Strapped
Week 1: Heart
Luke 18:18-25

Amber and I celebrated our 20th anniversary last Wednesday. And, when you get married to someone, you know a lot about them, but there are always a few surprises along the way. When we got married, Amber knew I wasn't great with money. I was really good at spending it, but really bad at everything else.

So, when we got married, Amber knew she was inheriting some of my debt. *It was part of the package!* What she didn't know was exactly how bad my spending habits were and that my debt also came with a side of low credit score! But, she quickly found out and some of our first arguments as newlyweds were about my spending habits and use of credit cards. I have this keen ability to justify any purchase I want to make and it was stressing her out!

But she stuck by my side, and after a few years, we started getting our financial feet underneath us, but we weren't making the best choices with our money. We bought a small house well within our budget…which was wise…but then we went out and bought two brand new vehicles. By that, I mean we financed nearly 100% of both of them because it was pre-2008 and banks were like, "Sure! You want money, we'll give you money!"

We continued to use our credit cards WAY too much. Add to that our student loans that we were paying back…and even though we were both gainfully employed, we found ourselves strapped for cash.

I imagine most of us, at one point or another, have found ourselves in that place. Our pockets are empty and our bank accounts are running on fumes. Most of us know what it's like to be strapped and barely scraping by. For many people this is a day to day reality. Studies show that 3 out of every 5 Americans live paycheck to paycheck. If you've been there, or you're there right now, you know that being strapped affects more than just your finances; it can absolutely consume your heart and your mind.

But, what I've found is that money can consume you, no matter how much of it or how little of it you have. I know people who are strapped for cash, but I also know a lot of people who are strapped ***by*** cash. The truth is, Whether you have a little or you have a lot, your heart can be strapped to your finances.

Money can consume you, no matter how little or how much you have. It fights for your affection. It follows you around everywhere you go; it's always on your mind. It creates a fear that you'll never have enough. The pursuit of it drives you, but it also drives a wedge between you and the things that matter most in your life.

I think that's the story of the man in our text today. If you have a Bible or a Bible app you like to use, turn with me to Luke 18.

We're starting a new series today called Strapped. And, while this is a series about money, you can put your guard down because we're not going to ask for anything ***from*** you. We're talking about money this month because want something ***for*** you. Over the next few weeks, we're going to see how we can unstrap our hearts from our money and find freedom from financial worries and stress that I think we all desire. Freedom that Jesus wants us to experience.

Jesus talked a lot about money throughout his ministry, and not because he wanted any of it. He talked about money so much because he knew that nothing in this world competes for your heart and affection, or causes you to fret and fear, more than money. He also knows that nothing can free you from financial stress like following God's principles for managing your money.

And so, over the next few weeks, we're going to look at four key elements of financial confidence that our friend, Ron Blue, laid out. We'll get a chance to hear from Ron at the end of the month. We're going to see how our financial heart, health, habits, and hope come together to unstrap our hearts from financial stress.

Today, we're starting where Jesus starts when it comes to our money; by looking at our Heart. Because, when it comes down to it, money truly is a matter of the heart more than anything else. I think Jesus makes this pretty clear in our text today. If you're familiar with Scripture, you probably know the story of the Rich Young Ruler. It's found in 3 of the 4 Gospel accounts, which means it's an important one for us to know. And it starts with this young man coming to Jesus with a question that I think we all ask from time to time. Look at it with me. Luke 18, starting in verse 18…(READ vs. 18-19)

A couple of things here. First, he asks the question, "What must I do to inherit eternal life?" What good deeds will secure my place in Heaven? He wanted to make sure that he left no good deed undone in his pursuit of eternal life.

And, did you notice how he referred to Jesus? He called him a "good teacher." That wasn't a common phrase, which is why Jesus commented on it. And, I think this young man knew exactly what he was doing. He was making a profound statement about who he believed Jesus to be. By calling Jesus good, knowing that God alone is good, he's making a statement of faith that Jesus is Lord. And, I imagine in his mind, he's probably thinking, "If anyone can tell me how to find eternal life, and what to do to get it, it's the creator of life and eternity!"

But, his question reveals an error in his thinking. It presumes that we ***can*** do enough and be good enough to earn our own salvation. Still, Jesus meets him where he is and answers him in verse 20…(READ vs. 20-21)

Jesus jumps to the 10 commandments, but notice that he skips right past the first few about loving God and worshiping him alone. Instead, he goes right to the moral law. Things like don't murder, don't lie, don't steal, don't commit adultery. And the guy's like, "I'm good!"

Why does Jesus start there? Why doesn't he correct this guy's thinking error and teach him that eternity is not found in the good things we do or the bad things we avoid, but in the grace of God alone?

Here's what I think…you can keep all of these commandments without loving God. I know a lot of people who aren't followers of Jesus, but live good, moral, upright lives. They're well respected in the community, they're generous, they're kinder than some Christians I've encountered. You probably know people like that, too. You don't need Jesus to be good and there are a lot of people who are really good at keeping the second half of the 10 commandments, they just don't have any room in their heart for Jesus.

The Gospel, though, is a matter of the affections of our hearts, not just outward religious activity or good, moral living. Jesus didn't come to make bad things good; he came to make dead things live. Apart from Christ, we are dead in our transgressions and sins. Jesus came to bring us new life and back into a right relationship with the Father. He came to bring freedom to those of us caught in bondage to our sin.

