

Travel Guide: Money
Bethany Assembly of God
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Central Proposition: You need Gospel financial goals.

Introduction: Matthew 6:25-34

Last week, we began a Summer journey together where we're stopping at some of the must see spots in life. Our landmark last week was parenting and this week, we're moving on to money. Every trip needs a budget. You need to know how much stuff is going to cost and how much you're willing to pay and with the cost of gas these days, you want to make sure you can afford your trip. You also want to make sure that you're spending your money on things that really matter and will help you create lasting memories and not just wasting it on trinkets in the Gift Shop.

Let me drop the road trip lingo and speak more directly: money is a big deal. It causes anxiety, fills our time, consumes our minds, shifts our goals, causes arguments, breaks up families, and starts wars. That's not to say that money is all bad; it's required for life. But money reveals our character and what's really going on in our hearts. When we have a lot of it, it has the potential to magnify our flaws. When we have only a little, it can reveal how thin our faith is. Jesus taught a lot about possessions and money and our attitude towards them because He knows that money has such outsized effects in our lives and has the potential to compete with God. He wants to teach us how to think about and use money and possessions in light of the good news.

Remember, we're not just looking for tips and tricks on this journey but for what the Gospel—the good news that the Son of God died for our sin, conquered death when He rose on the third day, is ruling at God's right hand in heaven, will return to reign on earth, and that all who trust Him will have eternal life—has to say about these important landmarks, like money, in our lives' journeys. What does the Gospel say about money?

Let's begin at Matthew 6:25-33. Jesus makes it sound so simple, but, to continue the road trip metaphor, when you run out of gas on the side of the road and you don't have money to fill the tank, it doesn't feel so simple. Jesus points us to birds and flowers and tells us not to have our attention consumed by material possessions, but it doesn't feel that easy. He says to seek God's kingdom and righteousness first, and all these things will be added to us. We think, "I'll serve God and put Him first and do His will once I'm settled and comfortable." But that assumes a world in which God is not the sustainer and won't take care of you, where faith is an afterthought, not the foundation. That's not the real world. The real world was created by God, is sustained by His power, and requires us to depend on Him first.

If we take into account not only what He spoke, but who was speaking, Jesus' words get even more powerful. This is the same Jesus who bore the cross for our sin so that we could be right with God. His death on our behalf proves God's concern for our lives. The apostle Paul asked a question in Romans 8:32 that reminds me of Jesus' question from Matthew 6:30, but takes it a little further to include Jesus Himself as proof of God's love and assurance of His

provision, “He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things?”

The Gospel liberates us from a life dominated by worry over money and resources and teaches us to trust God with our resources and put Him first. Prior to Matthew 6:25-33, Jesus used three images to teach about money and they give us three diagnostic questions to use in setting financial goals.

Three Diagnostic Questions for Money

1. Where is your treasure?

The first diagnostic question is from Matthew 6:19-21. We could describe all the background imagery of these verses, but the point is really obvious: the things we collect on earth are susceptible to robbery and corruption. If we somehow manage to preserve them, they’ll all be burned up in God’s judgment of the world when Christ returns.

- Jesus commands us to lay up treasure in a more secure location; heaven. Treasure in heaven includes the rewards and responsibilities that Jesus says will be given to those who are faithful to God’s kingdom here on earth. See Matthew 25:21 and 1 Corinthians 3:12-15.
- It’s apparent that there will be various levels of reward in heaven based on how we handle the responsibility God gives us here. We don’t know exactly what that will look like, but it is intended to motivate us toward faithfulness with what God provides.
- There is a treasure in heaven that we get small tastes of right now, but will only be fully realized either when we die or Christ returns. Joy, peace, unspoiled fellowship and unity, the undiluted experience of love, work and responsibility without growing tired or feeling bored, and the unbroken presence of God.
- We need to recognize the link between our treasures and our hearts so that we don’t become hypocrites and deceive ourselves. The Bible teacher, D. A. Carson wrote about this passage, “We think about our treasures, we are drawn toward our treasures, we fret about our treasures, we measure other things (and other people) by our treasures. This is so painfully true that a person who honestly examines himself can pretty well discover what his real treasures are, simply by studying his deepest desires.” (*Jesus’ Sermon on the Mount and His Confrontation with the World*. 101).

Where is your treasure? What do your deepest desires reveal about its location? What do your spending habits reveal about what you value most? What does your fretting and worrying reveal about the location of your treasure? If your heart is kept with your earthly treasures, it too can be stolen and corrupted; in fact, it already has been. But, if your heart is kept in heaven, it cannot be taken because it is secure with God.

This is why Jesus told the rich young man who came to Him and wanted to know how to have eternal life to sell everything, give to the poor, and come follow Him. That man’s heart was with

his treasure here on earth and Jesus' command revealed that without question. The only way for him to relocate his heart was to relocate his treasure.

2. How's your vision?

The next diagnostic question for establishing Gospel financial goals comes from Matthew 6:22-23. Jesus wasn't making a scientific statement about how eyes work, rather, His imagery describes how one's attitude toward money affects, or infects your entire life.

- For most of us, sight is the most used sense for taking in information about the world and is often used as a metaphor for how we interpret life's events and meaning. So, Jesus is talking about your perspective and the context makes certain that He's talking about how your views of money affect your entire life.
- The word translated "healthy" was often used to describe simplicity or sincerity. If a person is seeing double, we know something isn't right. That's not healthy. If you think you can keep your eyes on Jesus and on money, you're deceived.
- Our eyes are often looking around trying to discover what more we can or should have. It's your eyes that see other houses or boats or that new technology or phone you just have to have. And when you're seeing double, you won't even recognize when you've moved from need to want and you'll be blind to the fact that you're no longer following Jesus and you've moved on to the idolatry of greed.
- The journey of life requires healthy vision; you have to be able to see Jesus clearly. Do you see the world through the lens of faith in God's ability and promise to provide or through a lens of covetousness and greed?

