

Message: Wise Practices**What does it mean to be wise?**

This week we’re looking at what God says about wisdom, including being wise with all God has given us. To frame our conversation, let’s recap what we learned last week. We looked at ways the American Dream has become the American Nightmare. We considered two problems, *affluenza* and *credit-itis*, which reflect a deeper, spiritual issue: our unwillingness to trust God. The more we try to keep up with the Joneses, borrow against our futures, enjoy more than we can afford and indulge ourselves, the more the devil will rob us of joy, make us slaves and keep us from following Jesus with all our heart and mind.

We need a heart change every day. We need to pray for God to help us be who God wants us to be, free from unhealthy desires and committed to following Jesus every day. When we seek God in this way, we begin to sense a higher calling, a call to live simply, faithfully and with generosity. There are benefits: as we free ourselves from debt, we will find ways to make a difference with our time, abilities and resources. We’re able to be in mission to the world, doing good in Jesus’ name when we let God work in us. That leads us to wisdom.

What is wisdom?

There are many quips and quotes available on the internet. Here are two I found on the topic of workplace wisdom: “I don’t have an attitude problem; you have a perception problem” and “On the keyboard of life, always keep one finger on the escape key.” It’s humorous, but shows our self-centeredness and desire to run when the going gets tough.

The latest workplace question: “what’s your wisdom quotient (WQ)?” This is in contrast to IQ (intelligence quotient) or EQ (emotional quotient). Companies are looking for ways to measure WQ so they can use it as a basis for hiring employees. WQ has three aspects: our interpersonal skills (social interaction), experience-based learning (what we learn and apply from our experience), and discipline (wisdom can be developed by practicing discipline). Wisdom’s important. It reflects more than what we learn from books and classes. There’s a real, practical aspect to it. It’s interesting that organizations are catching on to what God has been telling us about wisdom for millennia.

What does the Bible say about wisdom?

A LOT! One example is James 3 (paraphrase): *“There are two kinds of wisdom: earthly, unspiritual wisdom and heavenly, spiritual wisdom. Earthly wisdom shows up when we are envious, selfishly ambitious, surrounded by chaos and indulging ourselves in unhealthy things. Spiritual wisdom shows up when we are, first of all, pure – when we keep our mind, body and heart free from unhealthy, immoral things. What follows is peace, gentleness, a willingness to yield. We’re full of mercy and good spiritual fruits, without partiality or hypocrisy.”*

Earthly wisdom teaches us how to do unhealthy things well. We learn how to lie, cheat and steal to get ahead...we’re filled with “trash talk.” Earthly wisdom teaches us that the end justifies the means. Spiritual wisdom teaches us how to do healthy things well. We “walk the talk.” We learn how to be honest, loyal and honorable, living with dignity and respect. We learn how to be disciples of Jesus, following him, committed to him and serving God in all ways.

How do we find spiritual wisdom?

Proverbs 2 gives us a lot of help (paraphrase), *“If you accept God’s Word and value the commandments, listening with your ears and heart, asking and seeking insight, God will give you wisdom, knowledge and understanding. Then you will understand what it is to be right with God, to seek justice and know God’s promise. Your heart will be filled with wisdom, your soul will be content and you will be guided by prudence and understanding.”*

The source of wisdom is found first in Scripture, second in the teaching of our church tradition, third in the experiences of God we share with each other, and, last but not least, in the way we reason and make decisions based on the way our conscience is informed. When we make financial decisions using this process, we can be sure that we’re on the right track. Rather than going with our gut, acting on impulse, we’re diligent. Proverbs 21:5 affirms this, *“The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to want.”*

How does spiritual wisdom apply to our lives?

Spiritual wisdom is a key to living life with purpose and joy. Those with spiritual wisdom have a purpose and goals in life. They aren’t adrift,

looking for direction but seem to always land on their feet. Those with spiritual wisdom know where their money is going (budget vs. actual). Spiritual wisdom helps us with the two greatest assets we have: our time and money. One of the questions we ask ourselves most often is, “Where did all our money go?” Wisdom helps us understand.

“The more we make, the more we waste.

It seems the more financially secure we become, the less we worry about spending money here and there. We waste a dollar on this or that, and we forget where it went. Money just seems to flow through our fingers. We’re not as careful with our money as we should be. There are many ways we waste money, but there are two primary money-wasters that many of us struggle with: impulse buying and eating out. It’s not necessary to eliminate these two things all together, but we should think more carefully about how we spend our money.

We need to clarify our relationship with money and possessions.

We don’t exist simply to consume as much as we can and get as much pleasure as we can while we are here on this earth. We have a higher purpose. We need to know and understand our life purpose - our vision or mission or calling - and then spend our money in ways that are consistent with this purpose or calling.

God asks you to be clear about your purpose and calling.

Society tells us that our life purpose is to consume: to make as much money as possible and to spend it. The Bible tells us that we were created to care for God’s creation. We were created to love God and to love our neighbors as ourselves. We were created to care for our families and those in need. We were created to glorify God, to seek justice, and to do mercy. Our money and possessions should be devoted to helping us fulfill this calling. We’re to use our resources to help care for our families and others - to serve Christ and the world through the church, missions, and everyday opportunities. We have a life purpose that’s greater than our own self-interests, and how we spend our God-given resources reflects our understanding and commitment to this life purpose. So, where do we start?

We begin by setting worthy goals.

Being able to accomplish the greater purposes God has for our lives requires some measure of planning. Taking the time to set goals related to our lives and our finances is crucial if we are to become wise stewards of our God-given resources. Each of us should think about our life purpose and goals and then identify two short-term financial goals, two mid-range financial goals, and two long-term financial goals that are aimed at helping us to accomplish our broader life goals. At least one goal in each category should relate specifically to our faith.

