

HOW TO HAVE A GREAT FINANCIAL YEAR **by Andy Manning**

- The title of this article is “How to Have a Great Financial Year.”
- The New Year is just around the corner, and this is a good time to evaluate your life.
 - This is a good time to look back at where you’ve been.
 - It’s a good time to look forward at where you want to go.
 - And it’s a good time to think about the changes you need to make in order to get there.
- And regardless of how bad last year was financially, regardless of how bad the past 10 years have been financially, today I want to teach you how to make 2022 a great financial year. I’m not saying that you’ll be able to achieve all your financial goals and dreams by the end of 2022. This is not a get-rich-quick sermon; you won’t get that at Church Acadiana. What I am saying is if you will listen with an open heart and willing mind, and if you will apply this sermon to your life, then I guarantee that 2015 will be a great financial year, if not the best financial year of your life. And if you will apply this sermon to your life year after year, for the rest of your life, then you will achieve a degree of financial success that very few people ever know.
 - And here’s the exciting thing. **The way to a great financial year doesn’t mean working harder, and it doesn’t mean making more money.** Most people think the answer to their financial problems and the way to their financial dreams is working more hours and increasing their income. 99 times out of 100, or I would even say 999 times out of 1,000 that’s not the case. You can have a great financial year without working more hours or increasing your income.
 - I want to take you to the book of Proverbs.
 - What do we know about the book of Proverbs? Proverbs is all about growing in wisdom.
 - It was written by King Solomon, Israel’s third king, King David’s son. When Solomon became king God asked Solomon, “Ask me for anything

and I'll give it to you." Now hold on for just a second. What would you have said? Fame? Fortune? Success? Pleasure? Power? Early retirement? Of all the things he could have asked for, Solomon asked God for wisdom to be a good king. And because he asked for wisdom instead of the other things, God not only gave him wisdom, but God gave him all the other things – fame, fortune, success, pleasure, power, etc. The Bible says that Solomon was the wisest man who ever lived, and his best lessons are recorded for us in the Bible in the book of Proverbs.

- What is wisdom? **Wisdom is the ability to make really good decisions.**
- I heard it said recently that the biggest difference between people who really flourish in life and those who don't is simply that – wisdom. The ability to make really good decisions. Think about it. The average person makes about 70 decisions a day, or 25,000 decisions a year. If you live 75 years, that's 1,875,000 decisions. Life is the sum of your decisions.¹
- So if you want to grow in wisdom, Proverbs is your book. It has 31 short chapters. What many people do is they read one chapter a day, taking in the book of Proverbs every month.
- What exactly is a proverb?
 - A Proverb is not the same as a promise. The Bible is filled with promises. A promise says, "If you do this, then God will do this, guaranteed."
 - **A proverb, on the other hand, is a principle about the way life usually works.** That means there are exceptions. For example, good parenting produces good kids. Now that's a proverb, not a promise. That's not a guarantee, because there are exceptions. Sometimes good parents produce bad kids; and sometimes bad parents produce really good kids. Let me give you another example. Healthy eating and regular exercise will increase the quality of your life and the quantity of your years.

¹ I heard this definition of wisdom and these stats in a sermon by John Ortberg.

That's a proverb because it is a principle that describes the way life works, usually. There are exceptions. Sometimes very healthy people die young, and sometimes people who are reckless with their health live to their 90s. So proverbs aren't promises; they are principles that describe the way life usually works. So let's take a look at one proverb that can help us have a great financial year.

- **Proverbs 3:9-10** says, “9 Honor the Lord with your wealth and with the best part of everything you produce. 10 Then he will fill your barns with grain, and your vats will overflow with good wine.”²
- You might say, “I don't have a vat. And I don't have a barn. I don't even know what a vat is?” A vat is a large tank or tub used to hold liquid, like wine. But that's not the point. This is a principle. It doesn't just apply to those with vats and barns. This describes the way life works. It is an if-then statement. If this, then that. If you do this, then that will happen. **If you honor God with your money, then He will prosper you financially.**
- Now remember this is a proverb, not a promise. It describes the way life usually works. The Bible doesn't promise or guarantee financial prosperity if you honor God with your wealth. We know that because there are instances when God gives someone an assignment that involves poverty. In order to honor God you might have to make a decision that will decrease your income rather than increase it. Many Christians through the centuries have embraced a life of poverty in order to bring the gospel to people around the world who have never heard it. Many Christians have been persecuted for their faith and have lost everything as a result. So this is not a promise. But it is a proverb, which means that while there are exceptions, this is the way life usually works. Honor God, and He will help you to prosper financially.
- But the question is, what does it mean to honor God with your wealth? Well, let's begin with the word honor. It is the Hebrew word kabad. To honor

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someone is to recognize someone's worth and value and treat them accordingly. It means to prize someone. To treasure someone. To treat someone as precious.

