Strapped
Week 2: Health
Philippians 4:10-13

Last week, I shared how early in our marriage, Amber and I found ourselves strapped. We were drowning in debt; spending way too much money. It was becoming this constant source of stress in our lives and in our marriage. We finally got to the point where we're like, "We've got to do something because we can't go on living like this."

About that time, our church offered a Financial Peace University class and the staff team was highly encouraged to go through it. So, on the night of our 7th anniversary, January 4th, 2010, we walked into our first night of FPU. I told the guy leading it, "Man, I can think of a lot of other places I'd rather be right now!" And, I'll never forget, Bill Anderson, who was a little older and a lot wiser than us…knew some of our financial struggles…Bill said, "Shawn, this might be the best anniversary you all ever have!"

For the next 13 weeks, we went through a financial triage to stop the bleeding, and we actually took some steps in the right direction. But the real work started when the class was over. And, the biggest adjustment ***I had to make*** is the topic we're looking at today. For me, it came down to learning how to be content with what I have and using it wisely. If you have a Bible, or a Bible app you like to use, turn with me to our text today. Philippians 4:10 (show navigation).

Our passage today ends with a verse that, even if you're new to faith, or church, or even the Bible, you've probably heard it, or seen it, somewhere before. It's a familiar verse, but the path to it, and even the meaning of it, might be different than what most of us think.

We're in week 2 of our series called *Strapped*. And, even though this is a series about money, we're not going through it because we want any of it ***from*** you. We're doing this series because we want something ***for*** you.

Last week, we saw that money truly is a matter of the heart. That, whether you have a little or you have a lot, whether you're strapped ***for*** cash or strapped ***by*** cash, your heart can be consumed by your finances. Money can consume you, no matter how little or how much of it you have. It fights for your affection. It follows you around everywhere you go; it's always on your mind. It creates fear and worry that you'll never have enough. The pursuit of it drives you, but it can also drive a wedge between you and the things and people that matter most in your life.

Money has a way of strapping our hearts and squeezing everything else out. And God wants so much more for you than that. God wants you to be free from anything that causes your heart to worry or fear or fret. He wants to free you from concerns that consume you and keep you up at night. And, He knows that at the top of that list is money, which is why He gives us so much wisdom in His Word for how to take control of our money so our money doesn't take control of us.

In this series, we're exploring the four H's of financial wisdom laid out in Scripture and compiled by our friend, Ron Blue: Heart, Habits, Hope, and today, we're looking at Health. And, here's our bottom line. If you don't hear anything else today, please hear this: Financial health starts with contentment.

And, you might be like, "No, financial health starts with more money!" But, the truth is, financial health starts with coming to a place of happiness and satisfaction with what you have. That's contentment. And, according to our text today, this type of mindset is something we have to learn. Look at it with me. Philippians 4, starting in verse 10…(READ vs. 10)

Let's get some context here so we know what's going on. This church in Philippi had been a supporter of Paul's ministry for a long time. They had provided for him over the years so he could preach the Gospel and start new churches across the region. But, for whatever reason, it had been a while since their last gift. But now, they had renewed their support. Their Venmo account went back online and they started giving to his ministry again.

And that word "renewed" that Paul uses is an interesting choice of words. In Greek, it's the image of perennial flowers blossoming again. Paul's saying, "your concern for me has blossomed again, and it's beautiful!" He says in verse 18 that their gift was a fragrant offering. And, there's good reason for their concern for Paul to be renewed. He went through a shipwreck and almost lost his life. He's now in a Roman prison awaiting a trial that, no doubt, would be costly.

But, Paul uses this situation to teach them, and us, what he's learned about financial health. Verse 11…(READ vs. 11-13)

What is the "this" in this passage? It's being content no matter how little or how much he has. And twice, Paul says he had to ***learn*** how to do this. It didn't come naturally to him, just like it doesn't come naturally to us. It's a learned mindset.

Whatever his circumstances…whether it's to be in need or to have plenty…Paul learned how to be content, and it came down to finding his strength in Christ alone. Jesus is sufficient no matter what we go through. He is enough and He is our strength.

And, if we rely on Christ's strength in all things, then we're not going to look to anything or anyone else to provide what only he can. We're not going to look to our finances to bring us peace and security, or give us hope for tomorrow, because only Christ can do that. So, whether we have a little or we have a lot, it doesn't matter because if we have Christ, who gives us strength in any circumstance, then we have all we need.

So, Paul's joy and contentment comes from something much deeper and more meaningful than his poverty or his prosperity. His contentment was found in a relationship with Jesus that gave him strength to go through whatever came his way. So, Paul didn't get consumed by the economic waves that sometimes toss us around and leave us feeling battered and bruised, gasping for air. He had learned to be content with what he had, which again, is why I believe that Financial health starts with contentment.

So, how can we learn to be content with what we have? I want to share a tool that Ron Blue developed that I think might be really helpful as you put this principle into action. It is a Financial Pie Chart…(show image and leave up while I explain the 5 pieces)

As you can see, right there in the middle is the key to having the right heart when it comes to our money. It's believing that God owns it all and we are just stewards of what he has entrusted to us. So, if your heart's desire is to use God's money God's ways, then everything else in your financial life will fall into the right place. All the pieces of this pie will be exactly where they need to be.

