



# **BIBLICAL BENEFITS** to Financial Fitness

Sermon Outline



*Financial Fitness*



# BIBLICAL BENEFITS

to Financial Fitness

Good Morning!

So an old crumpled \$50 dollar bill meets an equally worn out \$1 dollar bill at the bank and they start to chat, comparing notes...notes...get it?

Anyway, the \$50 dollar bill begins to relay some of his life experiences and all the places that he's been to all over the world...famous theaters, Broadway plays, fancy restaurants, historic landmarks, and various cruise ships and hotels. When he finally stops rattling off all these amazing venues, he asks the \$1 dollar bill where he's been over the course of his life.

The \$1 bill shrugs and says, "Just churches mostly...The First Community Church, Heritage Baptist Church, Grace Freewill Church, Tabernacle Assembly, and Evergreen Hill Community Church.

After a long silence, the \$50 bill leans in and whispers, "What's a church?"

Some are reluctant to speak about finances on Sunday, that it may turn people off or fulfill stereotypes that the Church is always asking for money. There are two areas we should never be afraid to talk about at least once a year...Satan and Money. Both of these topics have a major impact on our life and we need to discuss them. Now some might think that it should be a two-part series in and of itself, both being intimately connected, and decidedly evil. That may be.

And although you may think money is evil (misquoting the "*money is the root of all evil*" verse in First Timothy 6:10, which actually says, "*the love of money is the root*

of all kinds of evil.”), money isn't really good or bad. It's just a tool that we use to get through life. Like a hammer or a saw, it's only a tool.

Isn't it ironic though that we would not talk about money on Sunday morning when we think about it all the time, worry about it all the time, and even brag (or complain) about it with our raises, bonuses, salaries, and things we eventually buy with it? Some of you are even thinking about it right now! Experts say we think about money 50% of the time. Let's be honest and face the truth...money is a part of our lives, usually a BIG part, and as such, it is pertinent to God because He cares about us and what we care about.

And there's the big secret that I'll let you in on this morning. What we value, sometimes even to the point of treasuring it more than anything else, our money, is completely worthless to Him. He doesn't value money at all. That should shock you when you consider just how much we think about it.

Let me repeat that. God does not value money. He owns everything. *“The cattle on a thousand hills,”* it says in Psalm 50:10. And why is it that He doesn't value money?

Because His value system is different than ours since He is in eternity and sees what really matters in Heaven...souls. Money is a time and space item, and it stays here in time and space after we leave. We are not time and space items. We are eternal. We are only visiting this planet.

**Money has no real value to God. He owns it all. What he treasures is souls.**

C.S. Lewis said, *“It is a serious thing to live in a society of possible gods and goddesses, to remember that the dullest and most uninteresting person you talk to may one day be a creature which, if you saw it now, you would be strongly tempted to worship, or else a horror and a corruption such as you now meet, if at all, only in a nightmare. All day long we are, in some degree, helping each other to one or other of these destinations. It is in the light of these overwhelming possibilities, it is with the awe and the circumspection proper to them, that we should conduct all our dealings with one another, all friendships, all loves, all play, all politics. There are no 'ordinary' people. You have never talked to a mere mortal. Nations, cultures, arts, civilizations -- these are mortal, and their life is to ours as the life of a gnat. But it is immortals whom we joke with, work with, marry, snub and exploit -- immortal horrors or everlasting splendours.”*

Money has no real value to God. He owns it all. What He treasures is souls. People matter! If you love God, you will love what He loves, and not money. **And that is the first benefit...**

# 1

## BENEFIT ONE

### You Gain an Eternal Perspective

So then, what's the point of money?

Money is a thermometer. It helps measure if you're well (spiritually). The Ten Commandments are another spiritual thermometer to show us how sick we are, how we can never keep His Law no matter how hard we try. Money works in much the same way. How we spend it can be a heart indicator. It's a pretty effective tool that God uses to reveal our heart.

We need to see the difference between Ownership and Stewardship. We do not own anything. We are just stewards of His stuff. God owns it all. Remember what Job says, *"Naked I came from my mother's womb, and naked I shall return there. The LORD gave and the LORD has taken away."*

Consider this parable in Matthew 25:14-30:

*"For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. Immediately the one who had received the five talents went and traded with them, and gained five more talents. In the same manner the one who had received the two talents gained two more. But he who received the one talent went away, and dug a hole in the ground and hid his master's money.*

**We do not own anything. We are just stewards of His stuff.**

*"Now after a long time the master of those slaves came and settled accounts with them. The one who had received the five talents came up and brought five more talents, saying, 'Master, you entrusted five talents to me. See, I have gained five more talents.' His master said to him, 'Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.'*

*“Also the one who had received the two talents came up and said, ‘Master, you entrusted two talents to me. See, I have gained two more talents.’ His master said to him, ‘Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master.’*