I think that's what's going on with this young man. He's doing all the right things, but his heart is strapped by something else. And, in his wisdom, Jesus is able to diagnose the ailment in his soul and then, like a skilled surgeon, he cuts right to the heart of the matter in this young man's heart…(READ vs. 22-23)

Mark's Gospel says that Jesus looked at him and loved him. Jesus had compassion for this young man, not judgment, because he knew his great wealth had a tight hold on his heart and nothing else would ever be allowed in as long as it maintains its grip. And, I find it interesting that this is the only person Jesus asks to do this.

In other words, selling everything and giving it to the poor is not a universal requirement for following Jesus. But, I think there is a universal principle here for all of us when it comes to our finances and our heart…When we loosen the grip on our money, our money loosens its grip on us.

In the case of this rich, young ruler, the grip was so tight that Jesus' prescription was more than he'd ask from anyone else. Extreme circumstances called for extreme measures. But, for all of us who desire to follow Jesus, his instruction to us is to hold onto our stuff loosely so that our stuff doesn't hold onto our hearts.

This man's wealth was a rival to the kind of wholehearted devotion the Gospel calls us to. Jesus says elsewhere that we cannot serve both God and money. There's not enough room in our hearts for both to sit on the throne. The truth is, Money has a way of strapping our hearts and squeezing everything else out. The love and pursuit and fear of money can be all consuming and it doesn't leave room for anything else. Which is why Jesus says in verse 24…(READ vs. 24-25)

Jesus uses hyperbole to make his point. When something else sits on the throne of your heart, whether it's good deeds, a relationship, money…when something else sits on that throne, there's no room left for Him. And HE is the only way to find the eternal life this young man desires. That we all desire. Which is why I believe this text is not about money…it's about your heart and what it's holding onto…and Jesus cares A LOT about that.

So, how can we unstrap our hearts from the control of money? We're going to talk about that over the next few weeks, but as we wrap up this morning, I want to mention four heart-perspectives we can adopt that will help us find the financial freedom we desire. And the first one is this: Stewardship. Stewardship says, "God owns it all and I am a manager of His resources."

Stewards are people who care for the belongings of others. They manage the resources that someone else owns. Psalm 24:1 says, "The earth is the Lord's, and everything in it." God owns it all, we are just stewards who manage it for him. Who manage what he has entrusted to us; whether it's a little, or a lot.

And when we see ourselves in this way, we hold onto things loosely and use them the way he wants them used, since ultimately, it all belongs to him anyway. He's just entrusted his resources to us for a little while. It's why one of our values as a church is We live like God owns everything. We want to be good stewards of His resources and use them the way He wants them to be used.

The second heart-perspective we must adopt if we want to live with financial freedom is Faith. Implementing faith into our finances means regularly asking, "God, what would you have me do in this financial situation?" That's step 1. Step 2 is then following through with it!

The young man in our text KNEW what God wanted him to do with his money, but he lacked the faith to follow through with it. Bringing faith into our finances means we bring God into our decision making process on how we use our money.

I've been preparing for this series for a couple of months now, and I don't think it's by accident that there's been an increased temptation in my own heart to buy stuff. I've realized, if our checkbook reveals the priorities of our heart…that what we spend our money on points to what we value and hold dear…if our checkbook reveals the priority of our heart, then our Amazon search history reveals its desires. Our Google search history probably does, too!

I've had to check my own heart several times recently and ask, "Why am I desiring this so much? Am I trying to fill some hole with this purchase? Is this something that God would want me to spend his resources on? If I say 'yes' to this, what am I saying 'no' to down the road?" All of this comes down to a faith issue for me and if I'm really satisfied in the Lord with what I have, or if I feel like I need something else.

Seeking God's direction in your finances requires a third thing, which is Wisdom. Faith and wisdom go hand in hand. It's two sides of the same coin. Faith helps you respond to God's leading about your money; wisdom helps you confidently walk in what God says about it in His Word.

Scripture is full of wisdom about money, and we're going to look at some of that wisdom in the coming weeks. I think it's by grace that God says so much about this topic because, again, he knows there's nothing that consumes our hearts more than our finances.

So He gives us plenty of wisdom in his Word, but he also gives us wisdom in the moment that we need it. James 1:5 says, "If any of you lacks wisdom…if you're not sure what to do…ask God, who gives generously to all without finding fault, and it will be given to you." I've found this to be true in everything in life, including how to handle my finances.

As we adopt the heart-perspectives of stewardship, faith, and wisdom, then what I've found in my own life is the natural by-product is Contentment. The world tells us that we need more and newer and bigger and better to feel successful or secure or significant. But I'm telling you, that lie only straps our hearts more, squeezing out the financial freedom God desires for us.

The author of Hebrews gives us a straightforward antidote to that kind of materialism and paints a picture of how stewardship unstraps our hearts from our money. Hebrews 13:5 says…(READ Heb. 13:5)

God knows what you need and He invites you to trust in Him to provide all those things. To rest in Him, knowing He is your good Father who loves you. Who will never leave you or let you down.

Whether you have a little, or you have a lot, practicing stewardship, faith, wisdom, and contentment with your money has the power to unstrap your heart from your finances and will prepare you for any financial decision, or storm, or blessing that comes your way. You'll be able to make financial decisions without fear and with a greater sense of freedom and confidence.

That's what God desires FOR you. He wants to unstrap your heart from anything that keeps you living in fear and worry. Most of all, he wants to unstrap your heart from the sin and brokenness that keeps you from Him, which is why He sent Jesus.

Let's remember him, and respond to his leading now.