



TIME OF GRACE®

A Fresh Start: For Your Money

Study Notes

Summary

Money is a good gift and a terrible god. When accumulating more and more becomes the center of our universe, we end up, according to Jesus, with darkness, worry, and eventual loss. But when we seek God first, satisfying our hearts with the presence and promises of God, money finds its rightful place in our lives. Our loving Father can become our true treasure, freeing us from serving money and allowing us to use it wisely.

- **Matthew 6:19:** Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal.
- **Matthew 6:20:** But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.
- **Matthew 6:21:** For where your treasure is, there your heart will be also.
- Your heart follows your _____.
- **Matthew 6:22,23:** ²² The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. ²³ But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!
- **Matthew 6:24:** No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.
- **Matthew 9:9:** As Jesus went on from there, he saw a man named Matthew sitting at the tax collector's booth. "Follow me," he told him, and Matthew got up and followed him.

Points to Ponder

1. Read Matthew 6:1-18. Underline every use of the word *reward*. Why was Jesus so repetitious about this idea with his disciples? What danger is he protecting us from today?

2. First Timothy 6:6-19 is one of the Bible's best sections on finances. Study these verses and take note of your top three insights. If possible, share them with a Christian friend.

3. How would this year look different if you stored up treasures in heaven? What would change about your financial choices? How might God change your heart if you made those changes?

Homework for Next Week

Read Colossians 3:1-4.

"Measure your wealth not by the things you have, but by the things for which you would not take money."

—Dave Ramsey, Financial Peace Revisited

Time of Grace Ministry
A Fresh Start: For Your Money
Matthew 6:19-24
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I actually did the math - do you know how much the average person on planet earth makes during a year? If you got a minimum wage job making, what, \$7.25 an hour as a Walmart greeter and you only had part-time hours and you only worked during the summer, you would earn more than the average person does on planet earth.

Is it just me or can people be a little bit weird when it comes to money? Ever notice that in our culture? Despite all the affluence and all the first century kind of American lifestyle, people can be a little bit off when it comes to their dollars and cents. Here's what I mean - if I read the stats and the surveys and the statistics correctly and if I've really listened well and saw the kinds of joys and struggles that we have financially, I found that four things tend to be true about us. When it comes to money, we have lots of it, we spend even more of it, we'd like to change it but we don't want to talk about it. You agree with that? Maybe not the first part but it really is true that we have lots of it.

Compare yourself to the average person in America and you might not feel like you're very rich but compare yourself to human history and to global poverty and you will realize something incredible: That we have been given a lot. I mean, you can be under the poverty line in America but that is above the richness line in many countries. I have a friend who is an immigrant from western Africa; his name is Ousman and he's from Gambia, this tiny little country. He had dinner at our house a couple of months ago and I made my daughters prepare a bunch of questions to ask Ousman about life in Gambia and one of their questions was, "Ousman, growing up, what was your favorite toy?" And his response was, "Toys?" Because apparently, to have a favorite, you need to have at least one and growing up, he didn't.

So it's true; we have lots and lots of money. What I do know though is if you and I will take honestly the teaching that Jesus had about money, two things are going to happen. First of all, it's going to mess with you and then it's going to bless you.

What we're about to study from the Bible, the teachings of Jesus, is really going to mess with you. Like Jesus has no intention of just tweaking a little bit of the way you handle finances. He wants you to take in every single verse and turn like your cultural expectations upside down. I guarantee you, if you understand him, he'll mess with you. And I guarantee if you obey him, he will bless you. I mean, Jesus came into this world to give his life for you so he must not be a taker; he must be a giver. And therefore, not just his sacrifice, but his teaching and his sermons about your finances are not about him getting something from you or filling the pockets of God; God has everything he needs. It must be to bless you in some way.

So if you're ready to get messed with and then get blessed, listen to the teaching of Jesus from Matthew six. Here's what he said in verse nineteen. He said, "Do not store up for yourselves

treasures on earth where moths and vermin destroy and where thieves break in and steal." It's like what happened in early 2018 to a couple from Colorado. This boyfriend and girlfriend decided they wanted to escape like the craziness of our culture; they wanted to like live life and just take it by the horns. So they sold everything they had; like all their possessions, their jewelry, their cars, their extra clothes. They bought a boat and they planned to live this crazy, adventuresome life on the open seas. And they did for one day. And on day two of their grand adventure - crash. Their boat hit a rock under the water that they didn't see. It busted a hole in the hull. It flooded and they had to abandon ship to save their very lives.