3. Who's your master?

The final diagnostic question is from Matthew 6:24 and, as the diagnostic question about sight revealed, it's easy to be deceived about our allegiances, so Jesus puts it in the most straightforward terms possible: you can't go halvesies with God and money.

- The love of money will try and compete with God for our allegiance if we're not conscious and intentional about trusting Him. And you should make no mistake, if your hopes, desires, worries, and pursuits are all tied to money, you're a slave to it.
- Money itself can't secure you or meet your needs. However, God can. He created you. He can meet your needs in the present and guarantee your future. So, if you're going to serve something, and you will, because a meaningful life requires that you do, don't choose money because it will fail you, whether you have none or way too much. Submit to the Lord, who is not only capable of supplying your needs on earth but has already shown His level of concern for you by providing for eternal life.

Conclusion

Jesus told His disciples that whoever wanted to save his own life would lose it, but that whoever loses his life for Jesus' sake will find it. That's the Gospel, and since money is a part of life, it applies to our money and our attitude toward resources. There's a dramatic image of this in the Old Testament. God was going to destroy two cities—Sodom and Gomorrah—because they were incredibly wicked. People often think their sin was primarily sexual in nature, but Ezekiel 16:49 says, “Behold, this was the guilt of your sister Sodom: she and her daughters had pride, excess of food, and prosperous ease, but did not aid the poor and needy.”

Sodom was full of greed. There was one righteous family living in Sodom, the family of a man named Lot, and God sent angels to escort them out of the city before it was destroyed. The angels instructed the family that no one was to look back as they left but were to keep their eyes forward and flee the destruction, but as the family fled, Lot's wife turned and looked back and when she did, God turned her into a pillar of salt. The question is, why? Was she being punished for her curiosity? I don't think that was it. I think she looked back in despair over what she was leaving behind. I think she had adopted a coveting, greedy heart while living in Sodom and looking back was just an indication of what she longed for. She was trying to serve two masters, her vision was split, and she couldn't help looking back to where her treasure was stored.

We don't want to do that. We need Gospel financial goals. The gospel leads us not to give a little to Jesus, but to give it all to Him and to make Him the purpose and reason for why we do what we do, including with our resources, and the images Jesus gives us can help us ask probing questions so that we don't deceive ourselves. So, where's your treasure? How's your vision? And who's your master?

Believer, you should evaluate your financial goals according to the Gospel. I want to encourage you to consider your attitude toward money. Do you have an attitude of generosity or are you slow to part with resources? Do you get anxious about money often, or are you growing in your ability to trust your Heavenly Father to supply your needs?

I also want to encourage you in some practical ways to practice generosity. The first is through tithing. Tithing is the Christian practice of giving 10% of your income for use in the Kingdom of God. We encourage you to do this through the local church, so if you call this church your home, we encourage you to give 10% of your gross income to partner with this local ministry. I know that sounds intimidating and to some people, it sounds ridiculous. But here's the point of tithing: it has Biblical precedent, it's significant enough to make you think about what you're doing, that everything you have belongs to the Lord, and enough to help sustain the work of the church you're part of. And really, tithing is just a starting point for Christian generosity.

The next way I would encourage you to set gospel financial goals is through giving to missions. When you give to the church, you're partnering with gospel work, but we also need to support missionaries serving around the world. It's a worthwhile gospel investment.

Finally, I encourage you to give even above tithes and missions in other offerings. Right now, the big one on our radar is our renovation fund. That's vision giving. It's looking ahead and saying, "I want to invest in the long term advance of the gospel in this region. I believe in what God is doing among us and I want to see it increase." If you haven't yet taken one of our renovation packets or made a commitment to give over the next three years, we have those available to you in the back. They include a small booklet on generosity. I can tell you that my family, our staff, and our board are invested in all these gospel works.

Let's keep our goals straight by continually asking, "Where's my treasure? How's my vision? And who's my master?"

If you don't have a relationship with God through Jesus, this whole idea of determining how you use your money based on the Gospel probably seems very strange. I'm sure you've thought about giving to good causes and maybe even giving to a church, but making decisions about how you use your money and how you even think about money based on Jesus? That seems strange. But does it?

You're going to spend your life chasing stuff that won't last, maybe giving a little here and there to trick yourself into thinking that you've got some higher moral purpose. But God doesn't want a little bit from you. He wants to save you from the sin of this world that separates you from Him. And in order to do that, He gave first. He gave His Son, Jesus Christ, to die on the cross and bear the penalty for your sin. Jesus died to pay your debt, but death could not hold Jesus and God raised Him from the dead on the third day and made Him the standard of salvation. To be saved, you don't have to work hard, clean yourself up, or pay for something. You just put your faith in Jesus. But here's the catch, putting your faith in Jesus is like dying; it's dying to this world. It's like Lot and his family running out of the city that was being destroyed for its wickedness and not looking back. Salvation is free, but it costs you everything. However, if you'll lose your life like that, you'll find that you gain real life, eternal life in Jesus. He will forgive your sin, heal your heart, make you right with God, and He guarantees eternal life. Will you put your faith in Him today?