The practice of managing our money has a key step. We need some type of budget or spending plan. Once we’ve set some financial goals, we need to develop a plan to meet those goals. A budget is a spending plan that enables us to accomplish our goals. There’s a variety of different approaches. For example, some people use an envelope system to help them manage their saving and spending and stay on budget. Many people find it helpful to seek the advice of a financial advisor. For those who find themselves in the midst of a financial crisis, a financial counselor can help to work out terms with creditors and develop a workable financial plan. Whatever approach you choose, the important thing is simply to have a plan.

Let’s review the six financial planning principles.

You received a card with these written on it. These simple, biblical principles can help us to manage our money with wisdom and faith. I know some of these may be difficult at first, but we are available to help you as you put them into practice, one step at a time.

1. Pay your tithe and offering *first*.

Put God first in your living and your giving. Give your tithe and offering from the “top” of your paycheck, and then live on whatever remains.

2. Create a budget and track your expenses.

Creating a budget is simply developing a plan in which you tell your money what you want it to do. Tracking your expenses with a budget is like getting on the scales: it allows you to see how you’re doing and motivates you to be more careful with your expenditures.

3. Simplify your lifestyle (live below your means).

Next Sunday’s sermon will be devoted to this topic because this practice is critical to the success of any plan.

4. Establish an emergency fund.

An emergency fund is an account separate from checking or long-term savings that is set aside specifically for emergencies. Some experts recommend beginning with \$1,000 and building that to three months’ worth of income. When you have this amount, you won’t need to use your credit cards anymore.

5. Pay off your credit cards, use cash/debit cards for purchases, and use credit wisely.

As you’re building your emergency fund, begin to pay off your credit card debt and start using cash or debit cards for purchases. Some experts suggest starting with the credit card that has the highest interest rate. Others suggest paying down the smallest debt first, experiencing that victory, and applying your payments from the first card to the second, and so on, creating a snowball effect to pay off the cards as soon as possible. Cut up your cards as you pay them down so that you aren’t trapped or leveraged by your future for present-day pleasure. If you must use a credit card, when traveling or making purchases online, be sure to pay off the debt monthly. If you’re unable to do this, then it’s better for you to cut up your cards and stop using them altogether.

6. Practice long-term savings and investing habits.

Saving money is the #1 wise money management principle everyone should practice. We don’t save merely for the sake of saving. There’s a word for that: hoarding. Hoarding is frowned upon in the Bible as the practice of fools and those who fail to understand the purpose of life. Saving, on the other hand, is meant to be purposeful. There are three types of savings to have: emergency savings, savings for wants and goals, and retirement savings.”¹ Saving now gives you freedom later.

We can become better if we follow these six principles. Let’s face it; the steps to managing our money better aren’t hard to understand. It’s the execution and follow-through that are difficult. We have to learn to

¹ Adam Hamilton, *Enough: Discovering Joy Through Simplicity and Generosity program workbook*, Abingdon Press, 2009

say “no” to our inner, earthly voices and “yes” to our inner, heavenly voices. Take the tools we’ve provided home and use them. We have others we can help you with. The combination of life goals and healthy financial practices tailored to your objectives will free you from being caught up in the worldly rat race. Rather than going around and around in circles, you will be free to follow Jesus on the path to joy, comfort and spiritual peace. Let’s start today.

Let us pray...

Psalm 19:7-10 (NRSV)

The law of the LORD is perfect,
reviving the soul;
the decrees of the LORD are sure,
making wise the simple;
the precepts of the LORD are right,
rejoicing the heart;
the commandment of the LORD is clear,
enlightening the eyes;
the fear of the LORD is pure,
enduring forever;
the ordinances of the LORD are true
and righteous altogether.
More to be desired are they than gold,
even much fine gold;
sweeter also than honey,
and drippings of the honeycomb.

1 Timothy 6:9-12 (NRSV)

But those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.

But as for you, man of God, shun all this; pursue righteousness, godliness, faith, love, endurance, gentleness. Fight the good fight of the faith; take hold of the eternal life, to which you were called and for which you made the good confession in the presence of many witnesses.

Proverbs 2:1-11 (NRSV) Lesson on Wisdom

My child, if you accept my words
and treasure up my commandments within you,
² making your ear attentive to wisdom
and inclining your heart to understanding;
³ if you indeed cry out for insight,
and raise your voice for understanding;
⁴ if you seek it like silver,
and search for it as for hidden treasures -
⁵ then you will understand the fear of the LORD
and find the knowledge of God.
⁶ For the LORD gives wisdom;
from his mouth come knowledge and understanding;
⁷ he stores up sound wisdom for the upright;
he is a shield to those who walk blamelessly,
⁸ guarding the paths of justice
and preserving the way of his faithful ones.
⁹ Then you will understand righteousness and justice
and equity, every good path;
¹⁰ for wisdom will come into your heart,
and knowledge will be pleasant to your soul;
¹¹ prudence will watch over you;
and understanding will guard you.

James 3:13-17 (NRSV) Two Kinds of Wisdom

¹³ Who is wise and understanding among you? Show by your good life that your works are done with gentleness born of wisdom. ¹⁴ But if you have bitter envy and selfish ambition in your hearts, do not be boastful and false to the truth. ¹⁵ Such wisdom does not come down from above, but is earthly, unspiritual, devilish. ¹⁶ For where there is envy and selfish ambition, there will also be disorder and wickedness of every kind. ¹⁷ But the wisdom from above is first pure, then peaceable, gentle, willing to yield, full of mercy and good fruits, without a trace of partiality or hypocrisy. ¹⁸ And a harvest of righteousness is sown in peace for those who make peace.