The story caught the national news and here's what the girlfriend said. She said, "Everything I've worked for, everything I've owned since I was a child, I brought with me. It's just floating away and there's nothing I can do." And Jesus looked down from heaven and he said, "Told you!" And he looked you in the eye and he said, "And you're next."

It might not be that sudden and it might not be that tragic but what happened to that boat will happen to all your stuff. It will get chewed up or torn up or used or lost or destroyed. You'll spend thousands of dollars building up your collectible collection and then you'll die and your kids will hire a dumpster and put it in the driveway and throw out all the stuff that you thought was a treasure and they consider trash. Stuff just doesn't last and you've experienced this, right? I mean, you buy the latest fashion and you give it, what, five? Ten years? And people are laughing at you when you walk down the street. You buy a pair of designer shoes - they're really nice; you're going to go for something quality - and then your puppy can't figure out if that's your shoe or his breakfast and then it's destroyed. You spend money on a nice truck and then you end up in the new roundabout with the new driver in the driver's ed car. You know how this goes? And he doesn't care about the make, the model, or how much you spent; stuff gets destroyed. You invest your money in the stock market, you're so close to retiring, and then the president says something or the stocks do something or the global economy - who understands it? - does something and you lose a quarter of your net worth. You can buy a fancy couch and have nice furniture and then God will bless you with a kid and that kid will take a sippy cup where the lid isn't on quite right with the cherry Hi-C in the middle and there goes the stuff. You can buy a cashmere sweater and close the door and it catches on the - you know, it doesn't matter. The brand doesn't matter; how much you spent - temporary stuff is temporary. He says, "But store up for yourselves treasures in heaven where moths and vermin do not destroy and where thieves do not break in and steal." Now those words shouldn't mess with you substantially because if you thought the problem was you shouldn't get anything for yourself; that God wants you, you know, store up treasure for the poor or store up treasure for God. The surprising thing there is he said, no, it's okay if you want something for yourself at the end of the day. In fact, he's even commanding it. He's saying store up, keep storing up something for yourself, but don't let it be some earthly treasure; store up a treasure in heaven. The place where no student driver can crash into it, no thief can take it, and no bug can destroy it.

And I want to ask, okay Jesus, but like what do you mean? How do you store up a treasure in heaven? How do you - like do I wire the angels like some money from my bank account? What

does that mean? And if you would read all the sermon that Jesus preached in Matthew five to seven, you'd get the answer. It's really, really good, it's really, really intriguing, and unfortunately, I really, really don't have a lot of time to talk about it today. Let me give you the two-minute version of what Jesus is saying here. It's something that certain Christians call rewards of grace. You ever heard that phrase before? The teaching of rewards of grace is that you can actually store up for yourself a reward in heaven; that our gracious God will look at the way you spend money. In fact, he'll look at the entire way you live your life and if you do the right thing for the right reason, God will reward you. And now we don't talk about this very often in the Christian church because we just don't want people to get confused with the fact that salvation is not something you earn or pay for; it's something you get as a gift. Alright, heaven itself is a pure gift. It's all Jesus, all the cross, all his forgiveness, all his resurrection from the dead. It's 100 percent him and not you but there's this other teaching that says when you get to heaven, as a free gift, the way you live your life will matter to God. That somehow you can store up for yourselves a treasure, some extra, I don't know, happiness; some blessing that God will give. And so Jesus said in Matthew 6 just before this - if you give to the poor and you don't do it for some earthly reward like I want people to notice me and I want everyone to see how generous I am to the poor. If you just do it quietly between you and God, your Father sees and one day in heaven he'll reward you. And if you're passionate about your faith, if you fast and you pray but you don't post a picture of yourself like, oh, I'm so tired, I haven't eaten because I'm doing this for God, because I'm praying for the - no, if it's just, if it's just you and Jesus and no one else knows, God sees and you might not get praised on this earth but in heaven, God will praise you.

And Jesus is saying here when he's talking about money, you can use money in a way that will get you lots of attention on earth. You can spend it on the clothes, the fashion, the cabin, the boat, the car, you know, whatever, remodel the kitchen. And that's fine if you want to. But all the praise you will receive for that kind of spending happens here on earth. But if you do something bigger, more selfless, if you give for God's heart to the poor, for the spread of the gospel. If you do the right thing with money for the right reason, you will not regret it. Jesus said you will be rewarded in heaven. And the person sitting next to you in church might not know because you didn't make a big deal out of it but God knows. God sees and God is so good that God rewards.