- How much is God worth? How valuable is God? He is infinitely valuable. He is supremely valuable – more valuable than anything else. So **to honor God is to treat Him as supremely valuable.** To treat God as more valuable than anything else in the world.
- What does it mean to honor God with your wealth? To value God more than money. It means that God is more valuable to you than money. That God is more important to you than money. That you treat God, and God's will, your relationship with God as more valuable to you than money. You prize God more than money and stuff. You treasure God more than worldly treasures. God is more precious to you than money. **To honor God with your wealth is to value God more than money.** If you want to have a great financial year, you must value God more than money.
- The next logical question, then, is how do you do that? How do you know if God more valuable to you than money?
- Jesus gave us a simple principle to help us evaluate our priorities. He said in **Matthew 6:21**, "For where your treasure is, there your heart will be also (NIV)." Your treasure is your money. Your heart is your priorities, your values, what's important to you, your passions. How do you know if God is more valuable to you than money? **You spend your money on the things you value.** Another way to put it is **the way you handle your money reveals your priorities.** In other words, if you value God more than money, then your bank statement will prove it. What you spend your money on, and how you handle your money will show that to be the case. But if money is more important than God, then the way you spend your money will reveal it.
- So let's get specific. I want to give you three questions that will help you determine if you are honoring God with your money. And if you aren't,

because I'm sure we all need to grow a little, then these questions will reveal where you need to grow so that you can better honor God with your wealth.

3 Questions to Evaluate Your Priorities

1. Are you tithing?

- Honoring God with your wealth begins with tithing. You should've seen this one coming.
- God has commanded us to tithe – to bring the first 10% of our income to the local church.
- The Bible says in **Leviticus 27:30**, “One-tenth of the produce of the land, whether grain from the fields or fruit from the trees, belongs to the Lord and must be set apart to him as holy.” Jesus said in **Matthew 23:23**, “You should tithe.” Tithing is taught in the Old Testament. It's taught in the New Testament.
- The word tithe means one-tenth, or 10%. Sometimes people use the word tithe as a synonym for giving or donating money. Someone might say that they tithed \$50 when their income is \$2,000, which means a tithe would have been \$200, not \$50.
- Tithing means when you get paid, the first check you write is 10% of your income to God – the local church where you worship. If you get paid \$500, your first check is \$50 to God. If you get paid \$10,000, your first check is \$1,000 to God.
- Jot this down. **God doesn't bless sin.** You wouldn't expect God to bless your finances if you were earning your money by being dishonest or doing something sinful, right. Because you know God doesn't bless sin. Tithing is a direct, clear-cut command in Scripture. There's no confusion. It doesn't get any clearer than tithing. Refusing to tithe is a sin. It is direct disobedience to

God almighty. And God is not going to bless your finances if you are sinning with your finances. That doesn't make sense. God doesn't bless sin.

- Notice that our text says to “Honor the Lord with your wealth and with the **best part** of everything you produce.” Do you know why it says that? The Israelites were sinning in three ways with their tithes and offerings.
 - Some of them were neglecting tithes and offerings altogether. Obvious disobedience.
 - Some were giving less than they should and pretending that it was the full tithe. Shady disobedience.
 - And some of them were bringing tithes and offerings, but they were bringing the worst of their produce. They were bringing animals that were sick or diseased or lame. Insulting disobedience. So God commanded them to tithe the best part. The best of the flock. The whole tithe.
- You know what some Christians do today? They wait until the end of the month, and then if there's any money left over, they might drop a \$5 or a \$10 in the offering plate. You tell me, is that the way to honor God with your finances? If God is first in your life, then the first check you write when you get paid should be to God. The first money you spend when you get paid should be on God.
- God doesn't want a tip, He wants a tithe. Do you know what's sad?
 - Many Christians spend more on tips each month than they give to God.
 - Many Christians spend more on Starbucks each month than they give to God.
 - They spend more on Redbox each month than they give to God.
 - Many Christians aren't merely refusing to tithe, they aren't giving a penny to God. What does all that say about their priorities?
- And you know what they claim? They can't afford to tithe. 10% is too much. But here's a question for those individuals. If your income was suddenly reduced by 10%, would you die? No. You wouldn't die. You would adjust.

