

“From Cursed to Blessed”–The Blessed Life (4 of 4)

Debtor on the Street Video

Read: “How to Work Your Way into Debt”

We’re in a series called, ***“The Blessed Life,”*** and we’re asking the question, *“Are you Blessed or are you Cursed?”* As you Pastor, it’s my desire for you to live the “Blessed Life.”

To be **BLESSED** means to be on the *receiving end of God’s good life for us*. Those blessings are both tangible and intangible. However, if we don’t give God our “First” or our “Best”—if we choose to rob God of what is rightfully his—we’re stepping outside of God’s perfect plan for our lives and we’ll end up Cursed.

To be **CURSED** means to *step out of God’s plan for your life and try to live life by your own rules*—especially when it comes to money and possessions. The end result is pain and bondage—a cursed life. Many Christians I see today live this way. They step outside of God’s will in the area of money and possessions. Why do they do this? They take their eyes off of God and put it on this world and all that it offers us. We choose this world over God’s world.

Each week we’ve asked you to take a test to see if you’re living the BLESSED or CURSED life.

1) “The Priority Test.” We asked the question, “Who’s on first?” Who’s first in your life? You or God? God demands our “First” and God demands our “Best.” When we give God the First and the Best of what we have, we’re Blessed.

2) “The Heart Test.” We asked the question, “Who do you love?” Who gets top billing in your heart? God or money? It’s either one or the other—it can’t be both. How do you know? Look at what you treasure, that’s where your heart is.

3) “The Trust Test.” Last week we look at a simple passage of Scripture that said to not “love money,” and we saw that some of us love money by being “Spenders” and others of us love money by being “Storers.” What does God want from us? “Trust” that he will be the God who satisfies all of our needs.

It’s definitely been a strange economic year. The U.S. and Worldwide stock markets are bouncing up and down like a rubber ball, consumer confidence is low and businesses are laying off workers at an alarming rate. Once again, the Bear Market has run out the Bull Market and pessimists outnumber the optimists. A lot of people are getting worried about the economy and the “R” word—recession—is being thrown around.

But you don’t have to worry. We have a God who has promised to provide all of our needs and is God over all economic factors. God doesn’t have to make a call to the Chairman of the Federal Reserve to provide for us! God doesn’t have to endorse the President’s economic stimulus package to provide for your needs! Our Father already knows our needs and he will provide all we need if we put him and his kingdom our primary concern. Jesus said over and over again, *“Don’t worry.”*

Today I want us to finish this series by taking one final test. It’s:

4) “The Obedience Test.”

If you want God’s blessing on your finances, if you want to get out of debt, if you want to be financially free, it’s not rocket science! It’s pretty simple: If you want to move from the land of CURSING to the land of BLESSING, just obey what God has clearly spelled out for us in his Word about money and possessions: *(This is a review week with “fill in the blank” notes to take home.)*

The first step in moving from the Cursed Life to the Blessed Life is this...

1. Dedicate It All To God (100%)

This is the principle of **consecration**. Give it all to God. Look again at Proverbs 3:9-10:

“Honor the LORD with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine.” Proverbs 3:9-10 (NLT)

If you’ve never done this before, this is the first step. Maybe you did it a long time ago but you’ve once again found yourself in financial bondage. Your first step is to gather your family or friends and kneel down and give everything back to God. Honor him by reminding yourself that it’s all his anyway! Stop trying to do it your way and commit to doing it God’s way! Remind yourself that you’re not the owner, you’re the manager of all that is really God’s! ***The second step in moving from the Cursed Life to the Blessed Life is this...***

2. Give The First Part Back To God (10%)

This is the principle of **gratitude**. A tithe means 10%. It's that simple. Tithing means giving the first ten-percent back to God in gratitude and in faith. Look again at Deuteronomy 14:22-23: *"You must set aside a tithe of your crops—one-tenth of all the crops you harvest each year. Bring this tithe to the designated place of worship—the place the LORD your God chooses for his name to be honored—and eat it there in his presence. This applies to your tithes of grain, new wine, olive oil, and the firstborn males of your flocks and herds. Doing this will teach you always to fear the LORD your God."* Deuteronomy 14:22-23 (NLT)

Tithing is not God's way to raise money; it's God's way to grow Christians.

God says give me your first and give me your best! He promises to take care of all your needs if you put him first. God says the first ten-percent of all you make comes back to him.