Now, I wish I had about 15 minutes to tell you practically what that could mean for you but I want to jump ahead to the next verse because what Jesus says there is the biggest way he's going to mess with us financially. Look what he says in verse twenty-one. He says, "For where your treasure is, there your heart will be also." Quick show of hands today - how many of you have ever done like a March Madness bracket that you filled out with your family or at work? I'm guessing a lot of you? Okay, now honest question - this is church so you can't lie to me - how many of you have ever put money on a bracket before? You guys did way better than the first service; they totally lied to me about that question. You ever notice what happens when you put money on something? You care about it, right? Like if you fill out the bracket and you put \$20, \$50 into the office pool and you pick teams - I mean, you've never seen the teams, you've never heard of them before, you couldn't name a single one of their players - like Appalachian State is

playing North Carolina and you pick the upset like, Appalachian isn't even a state but suddenly, like you're passionate and you're yelling at the television set and you're checking the brackets and you're looking on your phone. It's like your heart is in it and why is your heart in it? Because where your treasure is, there your heart shall be.

Or think about stocks. When you were 12 years old, did you care about the stock market? No, I didn't either. Why not? No treasure; no heart. If you're 62 and you're kind of landing the plane close to retirement, do you care about the stock market? Oh, yes, you do! You get excited or scared. You get nervous or worried or anticipatory. You are very emotional. You will make a lot of decisions and have a lot of desires and passions because you have so much treasure there and that's what Jesus is saying. Wherever you first put your money, there your heart will follow. And so God, you know, he doesn't care a ton about the bottom line dollars and cents but he does care intensely about your heart. And he knows the power of money to draw it and attract it. Pastor Michael, from our church, preached a powerful sermon a couple months ago on this very passage and I love the way he put it. He said, "Money is a magnet for your heart." Like if you care about your relationship with God, if you care what kind of heart you have beating inside of your chest, you should care very, very much about how you spend your money because as Jesus put it, where your treasure is, there your heart will be also."

So if you're taking notes, here's my one big takeaway for today: According to Jesus, your heart follows your paper trail. Wherever you spend that paper, that's the trail that your heart is guaranteed to follow. Maybe we can visualize it like this. I want you to imagine for a second that God has put a hundred dollar bill into my hand and then another and then a third, a fourth, a fifth, and he actually stacks them up 10,000 bills high. You know what 10,000 one hundred dollar bills is? A million dollars. And believe it or not, that's about how much God is going to put in your hands in your life. Do you know the average American - if they spend their whole life in this country - will make between \$1,100,000 and \$1,400,000 in their lifetime? That's a lot of paper. And Jesus' question is what trail will you create? You know, if I take all those bills and I just kind of spend them on the things of this life, my heart will slowly follow it. Whether I'm turning my back on the cross of Jesus and the love of Jesus, that paper is going to take me to something. And after a while, I might be spending that paper to such a place that I don't even know how I ended up so far from the light and the life that Jesus intended.

Or I could take that same paper and make another trail. I could spend that paper on the thing that God cares about: The spread of his name. Missions around the world. The people in need in my family. People that are struggling in my neighborhood or at my job. I could give to the poor something that God has such a passion about. And that paper will actually like make a trail of light to the things that have the heart of God and you'll be closer to the cross, closer to the power of baptism, closer to the things that God cares so, so much about. And there are two very different trails and Jesus knows that your heart can end up in two very, very different places and so he says, "Think carefully. Spend carefully. Because where your treasure is, there your heart will be also."

And this is why we want you to give. And here's how he ends this part of his message; two final passages. He says next, "The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness." And the first time I read that passage, I said, "Huh?" Jesus does this all the time where you're like, wait - no, Jesus, I'm a logical thinker. Like, you were talking about money and I was starting to get it and now we're talking about my vision and healthy eyesight? Do I need to go to the doctor? What light and darkness? It took me a long time to get it but I think I got it so let me see if this makes sense.