You would adapt. You would rearrange. You would cut back. You would tighten your belt. You would watch your money a little closer. And that's how I know that you can afford to tithe.

- Listen to God's words in **Malachi 3:10**. "Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the Lord of Heaven's Armies, "I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!"
- God promises to bless your finances if you tithe. In other words, you can't afford not to tithe.
- Tithing comes down to faith. Faith is confidence in God – that He is who He says He is and that He will do what He says He will do. When it comes to tithing, will you trust God? Will you have faith that your finances will be better off if you tithe than if you don't tithe? People say they believe in God, but those are just words until you put your money where your mouth is.

2. Are you being generous?

- Honoring God with your wealth means being generous.
- A lot of Christians tithe, but that's all they give. But God doesn't want you to stop with tithing.
 - Tithing is not the goal of giving, it is the starting point.
 - Tithing is the training wheels of Christian generosity.
 - Tithing is just kindergarten, but God wants you to go on to get your PhD. in generosity.
 - God wants you to start by bringing the tithe to the local church, but then He wants you to be generous, giving over and above your tithe to advance God's kingdom and help those in need.

- The Bible says in **Proverbs 11:24-25**, “24 Give freely and become more wealthy; be stingy and lose everything. 25 The generous will prosper; those who refresh others will themselves be refreshed.”
- What is generosity? **It is the realization that God gives me more than I need to help those in need.**
- Do you know what it means to be rich? It's to have more than enough. It's to have more than you need. Most of us don't think of ourselves as rich, but most of us are. Most of us have more than we need.
- Have you ever wondered why God gave you more than you need? Sure, He wants you to enjoy it. He loves you and wants to bless you. But one of the reasons God gives you more than you need is to bless those in need.
- Look at **1 Timothy 6:17-19**, “17 Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. 18 Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. 19 By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.”
- Write this down. **God doesn't bless greed.**
- What is greed? **Greed is the assumption that the extra is for my consumption.** It's the assumption that all the extra is for me; to spend on my wants and desires. But God hates greed. If you live a greedy life, God isn't going to bless you. God is a giver; He is a generous God; and He wants us to glorify Him by being generous.
- **Proverbs 19:17** says, “If you help the poor, you are lending to the Lord—and he will repay you!”

- Write this down. **You can't out-give God.** When you give to God, He will bless you. That means giving to God is not an expense, it's an investment. God will bless you both in this life and in the next. If you want to have a great financial year, then be generous. Always keep your eyes open for opportunities to use your money to advance God's kingdom and to help those in need.

3. Are you being wise?

- Honoring God with your wealth means being financially wise.
- If your money was really your money, then you could be wasteful; you could be foolish; you could be thoughtless. But everything we have is God's; we are stewards. You are God's money manager. You honor God by handling His money wisely.
- The Bible says of wisdom in Proverbs 3:16, "She offers you long life in her right hand, and riches and honor in her left." If you want God to bless your finances you have to be wise.
- Jot this down. **God doesn't bless stupidity.** A lot of Christians think that if they tithe then that guarantees that they will prosper financially. And God will bless you if you tithe.
- But God's blessing without wisdom is like pouring water in a bucket full of holes. God can keep pouring blessings into your life, but without wisdom you won't be able to hold onto and enjoy those blessings.
- **Here are 4 ways to grow in financial wisdom.**
 - a. **Get on a monthly budget.**
- **Proverbs 21:5** says, "Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty."
 - A budget is simply a monthly money plan.
 - It is telling your money where to go instead of wondering where it went.

- **Dave Ramsey** says, “You have to tell your money what to do or it leaves.”
- Many people struggle not because they don’t have enough, but because they don’t have a plan.
- At the beginning of the month, write down your income, and then write down exactly how you are going to spend every penny. \$300 to tithe. \$800 goes to rent. \$600 for groceries. \$200 for utilities. \$100 for entertainment. \$400 into savings. Etc. If you need help with how to make and live on a budget, I’d be glad to sit down with you.

b. Live within your means.

- The reason many people struggle isn’t that they don’t earn enough money, it’s because they spend too much money.
 - They don’t have an income problem; they have a spending problem.
 - They want more than they can afford.
- In other words, the reason they can’t afford to tithe is not because they don’t earn enough, but because they are spending too much on non-essentials.
- The reason they don’t have money for groceries isn’t because they don’t earn enough, it’s because they went out to eat ten times in the first two weeks of the month, so they got to the end of their money before they got to the end of the month.
- To be financially wise you have to live within your means. You have to act your wage.
- How do you do that? You have to distinguish between needs, wants and desires.
 - A need is something you have to have, like tithing, like groceries, like shelter.