And, when it comes to how we spend our money, there are only 5 ways we can do it. 5 ways we can slice the pie. And, because He loves us, God's Word speaks to each of them.

We can use our money to live. It's a tool to provide things we need like food and shelter and clothing, but money is also a tool for the fun stuff in life, too. Things like eating out with friends, going shopping, vacations. We use our money to live.

The second thing we can use our money for is to give. We can open up our hands to release God's resources for the good of others, like the church in Philippi did for the Apostle Paul. And, here's the truth…nothing has the power to break money's control over you faster than generosity. If money has a hold of your heart, loosen up your grip on money and practice generosity. It's amazing the true happiness and satisfaction you'll feel we you use your financial blessing to be a blessing to others!

Martin Luther King, Jr., whose life and contribution to the civil rights movement we celebrate this weekend, captured this relationship between contentment and generosity. He said, "Those who are not looking for happiness are the most likely to find it, because those who are searching forget that the surest way to be happy is to seek the happiness of others."

(Go back to pie chart image)

The pursuit of happiness is often times very self-centered. That's true with our money, too. But, if you want to find true happiness and contentment in your life and your finances, learn how to give both of them away for the happiness of others.

The third way we can use our money is to pay off the debt that we owe. Debt puts limits on both our present and future opportunities. It takes away our freedom to do what we want with our money because it essentially belongs to someone else. And so, the sooner we're able to get rid of our debt, or make that piece of our pie smaller, the sooner we'll be able to experience financial freedom.

The fourth way is another owe, but you can't get rid of this one, at least not legally! Taxes are unavoidable, and God's Word teaches us to pay our taxes with gratitude because they reflect God's provision for us.

And finally, we can use our money to grow our financial security and make an investment in our future. We can use it to save and invest and then sit back and watch the miracle of compound interest take effect!

Now, a couple of things about this as we wrap up. First, while you may wish for a bigger pie (because who doesn't want more pie!), Contentment means eating the pie in front of you! Contentment is learning how to use what you have the most faithful way you can, and not being consumed by the size of someone else's pie.

And, here's what I've learned in my own life. If you're not content with what you currently have, you won't be content when you have more, or newer, or better. If you're not content in your apartment, and able to find happiness and satisfaction in your life there, then you won't be content in a house. You might ***feel content*** for a little while, but eventually the reason behind your discontentment in life will find out where you moved. It will get your new address and come looking for you…and you'll be right back where you were, just in a new location, with maybe a little more debt.

If you're not content with your life in the car that you're currently driving, you're not going to find what you're looking for in a new car. Maybe for a moment as you drive it off the lot, but eventually, the shine will wear off, and reality will catch up to you.

Now, hear me, I'm not saying you shouldn't desire a house or get a new car, or take that vacation, or seek that promotion or raise. There's nothing wrong with these things. They're just not where true contentment or happiness is found. A bigger pie will never satisfy your ferocious appetite for more because that is a hole that only God can fill. So, being content means learning to eat the pie in front of you and being faithful in how you use what you have.

The second thing is this: There are no independent financial decisions. When you choose to spend your money in one piece of the pie, it takes away from the others. If you slice one piece a little larger, it means the other pieces are going to be a little smaller.

It's opportunity cost. Saying "yes" to one thing means saying "no" to something else. The key to financial health is learning how to choose the better "yes!"

A while back, Amber and I had a financial decision to make. And, we could have pulled the trigger on it and been fine, but it would have taken from other pieces of the pie that we really value. So, as we evaluated the decision, we sat down and named what we'd be saying "no" to if we said "yes" to this. What the true cost of this decision would be, and we realized, "Man, we don't want to say 'no' to those things" so we didn't do it.

Knowing there's no such thing as an independent financial decision helps you evaluate your priorities and make value-based decisions instead of emotionally-driven ones. We've certainly found that to be true in our lives.

I'll close with this. Ron Blue writes, "Every spending decision is a spiritual decision." In other words, how you choose to slice your financial pie reveals something about your heart. What you desire, what you put your trust in, even what you're afraid of. And that's true with any piece of the pie.

I know people who slice the "Live" piece a lot larger than the other ones because they're afraid of missing out on something, or they're trying to fill a void in their life. But then they can't pay their bills, or give like they want to, or they live constantly feeling strapped ***for*** money or ***by*** money. That reveals something about their heart.

But, the same is true for the person who obsessively puts money away to grow it. And while it's certainly wise to save, even Biblical, their savings habit betrays the fear in their heart that they won't have enough or they need more to feel secure.

Every spending decision is a spiritual decision. As stewards of His money, we surrender all of our resources to God's direction, knowing that he's just as interested in how we spend our money as He is in how we give it or grow it.

And so, as you think about your finances, are you content with the pie you have, or are you consumed by wanting more? Is there a slice that reveals a desire in your heart that only God can fill?

Whether in plenty or in want, may our hearts learn how to be content in Christ, and may we be able to say with Paul, "I can do all this through Him who gives me strength."