I think what Jesus is saying is that if you want your body to be full of light, you have to look in the right place. And you're going to look in the right place if your heart is in the right place. And your heart's only going to be in the right place if your spending is in the right place. Alright, here's what I mean. If your heart has gotten passionate about the things of God, your eyes will be looking for opportunities to give. Like is there someone in my Bible study who's going through a tough time? Your eyes are going to be wide open, your ears are going to be open, to give generously and to connect with the light of God's word. If you see someone in need, you're not going to avert your eyes because you don't want to help them. You're going to have 20/20 vision for opportunities for generosity. Something might come in the mail, you might hear about, you know, a new Christian ministry or people who are reaching the nations with the gospel of Jesus, and your eyes are going to read that letter carefully because your heart is passionate about the spread of the gospel.

But if your heart's in the wrong place, if you just spent on yourself for your entire life and your heart has like an assumption of consumption, well, then your eyes aren't going to look in that direction. Then you don't want to see the poor and you don't want to think about people in need because your eyes are just fixed on the next ad, the next Amazon one-click offer, the next opportunity I have to save 30 percent on my next purchase, the next pair of shoes, the next upgrade, the next device, the next phone. And Jesus said if the biggest light in your life is just the next purchase, when that purchase falls through your fingers like it always will, like how great is that darkness? He says if you want your body to be full of light, if you want your eyes to look in the right place, then have your heart in the right place, which starts with spending your money in the right way.

And Jesus ends the sermon with these words in verse twenty-four. He says, "No one can serve two masters. Either you will hate the one and love the other or you'll be devoted to the one and despise the other. You cannot serve both God and money." Now that's pretty blunt. And honestly, it's way more black and white than I think I would ever be with you in personal conversation but I'm going to trust that Jesus knows what he's doing with you today. He's basically saying to you, well, what are you going to do? You can't kind of be in the middle. You can't serve like the American standard of finance and God's will at the same time so who are you going to serve? Who will you trust and who will you listen to? You can't give first like God says and not give first at the same time. You're going to have to choose one or the other and

here's the thing, Jesus said, it's a love hate relationship. You love God and give or you hate him and you don't. So what's it going to be? You're going to be devoted to God's financial will for your life? Or are you going to despise it and run away from any church that talks about it? What's it going to be? And then Jesus says "Amen." Which is why I didn't want to say what Jesus said and I was nervous about speaking to you today but then I kind of realized what was at stake, right?

There's an amazing artist that we talk about a lot at our church named Chris Powers and he actually drew a picture to try to depict Matthew 6:24 and here's what the picture looks like. Chris Powers tried to depict you as the person in the middle of that picture who's right on the border between deep darkness and beautiful light. And there's a battle going on for your heart. There are deep forces of spiritual darkness that want to wrap their fingers into your heart, make you so afraid of anything else, and lead you into consumption and spending purely on earthly things. But then behind you, there's Jesus. And his hands are marked with the proof of his love and his concern for what's best for your future and he's beckoning you, calling you back, to turn around from the darkness and walk into the light. It was this artist's way of saying, "So what will you do?" The darkness is tempting but there's another option: The narrow road, the way of Jesus.

I told my wife the other day that I didn't want to preach this sermon. It took me a while to figure out exactly what Jesus was saying but then once I felt like I got it, I kind of had a hissy fit with God and said, "I don't want to say that!" I kind of like it when people like me at church and I don't think they're going to like this. You know, because I'm not naïve about what many of you have been through in churches. Some of you have honestly had experiences with greedy pastors, greedy priests, greedy church leaders who didn't want anything for you; they just wanted something for themselves. And I know that some of you are kind of new to church, maybe you're new to Jesus, maybe you're not even a Christian yet, and of course, this is like the stereotype, right? You show up for the first time and of course, probably going to pass an offering basket after this. Yeah, we are, of course. You know, I was thinking, I don't want to say this, God! But then I had this moment - I don't know if it was like a God-thing - but this thought popped into my head that changed my whole attitude about today. It changed it from like fear and nervousness about this message to really great excitement for Jesus to mess with you.

And the thought is kind of deep so I'm going to explain it but let me just say it. Here's the thought that God put into my head. He said, "Mike, the book of Matthew was written by Matthew." I went to school for a lot of years, actually, and it took me a while to figure that out. And the guy who wrote down those challenging words from Jesus was Matthew! Oh. Do you get it? Let me tell you Matthew's story. Matthew was an apostle of Jesus but not at the beginning. In the beginning, he was a man who served a master whose name was money. Matthew was a tax collector, which in those days meant that he was a Jewish man who sold out his people, the people of God, his Jewish brothers and sisters, just to store up treasures on earth. And he sat at a tax collector's booth with two Roman soldiers behind him. He took people's

money because he wanted more and more and more and more until one day, as Matthew was sitting in a deep spiritual darkness, the light of the world showed up.

