

How to Not be Broke

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Ecclesiastes 5:18-19

18 Behold *that* which I have seen: *it is* good and comely *for one* to eat and to drink, and to enjoy the good of all his labor that he taketh under the sun all the days of his life, which God giveth him: for it *is* his portion.

19 Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labor; this *is* the gift of God.

Good morning, Lighthouse; today I get to preach on one of my favorite subjects.

There is a wise old saying that goes like this: “If it ain’t broke, don’t fix it.”

Well, the fact is that too many of God’s people are broke, so please... let’s fix it!

What kind of testimony for the Lord do we have when we praise Jesus and brag on what a great God we serve while we barely survive; our credit scores are in the tank and we are not properly providing for ourselves and our families?

One night about 37 years ago, an unbeliever I was trying to witness to asked me, “If this

Jesus of yours is so great, how come you can't even quit smoking?"

The truth is that if some of the people some of you are a witness to actually said what they were thinking, (and if you claim to know Christ, you are a witness whether you are telling them or not) you would likely hear, "If this Jesus of yours is so great, how come you are always broke?"

Jesus did say in

Mark 14:7 For ye have the poor with you always, ...

And the Bible does say in

Proverb 28:6 Better *is* the poor that walketh in his uprightness, than *he that is perverse in his ways, though he be rich.*

There are certainly many worse things than being poor; however, there is not a verse or a passage or a teaching in the Bible that commends Christians for being poor or that teaches that God's Children should be or stay that way.

Just the opposite is true! God wants you well provided for and has made complete provision for it in His Word.

As a Christian, your financial condition affects a lot more than your credit score: Solomon said in **Ecclesiastes 9:16** ...*Wisdom is better than*

strength: nevertheless the poor man's wisdom *is* despised, and his words are not heard.

Just for the record; that same night 37 years ago was the last time I ever smoked a cigarette because my Jesus really **is** so great!

What I am going to share with you today is **not** three simple steps that will make you rich or will get you out of debt or solve all your money problems.

The subject of “How to Not be Broke” is huge: there are more Biblical principles that apply directly to this subject than any other I can think of.

So, if you are tired of being broke, if you are tired of having your good words of truth about Jesus despised and rejected because of it; then the challenge of the day for you is to become **an action student of the Bible**.

What does that mean?

It means first of all that you must know your Bible well and absolutely trust what it says. Yes, you need to read and study it every day. Yes, reading through it systematically is invaluable; what you will gain is priceless.

More than that, you must act on it.

James 1:22 But be ye doers of the word, and not hearers only, deceiving your own selves.

Every time you discover a principle of wisdom that you lack, you need to make that principle part of your life that very day. What I have for you today is a general plan that will get you on the right road.

This is not a quick fix; this is not three easy payments of \$19.95; there are situations; there are exceptions; there are certain things that God may be doing or teaching you that may cause finances to be withheld for a time even if you are doing many of the right things.

For example, I know that God has withheld financial blessing from us on occasion so that I couldn't help my children avoid some of the hard financial lessons God was trying to teach them.

Today's message is not about tithing or giving. Without reservation, I teach every believer under the sound of my voice to tithe faithfully and to give generously just like the Bible teaches; as Lisa and I do so ourselves.

For you to be richly blessed and highly favored of God and be unwilling to honor Him with it would be pretty sad indeed.

Today's message is about having something substantial to honor the Lord and minister to others with.

The universe operates according to laws; the law of gravity is not Isaac Newton's law, it's God's Law.

The financial universe operates according to laws as well.

So, if you are ready, here we go with step number one of "How to Not be Broke:"

I. Establish proper priorities. Money is not the priority; becoming what God designed and created you to be is!

A. About riches.

1. **Proverb 23:4** Labor not to be rich: cease from thine own wisdom.

2. **Ecclesiastes 5:10-12**

10 He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this *is* also vanity.

11 When goods increase, they are increased that eat them: and what good *is there* to the owners thereof, saving the beholding *of them* with their eyes?

12 The sleep of a laboring man *is* sweet, whether he eat little or much: but the abundance of the rich will not suffer him to sleep.

3. **Proverb 30:8-9**

8 Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me:

9 Lest I be full, and deny *thee*, and say, Who *is* the LORD? or lest I be poor, and steal, and take the name of my God *in vain*.

4. Yes, it means quit buying those stupid lottery tickets which - if God did let you win - would destroy you.

5. There is a giant category called 'very well taken care of' lying right there in the middle between poverty and riches.

6. There is also a need and a place for certain rare and special very rich believers who can and will use what they have for the glory of God; it was one of those who provided the tomb for our Lord.

7. Your financial priorities cannot be about the money; the money is the 'least' part of the priorities. Jesus said:

Luke 16:10-11

10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

11 If therefore ye have not been faithful in the unrighteous mammon [money], who will commit to your trust the true *riches*?

B. About responsibility.

1. Men, much of what God says about financial responsibility is directed straight at you.

2. **1 Timothy 5:8** But if any provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel.

3. God has placed you men as the head of your home and requires your wife and children to be subject to you.

4. God has also placed us in leadership over His Church.

5. With that authority also comes responsibility.

6. Your wife is given to be a help to you in whatever way is needful, but it is your responsibility to see to the provision of your home, not hers.

7. Did you hear what that scripture said?

8. Just because you are busy doesn't mean you are responsible; you have to be busy about what gets the job done for your family.

C. About reputation.

1. **Proverb 22:1** A good name is rather to be chosen than great riches, and loving favor rather than silver and gold.

