

## CREATING A NEW LINE ITEM BALANCED – WEEK 5

**TODAY I WANT TO TALK ABOUT ANOTHER CORRECTION, ONE THAT IMPACTS YOUR EXTRA MONEY.**

- “I don’t have extra.”
- Most of us do. Once you’ve figured out how to eat and live indoors, the rest is extra.
- We don’t have as much extra as you want, or as much extra as other people you know. Our desire for extra is never fully and finally satisfied.
- Chances are you have more extra than your parents had at your age.
- We rarely ask, “why do i have extra?” Our culture keeps us laser focused on what we don’t have. Why? Because as long as I am on a quest for more, I assume that when more comes along, its all for me!

**WE ARE SO ACCUSTOMED TO EXTRA, WE FEEL FINANCIAL PAIN WHEN WE HAVE LESS EXTRA THAN WE USED TO.**

A lot of us got into trouble when we were riding high on a good economy; we assumed that it would always be that way.

Today we’re going to look at a strange story that Jesus told, strange because it doesn’t seem like the kind of story Jesus would tell, about a guy who doesn’t sound like a particularly good role model. In fact, he does some unethical, dishonest things.

**TURN TO LUKE 16 (PAGE 1365 IN THE HOUSE BIBLE)**

<sup>1</sup> Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions.

<sup>2</sup> So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’

<sup>3</sup> “The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg—

<sup>4</sup> I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’

<sup>5</sup> "So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?'

<sup>6</sup> "'Eight hundred gallons of olive oil,' he replied. "The manager told him, 'Take your bill, sit down quickly, and make it four hundred.'

<sup>7</sup> "Then he asked the second, 'And how much do you owe?' "'A thousand bushels of wheat,' he replied. "He told him, 'Take your bill and make it eight hundred.'

<sup>8</sup> "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light.

**SHREWD = ACTING WITH FORETHOUGHT**

**HOW DID THE MANAGER ACT SHREWDLY?**

- HE EVALUATED HIS SITUATION
- HE DEvised A PLAN
- HE ACTED WHILE HE HAD OPPORTUNITY

**WHAT DOES IT MEAN TO MANAGE MONEY SHREWDLY?**

**1. USE TODAY'S EXTRA TO PREPARE FOR TOMORROW.**

- WE ASSUME THAT IF GOD PROVIDES EXTRA, WE SHOULD CONSUME IT TODAY.
- We assume that God's provision determines my lifestyle. What God provides for me today is not just for today. God provides today to meet tomorrow's needs.
- This is not hoarding or amassing wealth; this is making prudent steps to provide for my future.
- **WHAT PERCENTAGE OF YOUR INCOME IS GOING TO MEET FUTURE NEEDS?**
  - ☞ SHORT TERM SAVINGS (LESS THAN FIVE YEARS): Christmas club, vacation fund, emergency fund, car replacement fund, taxes
  - ☞ LONG TERM SAVINGS (MORE THAN FIVE YEARS): HOUSE; COLLEGE; RETIREMENT

**For a follower of Jesus, Jesus gives two additional applications:**

<sup>9</sup> I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

## 2. USE TODAY'S EXTRA TO ACCOMPLISH ETERNAL GOALS.

- WE ASSUME THAT IF GOD PROVIDES EXTRA, IT'S ALL FOR ME.
- We assume that the level of my income today is for my own consumption. What God provides for me today is not just for me.
- We assume it's all for me, and all for now.
- What God provides today is not just to meet my current needs and my future needs but to meet kingdom needs as well.
- This is the corrective: using money in this life for something that will outlast this life. Giving breaks the lure of extra.
- **WHAT PERCENTAGE OF YOUR INCOME IS GOING TO MEET KINGDOM NEEDS?**

<sup>10</sup> "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.

<sup>11</sup> So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? <sup>12</sup> And if you have not been trustworthy with someone else's property, who will give you property of your own? Luke 16:1-12 (NIV)

## 3. USE TODAY'S EXTRA AS ONE WHO IS ACCOUNTABLE TO GOD.

- We don't think we have extra because we spend to the limits of our income. Average American spends \$1.24 for every \$1 we make.
- What if we lived knowing that every financial decision was a spiritual decision?
- What if we really lived knowing we would give an account to God for how we spent our money today?
- What if we really lived as if God was the owner and we were managing his money?
- If you are not faithful with what you have, why should God give you more? Extra?

- If you are not faithful where you are, why should God give you a better job?

IF YOU ASSUME THE EXTRA IS ALL FOR YOU AND ALL FOR NOW, YOU ARE OUT OF BALANCE.

BALANCE PRINCIPLE #4: SHREWD MONEY MANAGERS PREPARE FOR TOMORROW TODAY. THAT'S A CONSTANT CORRECTION.

ACTION STEP: WHAT PERCENTAGE DID I SAVE AND GIVE LAST YEAR?

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