

## SERMON DISCUSSION QUESTIONS

May 8, 2022

### **Keep The Change “Spend Wisely” Proverbs 27:23-24 Rev. Mike Toluba**

Are you more of a spender or a saver? If you are a spender, spending money is so much fun! Your favorite words might be: let's go shopping! If I can avoid ever going to a store again to buy something, I would be totally good. My daughter will tease me and say that I have an online shopping addiction, because I am content to buy almost anything online. I can pick out what I need or want, and it magically shows up at our house. Yes, please and thank you!

If you are a saver, you don't like spending money very much. It breaks your heart a little bit every time you open your wallet or swipe your card. There were several times when I was a college student that I would cover all my expenses and have a double-digit balance in my checking account. Every once in a while it was a single digit situation! I would challenge myself to spend zero dollars until my next paycheck. It was a particularly fun situation in restaurants. I would ask for water and find out if the restaurant had any crackers.

Regardless how much you enjoy spending money or how much you don't enjoy spending money, this is the reality of our world. God has designed the world for us to earn and spend, which in turn helps others earn and spend. Yet, God's call to us as followers of Jesus is learn how to spend wisely. Today's Scripture comes from the wisdom literature of the Book of Proverbs.

***Know the state of your flocks, and put your heart into caring for your herds, for riches don't last forever, and the crown might not be passed to the next generation.***

**Proverbs 27: 23-24 (New Living Translation)**

Life is short and our fortunes uncertain. God is calling us to be diligent with what we do with our lives. We should act with foresight, giving responsible attention to our families, homes, and careers. We should be responsible with our finances like a shepherd with the flock. We should mirror the care with our financial resources that Jesus as the Good Shepherd has for the church.

I imagine each of us would love to spend wisely enough to pass along some of our wealth to the next generation of our family. To accomplish that goal, it will take careful planning and wise spending. Yet, there is no guarantee we will be able to pass along many resources to the next generation. The best testimony we can have is to live a fully abundant life right now.

What is the greatest threat to your abundant life as a Christian in our world today? I don't believe our abundant life has anything to do with global economics, politics, the fluid morality of our society, the rise of technology, or any number of other sins of our present world. I believe the greatest threat to our abundant life Jesus desires for us is OVERLOAD. We have a serious problem with doing too much! We will fill up our time with everything we can imagine, will sacrifice our emotional and physical health, and we will spend more than we actually earn to do everything we want. We have to eliminate the idea of overload from our hearts and our minds.

A long time ago, our Sunday school class read a book by Dr. Richard Swenson, a Christian physician, called *Margin*. He used the margins on a piece of notebook paper to create a very powerful image. Imagine your life as a sheet of paper. We have this tendency to treat the paper like we are bringing it to an exam with one page of notes. We will write as many things as possible on every square inch of that paper. The lines and the margins are meaningless to how many notes when would cram onto the paper. As human beings, we need margins. We need time for rest and recovery. Margin prevents us from being overwhelmed when unexpected things happen. Often, we will experience God's presence most powerfully in the margins of our life.

Dr. Swenson observed in his medicine practice far too many people were living way past the margins in their lives and live routinely in a place of overload. Now, we have the capacity for short times of overload when we are studying for an exam or meeting a deadline for a big project. However, God did not design us to live in that overloaded space for long periods of time. Dr. Swenson talks about restoring our reserves of time, emotional energy, physical health, and finances.

## **TIME**

As human beings, we only have a limited amount of time. There are only 24 hours in a day and only 7 days in a week. God actually designed us to be very active for 6 days and to rest one day every week. We are people who were created for Sabbath. In order to make the most of our time, we desperately need to do less. Doing less will create more freedom for our time. If you find yourself exhausted very frequently, I am convinced that you are doing too much. Make priorities, do the most important things in the life well, and let go of the rest. You are the manager your schedule. Don't let your schedule manage you.

## **EMOTIONAL ENERGY**

As human beings, we have a limited reserve of emotional energy. If you are a parent, you really understand the limits to emotional energy. Psychologists actually says that most people can only invest their lives deeply with 75-100 people. So if you are trying to have deep emotional relationships with 500 different people, you are emotionally overloaded. We have to set priorities on the people with which you are going to spend your emotional energy. You simply cannot meet the emotional needs of every person that you know.

## **PHYSICAL HEALTH**

As human beings, we have limits to our physical health. The older you are, the more you understand this reality. If you are a person who takes care of your body, then you will probably extend the numbers of years of your peak physical health. A healthy diet, regular exercise, and having a relationship with at least one doctor that you see at least once a year are important priorities for extending your physical health. Even when you engage in all those healthy practices, you are not a superhero. If you play multiple sports and never have an off-season, you are overloading your physical health. If you are always pushing your body through pain all the time, you are overloading your physical health. It's not a badge of honor avoiding the doctor!

## **FINANCIAL RESOURCES**

As human beings, we have limited financial resources as well. It would be fantastic if we were all independently wealthy. I often think to myself that I would be an excellent millionaire! I would love for Mike Fordham to come to me and say that the church needs 20 million dollars for a new building project, and I would write a check for 30 million dollars and say keep the change! However, that is not where I live.

I am convinced that your money will be your master unless you learn to manage your money well. You need to be the boss of the money you manage. Don't let your money ruin your life! Sometimes we think the problem is that we don't have enough money. If we had more money, then we think there would be no problems. I am convinced that more money is more problems. If you have more income, you will find more expenses. The real issue is how we manage the money that we have.

It's important to recognize our money is not actually our money. God is the Creator of all things. It's God's money that God has entrusted to us. God is calling us to be good stewards of all that God created, which includes the money that God has entrusted to us.

