

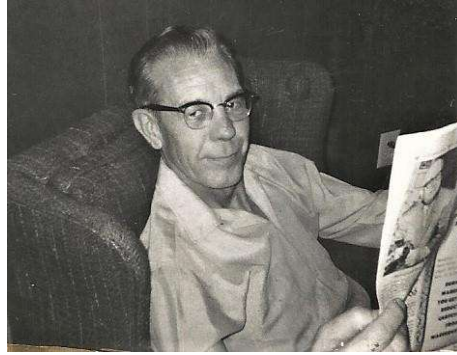


I learned a lot of great life skills from my father.



One of those life skills was managing money. By the time I was 16 years old...

- **He taught me how to plan a budget for our household.**
- **He taught me how to keep a ledger of all our income and expenses.**
- **He taught me how to balance a check book.**
- **He taught me how to pay our bills.**
- **He taught me the importance of having emergency funds and how to save money.**
- **He taught me how to do an income tax return.**
- **He taught me what debt I should avoid and the importance of paying off any debt.**
- **He taught me how to take care of our personal property and what it cost.**



Before I left home for college, I was managing all our finances for him. I still remember the amount of the mortgage payment on our house, \$75.11. I remember it because I wrote the check every month and mailed it until I went to college.



My father also taught me to have a work ethic and that it was by hard work that money was earned. He taught me to work is right and to be lazy was wrong. He disciplined me when I was young if he thought I was being lazy. He gave me an allowance based on the chores I did for our household.

When I surrendered to the full-time ministry at the age of 17, my father was concerned about how I was going to provide for myself and a family. He knew that I was a hard worker, but he knew that in full time ministry you could work extremely hard and receive very little. He worked for the government. He knew that churches did not always provide good benefits.

I understood his concerns. But I responded to his concerns with the promises of God's Word that I knew at that time.

Matthew 6:33

33 But seek first the kingdom of God and His righteousness, and all these things shall be added to you.

NKJV

Philippians 4:19

19 And my God shall supply all your need according to His riches in glory by Christ Jesus.

NKJV

I assured Him that if I lived for the will of God, God would take care of me.

When I was young man, I saw in God's Word that there are two different economic systems.

- **There is the world's economic system.**

There is capitalism or socialism in the world's economic system.

In capitalism there is a free market. You make money by sales. People prosper by either selling their goods or by selling their services.

In socialism, the government owns business and determines what you make.

Your ability to prosper in the world's economy is either determined by how hard you work and the current market or it is determined by what the government is willing to give you for your work.

The type of economy you are in is determined by the rulers you serve.

- **There is God's economic system.**

In God's economic system, His followers serve Him, and He provides what they need. God may use the world's economic system to provide what you need but God is not limited to operate within the world's economic system.

- **God provided manna in the wilderness for Israel.**
- **God provided meat for Elijah in the wilderness during a famine.**
- **God provided oil for a widow and her son during a famine.**
- **God provided food for 5000 people and 4000 people in the wilderness.**

When I explained this to my father, it did not give him a lot of peace about my future. I overheard him say to my sister on the phone, "Jerry believes if his car breaks down, God will just give him another one."

He was right! I believed that if I served the Lord, and I needed a car, He would give me one. I had faith in God's economic system in His Word.

Last week I shared that it took me a while to figure out that the tithe was not just a law for Israel but a principle in God's economic system. Giving the tithe was a reminder that I was God's steward. Another word for steward is servant or slave. The tithe was a reminder that I belonged to God and all that I had belonged to Him. The tithe was designed to continually reset my heart to obey God in how I managed my money and time.

After I married Debbie and we began to have children, I led her and my children to believe this about the tithe. They

saw repeatedly what it was like to live in God's economic system. Our children knew that they existed because Debbie and I were stewards serving God. They knew that we would obey God and give away whatever He told us to give.

We never had a lot of money in our reserves. We never had health insurance. I did not even have a retirement account. Our 8 children would tell you they ate a lot of casseroles, whole wheat bread, sandwiches, beans, and oatmeal. But they would also tell you they saw God provide everything we needed in unusual ways. It is a part of our family legacy and those many stories of God's provision will outlive us.

But living in God's economic system is not a pass to be irresponsible. Serving God requires hard work. And serving God requires financial responsibility to honor His reputation.

After I married, I continued to practice financial management the way I learned it from my father. I could see that everything that he had taught me was supported by a financial principle in God's Word.

1. Have a budget for your household.

Proverbs 21:5

5 The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty.

NKJV

2. Keep a ledger of all your income and expenses.

Matthew 12:36-37

36 But I say to you that for every idle word men may speak, they will give account of it in the day of judgment.

**37 For by your words you will be justified, and by your words you will be condemned."
NKJV**

3. Balance your check book.

Proverbs 27:23

**Be diligent to know the state of your flocks, and attend to your herds;
NKJV**

4. Pay your bills on time.

Romans 13:8

**8 Owe no one anything except to love one another, for he who loves another has fulfilled the law.
NKJV**

5. Have emergency funds.

Proverbs 6:6-11

6 Go to the ant, you sluggard! Consider her ways and be wise,

7 Which, having no captain, overseer or ruler,

8 Provides her supplies in the summer, and gathers her food in the harvest.

9 How long will you slumber, O sluggard? When will you rise from your sleep?

10 A little sleep, a little slumber, a little folding of the hands to sleep —

**11 So shall your poverty come on you like a prowler, and your need like an armed man.
NKJV**

6. Pay your taxes.

Romans 13:1-7

1 Let every soul be subject to the governing authorities. For there is no authority except from God, and the authorities that exist are appointed by God.

2 Therefore whoever resists the authority resists the ordinance of God, and those who resist will bring judgment on themselves.

3 For rulers are not a terror to good works, but to evil. Do you want to be unafraid of the authority? Do what is good, and you will have praise from the same.

4 For he is God's minister to you for good. But if you do evil, be afraid; for he does not bear the sword in vain; for he is God's minister, an avenger to execute wrath on him who practices evil.

5 Therefore you must be subject, not only because of wrath but also for conscience' sake.

6 For because of this you also pay taxes, for they are God's ministers attending continually to this very thing.

7 Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor.

NKJV

7. Avoid debt.

Proverbs 22:7

7 The rich rules over the poor, and the borrower is servant to the lender.

NKJV

8. Take care of your personal property.

Proverbs 12:10

10 A righteous man regards the life of his animal, but the tender mercies of the wicked are cruel.

NKJV

Deuteronomy 25:4

4 "You shall not muzzle an ox while it treads out the grain.

NKJV

I am very grateful that my father taught me to manage my money according to Godly principles. Even for people that do not believe in God, if they follow His principles, they will experience the benefit.

Summary

God wants His children to be successful in their finances.

To be successful you need to have the right purpose, the right plan, and the right practices.

- **The right purpose is to glorify God.**
- **The right plan is to become a steward for God.**
- **The right practices are to manage His money and property His way.**

If you need help with the right practices, our associate Pastor Brandon Werner and His wife Rachael have been trained to help you.

But before you get that help, you need to make the most important decision you can make about your future.

You need to be saved from your sin and become a child of God!

How do you become a child of God?

- **Confess you are a sinner.**
- **Confess you deserve God's judgment.**
- **Confess you believe Jesus died for your sin.**

- **Confess you believe Jesus is Lord.**