*“And the one also who had received the one talent came up and said, ‘Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. ‘And I was afraid, and went away and hid your talent in the ground. See, you have what is yours.’*

*“But his master answered and said to him, ‘You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. ‘Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. ‘Therefore take away the talent from him, and give it to the one who has the ten talents.’*

*“For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.”*

God owns it all and has entrusted His stuff (money, possessions, time, everything) to us to invest it for Him. It’s also important to note that there will be an audit. We will give an account of what we have done as stewards, not owners, of His stuff. There is a day of reckoning. *And that is the second benefit...*

## **BENEFIT TWO**

# Stewardship Frees You From Ownership

When we have a healthy view of money, possessions, and all of our earthly resources, even how we use our time, that we are crystal clear on Who owns it, and that we are just stewards of it, then we realize it’s equally important to be generous with all of it. It is not ours. It’s His, and He is a generous God.

Consider what King David said in 1 Chronicles 29 in building the Temple:

*“So David blessed the Lord in the sight of all the assembly; and David said, “Blessed are You, O Lord God of Israel our father, forever and ever. Yours, O Lord, is the greatness and the power and the glory and the victory and the majesty, indeed everything that is in the heavens and the earth; Yours is the dominion, O Lord, and You exalt Yourself as head over all. **Both riches and honor come from You**, and You rule over all, and in Your hand is power and might; and it lies in Your hand to make great and to strengthen everyone. Now therefore, our God, we thank You, and praise Your glorious name.*

*“But who am I and who are my people that we should be able to offer as **generously** as this? **For all things come from You, and from Your hand we have given You.** For **we are sojourners** before You, and **tenants**, as all our fathers were; our days on the earth are like a **shadow**, and there is no hope. O Lord our God, all this abundance that we have provided to build You a house for Your holy name, it is from **Your hand, and all is Yours.** Since I know, O my God, that You try the heart and delight in uprightness, I, in the integrity of my heart, have **willingly offered** all these things; so now with joy I have seen Your people, who are present here, make their offerings **willingly** to You. O Lord, the God of Abraham, Isaac and Israel, our fathers, preserve this forever in the intentions of the heart of Your people, and direct their heart to You; and give to my son Solomon a perfect heart to keep Your commandments, Your testimonies and Your statutes, and to do them all, and to build the temple, for which I have made provision.”*

*“Then David said to all the assembly, “Now bless the Lord your God.” And all the assembly blessed the Lord, the God of their fathers, and bowed low and did homage to the Lord and to the king.”*

Note several critical things in this passage. God owns it all...all things come from You and from Your hand have we given You. He owns it all. We are sojourners, tenants (renters in today's language). We are shadows...temporary visitors. He is generous giving riches and honor, and we should be like Him, willingly giving it away.

Do you see the picture here? He is willingly giving us His stuff and we should realize it is His and just like Him, give it away too. If you haven't thought about how ex- tremely generous He really is, in that He gave away His most precious possession... His Son...you're really missing the main point about God's love. He has loved us

so generously that He died for you. Would you be so generous and give away your only child?

When we understand stewardship and what that means by His example, when we truly get it, *we see the next benefit...*

# BENEFIT THREE

## Stewardship Leads to Generosity

*What happens when we are generous? Let's consider Hebrews 13:5:*

*"Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, "I WILL NEVER DESERT YOU, NOR WILL I EVER FORSAKE YOU,"*

*And the consider promise of Matthew 6:25:*

*"For this reason I say to you, do not be worried about your life , as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air , that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And who of you by being worried can add a single hour to his life? And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that not even Solomon in all his glory clothed himself like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith! Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things. **But seek first His kingdom and His righteousness, and all these things will be added to you.**"*

If we seek His Kingdom first, advancing the gospel and loving people, then He promises to take care of all the other things that we need. That is what we call a **Life Verse**. You can claim that promise for your whole life. Add the Hebrews promise to that and we can see that contentment follows when our love is properly set on eternal matters...that's satisfaction, contentment.

In Colossians 3, Paul said, *"Set your affections on things above, not on things upon the earth...."* And in Hebrews He promises that He will always be with us. That sounds like godliness, content in God, eternity with Him, and His provision for us now.