There is a principle that you will find in Financial Peace University, in the *Margin* book, in Crown Financial Ministries, and in most anything on good Christian stewardship. It's the 80 - 10 - 10 principle. When we are designing our budget, the idea is that we will use 80% of our income on our living expenses, 10% of our income on savings, and 10% of our income on giving.

For many people, that feels impossible because of debt. I completely understand. Debt is our enemy. We should work to get out of debt as quickly as possible. If you need to spend 80% of your income on living expenses and 20% on eliminating debt, go for it. Get out of debt as soon as possible. Credit card debt for me is the worst, and then it's student loan debt. If you are looking for answers to your debt questions, our Financial Peace University group is a great place to get those answers.

Once you are free of debt, then it is time to fully embrace the 80 - 10 - 10 principle. Here is an example using some real numbers. I did some research using statistics from the U.S. Bureau of Labor. The average American household in 2020 earned \$84,352 and

spent 83% of that income on living expenses. I realize that most of that year was heavily impacted the pandemic, and we are dealing with some record inflation right now. However, let's work through the 80 -10 -10 principle together.

So the average American household spent about \$70,258 in 2020 which is 83% of their income. The average American household needs more margin in their finances. The biggest expenses were housing (30%), transportation (14%), income taxes (13%), food (10%), and insurance, social security, and retirement plans (10%). Whenever we are evaluating a reduction in our budget, we probably need to start with the biggest pieces of the pie. 30% on housing feels like a bit on the high side for me. If you could reduce our housing cost by 1% to 2% that would be huge for the budget. Then you would need to discern how to reduce your living expenses by another 1% to 2% to get to the place where your living expense are 80% of your income. Getting to that 80% is the hardest part of this work!

Based on the average American household income for 2020, the budget for your living expenses would be \$67,482, your budget for saving would be \$8,435, and your budget for giving would be \$8,435. Such a budget would reflect some very wise spending on your part. You would experience so much joy and freedom as you give and save money so very well. (See Graph on next page).

Living by the 80 - 10 - 10 principle is so life giving. I often wonder why it is such a challenge for all of us to embrace it all the time. It comes back to something that we talked about in our series in the book of Philippians. The apostle Paul does a great job of summarizing it in chapter 4.

***Not that I was ever in need, for I have learned how to be content with whatever I have. I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything through Christ, who gives me strength.***

#### **Philippians 4: 11-13 (New Living Translation)**

When comes to spending wisely, we are desperate for God to teach us how to be content with whatever we have. It is not a matter of how much or how little we have. This battle for financial freedom is a spiritual battle. Are we really going to depend on Jesus for all of our strength? Do you really believe that you can do everything through Christ? For our spending to change, we need God to teach us to be content. I invite you to do some serious spiritual business with God. We need a transformed heart and a transformed mind to live our best and abundant life.

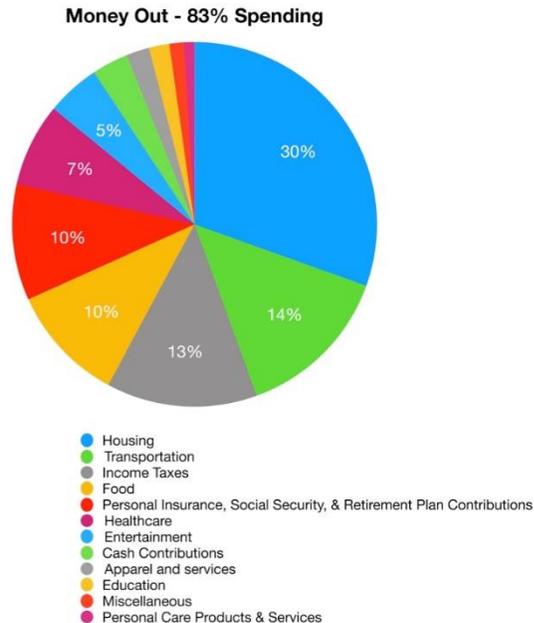
## The Average American Budget in 2020

according to the The Consumer Expenditure Survey published by the U.S. Bureau of Labor Statistics

Money In	
Average Household Earned	\$84,352
<b>Total income</b>	<b>\$84,352</b>

Money Out	
Housing	\$21,409
Transportation	\$9,826
Income Taxes	\$9,402
Food	\$7,316
Personal Insurance, Social Security, & Retirement Plan Contributions	\$7,246
Healthcare	\$5,177
Entertainment	\$3,341
Cash Contributions	\$2,283
Apparel and services	\$1,434
Education	\$1,271
Miscellaneous	\$907
Personal Care Products & Services	\$646
<b>Total expenses</b>	<b>\$70,258</b>

Money Left Over	
Income minus expenses	\$14,094



**80-10-10**

**Living  
\$67,482**

**Saving  
\$8,435**

**Giving  
\$8,435**

Icebreaker I – Are you a spender or a saver?

Icebreaker II – Have you ever created a budget? Do you know how much you are spending on the above sample categories?

1. On a scale of 1 (lowest) to 10 (highest), how would you rate your state of “overload” in your TIME, EMOTIONAL ENERGY, PHYSICAL HEALTH, and FINANCES?
2. What kinds of things, if any, do you do to preserve “margins” in your life in the above areas?
3. Do you have credit card or student loan debt? How does this statement make you feel, “The borrower is slave to the lender.”?
4. What, if anything, is stealing your contentment?
5. Have you ever taken a Financial Peace University course, or something similar? Would you consider participating in FPU when it is offered again in January, 2023? (If yes, contact Sheri Dodge at 850-893-1116).
6. How is it with your soul?
7. What are your struggles and successes?
8. How might the Holy Spirit and Scriptures be speaking in your life?
9. How can this group pray for you this week?