- A want is something that makes your life easier; it's not a need, but it adds value to your life. For example, I don't need a mobile phone; I can live without it. I have a landline. And I don't need texting on my mobile phone. I can live without that. But those things add value to my life; they make my life easier. Those are wants.
- A desire is simply a luxury. You don't need it to live. It's hard to justify it other than enjoyment. Going to Disney Land is a desire. Pretty much any family vacation is a desire. Having a TV is a desire.
- The reason many people are struggling to tithe and make ends meet is because they are spending too much on wants and desires.
 - They are treating wants and desires like needs. But they aren't. You don't need cable TV. You don't need the season tickets.
- To live within your means, distinguish between needs, wants and desires. First, make sure that your needs are taken care of. Give up wants and desires if necessary. Then, once your needs are taken care of, you can spend money on wants and desires.
 - Lydia and I don't have a data plan out our phone. We don't have internet on our phone. Why? It's not a need and it's not a wise expenditure right now.
 - We don't have cable TV; just bunny ears. Why? Same reason.
 - We don't go out to eat very often as a family. \$75 a month for entertainment (as opposed to the common \$1,500. Why? That's a desire, not a need.
 - When you distinguish between needs, wants and desires, you'll find that God really does provide all that we need.

c. Get out of debt (except for your home).

- The Bible says in **Proverbs 22:7**, "The rich rules over the poor, and the borrower is the slave of the lender (ESV)."
- Virtually every financial expert like Dave Ramsey or Larry Burkett will tell you to get out of debt and stay out of debt. Stop using credit. Cut up the credit

cards. No notes. Not even a car-note. The only debt you should have is your house, if that.

- If you can't pay cash for it, then save up until you can. Debt is just a money-fit. "I want it and I want it now." Learn to be patient, save up, and pay cash.
- Why? When you put something on credit you are wasting money – money that you could be investing. You are paying so much more for a product than it is actually worth. You are wasting your money.
- Also, what happens if you need to quit your job, or cut back on your hours, or if you get laid off? What happens if your income suddenly decreases and you can't pay your debts? You lose your stuff. You lose your house. You lose your car. And you get a bad credit record which makes it hard for you use credit when you really need to.
- How do you get out of debt? The best plan is Dave Ramsey's Debt Snowball.
 - Stop using credit.
 - Pay the minimum balance on all your bills.
 - But pay off the smallest bill as fast as possible.
 - Then move to the next smallest one until it is paid off.
 - Each time you pay off a bill you free up more money to attack debt.

d. Plan for the future.

- A fourth way to be financially wise is to plan for the future.
- Statistics show that 78% of us will have a major emergency every 10 years. You will face a crisis. But if you plan well for the future, then it turns crises into inconveniences.
- People who don't plan for the future live from crisis to crisis. People who plan well just don't seem to have crises.
- There are several ways to plan for the future.

- First, **save up an Emergency Fund**. This is a fund just for, you guessed it, emergencies. Not new furniture. Not vacation. Not Christmas gifts. Real emergencies. Financial experts recommend that you save up 3-6 months of expenses and set it aside. This is so you don't have to go into debt or lose your house or car or file for bankruptcy when those inevitable rainy days come.
- The second way to plan for the future is to **save up for retirement**. Eventually you'll probably get too old to work, even if you love your job.
- You need to save up enough money so that you can retire without being a burden on your kids, and so that you can leave a nice inheritance to kids and grandkids.
- Sadly, 54% of 65 year olds are still working not because they want to, but because they have to. And 97% of people over the age of 65 can't write a check for \$600. Don't be that guy. Plan for retirement. How much do you need to save up? Financial experts recommend that you invest 15% of your gross income into retirement. So if you make \$3,000 a month before taxes, you should be investing about \$450 a month in retirement.
- **Third, invest in some life insurance**, especially if you help to provide for your family. If you suddenly die, do you want your family to face a huge financial crisis?

CONCLUSION

- So, three questions to evaluate your priorities.
 - Are you tithing? Because God doesn't bless sin.
 - Are you generous? Because God doesn't bless greed.
 - Are you being wise? Because God doesn't bless stupidity.
- But if you will make a decision to do those three things, then that proves something about you. It proves that you value God more than money. It proves that you worship God, not money. It proves that the most important

thing in your life is God, not money. And that's what it means to honor God with your wealth. And if that's you, if you honor God with your money, then He will prosper you financially. If you honor God with your money, then you will have a great financial year.