

I invite you to look at some pictures and think about your relationship with money. [5 Slides and silence] How we think about money is one of the most important decisions we will ever make. That's because our money mindset determines the course our life takes- for good or for evil. Let's face it. When our thinking about money isn't right, we become negative and this devastates- **yes, it devastates and destroys**- our relationships with people.

[Slide- "Your New Money Minset"] We **all** need a **new** money mindset. That's why this Sunday we begin a three-week emphasis called, **Your New Money Mindset**. The key word is "mindset." That's because behavior always follows belief. I'll repeat that. **Behavior always follows belief**. Behavior of any kind always follows a belief system. To change the way we **use** money we need to change the way we **think** about money. [Slide on glacier]

[Slide] This week God's Word will move us toward having a **Satisfied Mindset**. Next week toward a **Steward's Mindset** and two weeks from today God will move us closer to having a **Servant's Mindset**. Get it? Satisfied, Steward's and Servant's. Let's get started with today's goal-moving towards a satisfied money mindset. That can be hard, can't it? Being satisfied with the amount of money I have can be really, really hard!

[Slide- "Stingy"] In fact instead of being satisfied, many of us are **stingy**. A stingy money mindset looks at our money and says, "Mine! It's mine! Get your hands off of it. It's **all** mine!"

[Slide] "The world of the generous gets larger and larger, and the world of the **stingy** gets smaller and smaller" (Prov. 11:24). When we act with generosity, our lives expand. When we become stingy, our lives contract. If you have a stingy money mindset you think you're being prudent and safe and discerning and wise but being stingy is sucking all the joy out of your life. It's also sucking all the joy out of the **people** in your life. Your world is getting smaller and smaller.

[Slide] There's a website called globalrichlist.com. You type in your yearly income and compare it to those around the world. The results may surprise you. If you make \$50,000 a year, you're in the top 3% of the world. This means that 97% of the world makes less than \$50,000 a year. Most of us are rich-super rich! So why are we so stingy?

[Slide- "Scarcity"] There's another financial mindset called **scarcity**. If stingy cries out, "Mine," a scarcity money mindset cries out, "More!" If you're driven by scarcity, then you feel you never have enough. If you have a scarcity

money mindset you're controlled by consumerism. Consumerism? Consumerism is the desire to acquire more when you already have more than enough.

[Slide] "Take care! Protect yourself against the least bit of greed. Life is not defined by what you have, even when you have a lot." (Luke 12:15)

[Slide with \$100 bills] In a building at Boston College sits 500 pages of responses from 165 households- the results of a study that surveyed people with assets of at least \$25 million. Each of the respondents was approaching what we might call "complete financial security"- you think? The *Atlantic* magazine wrote, "The survey's respondents are wealthy enough to ensure that in any catastrophe short of Armageddon, they will still be dining on Chateaubriand while the rest of us are spit-roasting rats over trash-can fires."

And here's what astonishes me- the vast majority of these people have a scarcity money mindset! On average, respondents felt they needed more money to achieve financial security. How much more money, on average? 5 million dollars more!

Do you see what a messed-up money mindset is doing to us? It's destroying us!

[Slide- "satisfied"] God offers a **satisfied** money mindset. People with a satisfied money mindset know two things. First, they know that more money doesn't solve every problem. I'll say it again. **More money doesn't solve every problem.** More money solves a lot problems, no doubt! But more money doesn't solve every problem.

Second, people with a satisfied money mindset don't believe that more money means more satisfaction. They know that you can have a boatload of cash and still be stingy, "Mine!" They know that you can have a boatload of cash and be driven by scarcity, "More!" Satisfied people know that the amount isn't the main thing. They know that mindset is the main thing! The **amount** isn't the main thing. **Mindset** is the main thing! So how can we develop a satisfied money mindset?

[Slide] **Give generously.** A recent survey of 30,000 American households found that those who gave generously to churches were 43% more likely than non-generous givers to say they were "very happy."

[Slide] Jesus says as much. "It is more **blessed** to give than to receive" (Acts 20:35). Blessed doesn't mean we have angels' wings and fly around in a heavenly state. Blessed means we're happy, full of delight and joy and life.

Do you want to be happy? Then realize that God made us for generosity. God wired us to use our money for something far more significant than just

ourselves. God created us to make a difference in the world with our money. And the closer we get to God's design the happier we are.

Maybe you've made some bad financial decisions in the past, but don't let that lead you to make another bad financial decision-the decision to ignore God's Word as it relates to generosity. The decision that says, "Jesus doesn't know what He's talking about." If we wait until we feel that we have enough money to be generous, we will never be generous!

[Slide- Jesus on the cross] God doesn't just **tell** us to give generously. God **empowers** us to give generously. God is the great giver! John 1:12, "God **gave** us the authority to become children of God." That happens when we are baptized into Christ. We're connected with Him and are **given** all the gifts He came to win for us through the perfect life He lived to God, His sacrificial death on our behalf to take away our sins, and by His glorious resurrection, which opens up to us the way of everlasting life. Galatians 1:4 tells us clearly, "The Lord Jesus Christ **gave** himself for our sins to rescue us from the present evil age," an age driven by "Mine" and "More". "God so loved the world that he **gave...**" John 3:16 says. Christ empowers us to give generously!

[Slides] **Save wisely.** There's a huge difference between not worrying about money and not caring about money. **Worry. No! Care. Yes!** Many people can't give generously because they spend every dime they earn. "When you grab all you can get, this is what happens: the more you get the less you are." (Proverbs 1:19) "Careful planning puts you ahead in the long run; hurry and scurry puts you further behind." (Proverbs 21:5) We develop a satisfied money mindset when we give generously and the way we do that is to save wisely.

[Slides] We also develop a satisfied money mindset when we **live appropriately**. "Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you, never will I forsake you'" (Hebrews 13:5). **Never.** What does it look like to live appropriately? It means that I'm content because of Jesus. Jesus gives me worth; Jesus gives me value. Jesus will never, never, never, never, never leave me- come hell and all the high water!

Most of us ask, "How much should I give?" This isn't the best question. When I live appropriately, I ask the best question, "How much should I keep?" That's it, "How much should I keep?" I keep enough to be financially healthy. What do I do with the rest? I use it to advance God's kingdom at our church.

[Slide] The choice is up to us. "Whoever loves money never has money enough; whoever loves wealth is **never satisfied**." (Eccl 5:10) We can choose a

stingy money mindset (“Mine!”) or a scarcity money mindset (“More!”). But these are dead ends, absolute dead ends!

Is there a better way? You bet there is! “My people shall ***be satisfied*** with my goodness, declares the LORD” (Jeremiah 31:14). God’s goodness in Jesus moves us from stingy and scarcity to what? You know. ***Satisfied***. Amen.

(Slide- Your New Money Mindset)