2. What kind of reputation do you have at your bank?

3. What kind of reputation do you have with those to whom you pay 'the bills'?

4. What kind of reputation do you have with those over you at your work?

5. God requires your Pastor to have a good reputation:

1 Timothy 3:7 Moreover he must have a good report of them which are without; lest he fall into reproach and the snare of the devil.

6. Do you honestly think he requires something less of you?

Once you get your priorities right, then it's time to:

II. Prepare for success.

A. There may be some personal habits and traits that need to change.

1. If you are not well paid and in high demand in your field; it could be that you are lazy.

2. **Proverb 26:14** *As the door turneth upon his hinges, so doth the slothful upon his bed.* How are you with the snooze button?

3. Proverb 24:30-31

30 I went by the field of the slothful, and by the vineyard of the man void of understanding;

31 And, lo, it was all grown over with thorns, and nettles had covered the face thereof, and

the stone wall thereof was broken down. What does your yard look like?

4. **Proverb 12:27** The slothful *man* roasteth not that which he took in hunting; but the substance of a diligent man *is* precious. Do you take care of what God gives you?

5. **Proverb 22:13** The slothful *man* saith, *There is a lion without, I shall be slain in the streets.* Are excuses to not go to work easy for you?

B. There are some practical things that need to change.

1. Get up early.

Proverb 24:33-34

33 Yet a little sleep, a little slumber, a little folding of the hands to sleep:

34 So shall thy poverty come as one that travelth; and thy want as an armed man.

2. Get a jump on the day; you don't know what God has for you and you won't if you don't get up and get out there.

a. Being out of work is not a reason to sleep in; you need more than ever to get up early and spend a full day finding a job.

b. **Luke 11:9** And I say unto you, Ask, and it shall be given you; seek, and ye shall find; knock, and it shall be opened unto you.

c. Spend a full 8-10 hour day every day doing this and see how long you remain unemployed.

d. Our government with their free cell phones and perpetual extensions of unemployment benefits is destroying our nation.

3. Don't be late.

Colossians 4:5 Walk in wisdom toward them that are without, redeeming the time. It's not just a matter of punctuality; if you agree to be somewhere at a certain time and you don't keep your word; it's a matter of integrity.

4. Learn how to get the job done. Employers do not pay you to be on the job and put in your time; they pay you to get the job done. You need to gain the education, the expertise and the skills to do just that; and while you are at it, you might just as well be the best!

5. Get your attitude right:

Colossians 3:22-24

22 Servants, obey in all things *your* masters according to the flesh; not with eyeservice, as menpleasers; but in singleness of heart, fearing God:

23 And whatsoever ye do, do *it* heartily, as to the Lord, and not unto men;

24 Knowing that of the Lord ye shall receive the reward of the inheritance; for ye serve the Lord Christ.

Get yourself prepared and now go out and:

III. Practice the principles.

A. Start practicing the basics.

1. **Exodus 20:9** Six days shalt thou labor, and do all thy work: You've got 5 days to work hard and make a living; one day to work for yourself doing your stuff and to rest/recreate and Sunday is the Lord's Day to be given exclusively to Him.

2. Seek out multiple sources of income.

Examples:

The Apostle Paul with tent-making and preaching;

Peter with fishing and preaching;

P-31 woman makes and sells clothing, deals in real estate and plants a vineyard.

3. Find a way to do some work with your hands.

Ephesians 4:28 Let him that stole steal no more: but rather let him labor, working with *his* hands the thing which is good, that he may have to give to him that needeth.

Proverb 12:14 A man shall be satisfied with good by the fruit of *his* mouth: and the recompense of a man's hands shall be rendered unto him.

B. Start including the details.

1. Success truly does lie in the details; here are a few important ones:

2. Control your mouth.

Ecclesiastes 5:1-3

1 Keep thy foot when thou goest to the house of God, and be more ready to hear, than to give the sacrifice of fools: for they consider not that they do evil.

2 Be not rash with thy mouth, and let not thine heart be hasty to utter *any* thing before God: for God *is* in heaven, and thou upon earth: therefore let thy words be few.

3 For a dream cometh through the multitude of business; and a fool's voice *is known* by multitude of words.

3. Proverb 17:27-28

27 He that hath knowledge spareth his words: *and* a man of understanding is of an excellent spirit.

28 Even a fool, when he holdeth his peace, is counted wise: *and* he that shutteth his lips *is esteemed* a man of understanding. What do they say; better to be quiet and be thought a fool than to open your mouth and remove all doubt.

4. Do not envy.

Psalms 37:1...Fret not thyself because of evildoers, neither be thou envious against the workers of iniquity.

5. When it comes to things and stuff; never allow yourself to want anything more than a good name.

6. This is God talking to Job:

Job 38:3 Gird up now thy loins like a man; for I will demand of thee, and answer thou me.

7. I am going to take a little theological license here and simply tell you to pull up your pants!

8. Dress to meet your responsibilities like a man and not some fad chaser that refused to grow up.

9. **1Corinthians 13:11** When I was a child, I spake as a child, I understood as a child, I thought as a child: but when I became a man, I put away childish things.

In Conclusion: I have left out today far more about this subject than I have put in and I should probably stop now while I still have somebody to preach to.

Hopefully this is enough to get you looking at the problem and excited enough to become that “action student of the Word” we talked about.

Deuteronomy 8:18 But thou shalt remember the LORD thy God: for *it is* he that giveth thee power to get wealth,...

The Lord doesn't only want to set you free from your sin; He wants to give you the best life has to offer so that you can use it for His glory!