*And what did Paul say about contentment and money in 1st Timothy 6?*

*"But godliness actually is a means of **great gain** when accompanied by **contentment**. For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the **love** of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs."*

He also said in Philippians 4:11, in the context of the Philippian's very generous gift that he had *"learned to be content in whatever circumstances"* he found himself. Why? Because Paul was satisfied in God and in His promised provision. Notice that Paul said that their account profited from their generosity:

*"Not that I speak from want, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me. Nevertheless, you have done well to share with me in my affliction."*

*"You yourselves also know, Philippians, that at the first preaching of the gospel, after I left Macedonia, no church shared with me in the matter of giving and receiving but you alone; for even in Thessalonica you sent a gift more than once for my needs. **Not that I seek the gift itself, but I seek for the profit which increases to your account.**"*

Their generosity made them rich in Heaven because they gave to the spread of the

gospel, the very thing God desires...people...and them hearing His message of hope! Jesus said it very concisely in Matthew 6. *"You cannot love God and mammon (money, stuff)."* Loving God, trusting in His provision by putting His priorities ahead of our own, results in godliness and contentedness.

*Look what He promised in Luke 6:38 when we give:*

*"Give, and it will be given to you. They will pour into your lap a good measure--pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return."*

Are you content today? Are you satisfied with your life? *If you are generous with what God has given you stewardship of, then you will be, and understand the next benefit...*

# 4

## BENEFIT FOUR

### You Are Blessed by Your Generosity

And when we are this generous, when we give away "our" stuff...what happens? Do we lose because we gave away all His stuff? Are we to go without? Who will take care of our needs?

Consider your own children. Are you committed to taking care of their needs? Do you love to give them gifts? Do you ever waiver in making sure they have what they need to get along? Of course not! *"How much more your Heavenly Father Who knows what you need before you even ask."*

And what did Paul say in Philippians 4:19 would happen to us if we were generous (like the Philippians) in yet another **Life Verse**?

*"My God will supply all your needs according to His riches in glory in Christ Jesus."*

*So God has promised to meet all your needs according to His great wealth (remem-*

ber He owns everything!), and so you do not need to worry because of the next Benefit...

# BENEFIT FIVE

## Your Needs Are Met

We worry about the future, about our savings, and retirement, and whether we will have enough. Funny that we worry about the next 20 or 30 years, but not about after that. What about the next 50 years? Or 100 years? Will you have “enough” in 200 years? Perhaps we are too short-sighted, worrying about what God has already promised to take care of in this life, when our real concern should be investing in the future by storing up treasure in Heaven.

And what did Jesus say about investing in Matthew 6:19?

*“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also.”*

Ask any financial consultant to guarantee your investment and they’ll just look at you like you’re crazy. But God guarantees it! He promises no one can touch it. It is guarded and secure forever. What you store up in Heaven is always there.

In Luke 12:13-21, Jesus asks this simple, yet profound question on investing: “...are you storing up treasure for yourself or rich toward God?”

When you realize that your true security for investing and wealth is not in this world in money and things, but in the souls you influence with the gospel, *you grasp the next benefit...*

**We bring Him  
glory by doing  
what He would do  
if He were here.**

# BENEFIT SIX

## Your Long-term Investments Are Safe

What happens when we put all of this together? When we realize we don't own anything, that we should imitate Him in being generous with **His** possessions, which causes contentment in Him because He promises to bless us and take care of our needs, knowing that we are investing in His Kingdom where no one can steal our treasure?

We bring Him glory by doing what He would do if He were here.

We are His body and when we cooperate with the Head, we accomplish His will. We further the gospel and help fulfill the marching orders of the Church given in Matthew 28:18-20:

*"But the eleven disciples proceeded to Galilee, to the mountain which Jesus had designated. When they saw Him, they worshiped Him; but some were doubtful. And Jesus came up and spoke to them, saying, "All authority has been given to Me in heaven and on earth. "Go therefore and make disciples of all the nations, baptizing them in the name of the Father and the Son and the Holy Spirit, teaching them to observe all that I commanded you; and lo, I am with you always, even to the end of the age."*

The more people who hear the gospel and believe, results in more glory for Him. In Proverbs 14, it is written, *"In a multitude of people is a king's glory..."*

As the Body of Christ, when we have a healthy view of money, possessions, and all of our earthly resources, and crystal clear on really Who owns it, and that we are just stewards of His stuff, then we realize it's equally important to be generous with it all to fulfill the wishes of the Head. And what does He wish? What does He want done with His body?

He wants us to go therefore and make disciples, teach them everything He taught us (and that means a cyclical command being fulfilled over and over and over again), and sharing the Good News with a lost world!

*When you get this last Benefit, you understand His will and please Him when...*



# **BENEFIT SEVEN**

## You Partner with His Desires

And there you have it. The 7 Biblical Benefits to Financial Fitness:

1. You Gain An Eternal Perspective
2. Stewardship Frees You From Ownership
3. Stewardship Leads to Generosity
4. You Are Blessed by Your Generosity
5. Your Needs Are Met
6. Your Long-term Investments Are Safe
7. You Partner with His Desires

So if you want to be truly rich, remember what John D. Rockefeller said, *“The poorest man I know is the man who has nothing but money.”*