God doesn't need your money—God wants your heart! He wants you to be unselfish. We tithe for three reasons: gratitude for the past—*"God, You have blessed me with everything,"* priorities of the present—*"God, You're number one in my life,"* and faith in the future—*"God, You've promised to take care of me if I do what You say and I'm going to depend on You."*

Show me a growing Christian and I'll show you someone who is thinking less and less about themselves and more and more about God and others. This involves your areas of Time, Talent and Treasures. ***The third step in moving from the Cursed Life to the Blessed Life is this...***

3. Save For The Future (10%)

This is the principle of **patience**. Look at Proverbs 21:5: *"Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty."* Proverbs 21:5 (NLT)

"Good planning" and "hard work" are a part of being a good steward of what God has entrusted to you. Far too many people are hoping the lottery will be their retirement plan!

It doesn't have to be a lot but you have to set up a regular savings plan. You pay God first and you pay yourself second before you start paying all your bills.

This is the principle of investment. The book of Proverbs is full of verses that say *"A wise man saves for the future, but a foolish man spends whatever he gets."* Are you wise or foolish?

The average Japanese person saves 25% of their income. The average European saves 18% of their income. The average American? -5%. Why? Because we're living for today.

Let me give you a question that will dramatically increase your savings ability. If you'll ask this every time you start to purchase something you'll find enormous reserves being opened up for savings. Here's the question: *"Do I really need to have this?"*

Every time you spend your money on something, that is money that is *not* going into savings.

The reason people don't save is they are spending it all on things they don't really need!

Just because you *can* afford something doesn't mean you *should* buy it. You should be socking away some of that money. The Bible calls this "Wisdom." It's proper planning. ***The fourth and final step in moving from the Cursed Life to the Blessed Life is this...***

4. Live At Your Standard Of Living (80%) (*I don't know which one is harder! 10/10/80?*)

This is the principle of **contentment**. You may say, *"I can't afford to do that. I can't afford to save 10%. I can't afford to tithe 10%. I can't live on 80%!"* Then you're spending too much money! Look at Ecclesiastes 6:9: *"Enjoy what you have rather than desiring what you don't have. Just dreaming about nice things is meaningless—like chasing the wind."* Ecclesiastes 6:9 (NLT)

This is a major problem in America! People are so busy getting more they do not have time to enjoy what they already have. We're working buying more and more and yet we're never satisfied! We need to get off of this treadmill and learn to be content (**MY STORY & 10/10/10/70**).

Here are a few thoughts that have helped me on my journey:

Establish A Budget. This scares most people, but it simply means to put a spending plan together—and try your best to stick to it. If you don't have a budget how can you keep your house in order? How do you know how much you're really

spending? A budget is telling your money where you want it to go rather than wondering where it went!

Record Your Expenses. If you don't know where your money is going you're in deep trouble! **(MY STORY)** There are four things you need to know.

- What you own—*assets*
- What you owe—*debts*
- What you earn—*income*
- Where it all goes—*spending*

Spend Less Than You Earn. This should be obvious and it was in earlier generations, but today we don't really care about this. If we can't afford it, we just charge it! Financial freedom is not based on *how much you make*. Financial freedom is based on *how you spend it*. You can live financially free at any level of income if you spend it wisely.

Lotteries Are For Losers. Lotteries are for people who can't do math! The average person who plays the lottery spends \$32 a month on the lottery. Now, if you took that \$32 per month and invested it over the course of your working life, you'd have over a million dollars! Much better odds than playing the lottery. Tying to "get rich quick" only leads to poverty.

Avoid The Stupid Tax. I've been bit by this one. The "Stupid Tax" is the payment you make for making dumb financial decisions. It could be on a purchase (i.e. Rent to Own—Ouch!), or on an investment (i.e. you can't legally double your money in six months—that's called a Ponzi scheme!). Stop and think—if it seems too good to be true, it probably is!

Stay Out Of Debt. We get ourselves into debt for many reasons: 1) Our financial appetites are larger than our finances, 2) We don't plan our spending (can you say, "Budget?"), and 3) We don't keep good records. If you want to get out and stay out of debt, you've got to nip this one in the bud.

Store Your Treasures In Heaven, Not On The Earth. This is of course, what we've been saying each weekend—your heart will follow your treasure, so send your treasure on ahead into heaven and your heart will follow!

God is looking for people he can trust with the greatest riches we could ever have. Let me repeat Jesus' words one more time: "*And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?*" Luke 16:11 (NLT)

How you manage your money influences how much God can bless you in this life and in the life to come.

Florence Lane's PRIORITIES Poem

Video Faith Story (George Fetzer)