parents run into it when their children insist on Tommy Hilfiger, Gap, Nike, Abercrombie & Fitch. Adults, likewise, get into it with clothes, cars, homes and recreation equipment. When purchases make a statement, acquire acceptance or solicit respect, they are not healthy. They are idolatry. They make money a god, and you its slave.

All these things, impulses, compulsions, revenge, special interests, boredom and status-seeking can put you in financial bondage regardless of your income. They illustrate the

urgency of planned spending. Not only that, they show the need for the healing love and wise perspective of Christ. Christ came to make you free. God's spirit will never lead you into slavery. You were made for freedom, so choose freedom.

**Choose financial freedom, first, by choosing Christ as your bread and as your Lord.** Jesus has dealt with and satisfied people's deepest hunger. He is real bread. Look to him with your hurts and hunger. Invite him to be your companion and taste his love and mercy. Invite him to counsel you. Listen for his counsel. This is the first and greatest step to freedom.

**Choose freedom, second, by letting Christ communicate with you and heal you.** It is not only important to choose bread. It is important also to eat it. In the same way, we can talk about Christ as Lord, we can confess Christ as bread, but we must begin to hear him and receive him. Christ reaches out to you through Scripture reading. He comes to you in the friendships of Christian believers. Do you receive him there? It is important to partner with other Christians in small groups. In that partnership you can hear and experience Christ. As you worship together, study together, pray together, serve together and share your struggles together with other believers, Jesus comes in your midst to free you, to heal you, to encourage and equip you.

**Choose freedom, third, by planning your spending.** Construct an expense budget on paper or on a computer. Track your spending for a month or two, so that you can project your spending, and change it to reflect the values you really want to embrace.

**Choose freedom, fourth, by giving to God** enough of your income to cause your heart to be bound up in his work, so that your first focus is on what God is doing.

People, who are truly free, feel content. Contentment doesn't just happen. It grows with our trust and experience of God. Purposeful spending can't free you alone. It may help you become solvent, but not free. It can't prevent jealousy or bitterness or selfishness. When purposeful spending includes a pattern of expenditures that trusts Christ, affirms his love and invests in his kingdom, contentment and real freedom flourish. Go for freedom!