**Christianity and Finances**

First: Some comments about going home for Christmas break:

To quote from Charles Dickens: It was the best of times; It was the worst of times

(A Tale of Two Cities)

The Holidays are both the best and the worst for us spiritually.

The best of times:

We need a rest!

We need a change of pace!

We need family time!

When you go home, rest! Catch up on sleep! Enjoy time with family and with friends you have not seen for a while.

I even have a somewhat out-of-context scripture. Psalm 127:1-2

But… The worst of times:

Experience tells me that the needed vacation can be for many of us a spiritual vacation. We have no spiritual vacations.

I have a scripture for that! Hebrews 4:8-11 Anyone who enters God’s rest also rests from their works, just as God did from his. Let us, therefore, make every effort to enter that rest…

Isaiah 62:6-7 You who call upon the Lord gives yourselves no rest, and give him no rest until he establishes Jerusalem and makes her the praise of the earth.

Concerns:

1. When we go home, we tend to revert to our old, immature ways.

Letting mom serve us. Being generally selfish.

Fighting with siblings.

Solution: continue to be a Christian while at home. Guard you Christian witness. Be the light of the world.

2. When we go home, we tend to become spiritually lazy—to take a spiritual vacation.

We skip quiet times. We pray just a few seconds.

Solution: Continue your quiet times, even if it appears weird to your family. Consider the example of Daniel who continued to pray 3 times/day.

Also, consider taking 1-2 days to take it even deeper than normal in your relationship with God.

3. When we go home, we tend to become disconnected from the Body of Christ.

You may not have those weekly discipleship times the next 3-4 weeks, but stay in the habit of daily or nearly daily contact.

Go to church on 12/24 and 12/31, either with your family or with an ICOC church.

Now: Christianity and Finances

Our previous classes:

Self-control

Knowledge/Love God with all your mind

Student Disciples

Integrity

Tonight: Christianity and Finances.

There are a zillion financial self-help books, seminars, etc. out there. Guess what the best book on financial advice in the world is…

Romans 13:8 Let no debt remain outstanding…

Avoid credit card debt like a plague!!!! Start with a debit card, but when you are ready, switch over to a credit card.

Do NOT borrow (or loan) money from brothers and sisters!!!!!!!!

Example of my son and a car loan…

Proverbs 13:11 Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

Be very skeptical of those who promise quick cash or easy money. Be EXTREMELY careful about gambling/investing. Avoid all-commission jobs. Get lots of advice from the experienced.

Grow your money. Begin saving little by little. Show GREAT SELF-CONTROL about this.

To do this you MUST control your spending. Eating out, the latest gadgets, etc.

As a ministry, we go out—probably too often. If you have zero money, either eat nothing or consider staying home. Those with money—make a habit of choosing low-cost activities. Generally avoid letting people pay for you more than you do in reverse.

Work toward a career from which you can reasonably expect to have a decent income. 2 Thess 3:10 “The one who is unwilling to work shall not eat.”

Be cautious about careers which produce a ton of money, but… 1 Tim 6:10

And 1 Tim 6:6-10 v. 6 Godliness with contentment is great gain.

v. 9 Those who want to get rich. And

The love of money is the root of every kind of evil.

Luke 16:1-9 Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

Create a life-financial-plan with the kingdom of God in mind.

Example of Jan and me… We created financial security so that we could serve God more, not less!!!!

1 Cor 4:2 Those who have been given a trust must prove faithful.

Begin right now to be a generous giver to the work of the local church.

2 Cor 9:6-11.