A few chapters later in Matthew's gospel, he actually tells the third-person version of that story. Here's what he said: "As Jesus went on from there, he saw a man named Matthew sitting at the tax collector's booth. 'Follow me,' Jesus told him. And Matthew got up and followed him." Like God himself, he stood like towering over little Matthew sitting there with all the coins on the table and instead of fury filling his face, instead of Jesus flexing his knees and flipping the table, instead of him praying that God would send a lightning bolt to strike down this greedy sinner, what did Jesus do? He said, "Follow me and I'll show you a real treasure." And he did. Somehow, for some reason, he gave up all the gold and silver coins and he followed Jesus.

Their first stop was Matthew's house. Matthew threw a party and Jesus sat down and he ate and drank and honored Matthew with his presence. And when the religious people said, "What are you doing here? If you're the one, the Son of God, if you're the Son of the Most High God, what are you doing hanging out with a guy like this?" And Jesus said, "Shh, this is why I came; for people just like this." And Matthew listened. And he kept following Jesus and he saw that Jesus was happy. He was full of joy and yet, he had nothing. If he had a coin in his pocket, he would give it to the poor. He would crash on a friend's couch. He didn't have a mansion even though he was the King of Kings and Lord of Lords. He blessed people in need, he paid his taxes, he lived with open hands and open heart and he was filled with joy. And then Matthew saw the greatest gift of all. When Jesus' hands that were empty of earthly possessions were stretched out on a cross, when he shed his holy, precious, priceless blood so that greedy people could be forgiven, so that men like Matthew would not get some extra little treasure in heaven, they would actually get heaven itself as a free gift. And when Jesus rose from the dead and he appeared to Matthew and he said, "Peace be with you," Matthew was a changed man. And he didn't go back to the tax collector booth; he went into the world. He gave up his possessions. In fact, tradition says Matthew gave up his life for Jesus. He had found something better than any earthly rush of a new purchase. He had met the Son of God and he was a changed man.

And maybe today, Jesus wants to do the same thing to you? Maybe as you heard his teaching today, you realized that you haven't done things the way that God intends, despite all that he's put in your hands. That maybe you feel like you're Matthew sitting at that booth and here's God towering above you but God is not coming today with a fist of judgment but instead a simple invitation: Follow me. And I'll show you something so much better. And that car, that cabin, that boat, that sweater, that ring, that jewelry, that might make you feel good for a little bit. I can make you feel happy forever. The God who did not come to condemn you today but to forgive you, to save you, and to call you to himself. The God who wants to be with you, to be in your home, and who would defend you against every accusation that you are unworthy because he is your righteousness, your defense, the God that you need is yours because of Jesus. Matthew's Savior is your Savior, too, and if you follow him, it will change you.

And can you imagine if it did? In this world where everyone's trying to make a little more and have another purchase and live with hands clenched on their wallets, can you imagine if just our small little church was different? Can you imagine if someone was in need in our congregation and we met those needs and gave up our comforts to do it? What a buzz there would be about the name of Jesus! Can you imagine at work if there was someone in need and they were the one that got cut and instead of just saying, "Phew, it wasn't me," we'd send the email and say, "Hey, I still have a salary. Can I help?" Can you imagine if we saw someone who is poor and in need and instead of throwing a five dollar bill out the window we asked, "How can I help?" And we connected them to good resources and long-term care to bless them. What if we didn't take the trip? What if we didn't upgrade? What if we wore holes in our pants or sweaters and rusted out our cars so that the poor can be taken care of as Jesus really intended?

I'll tell you what would happen - we would be a bright light in a very dark world. We would bring stories that people would tell and remember because no one remembers what you consume; but the world remembers how much you give. That's why we remember Jesus, for where your treasure is, there your heart will be also.

Let's pray.

Oh God, we want to do that. We would love to show that kind of love to people. But there's something just sinister that won't let us do that that easily; that won't remind us of all the bills and all the pressures and all the things that could happen - the unexpected turns, the medical stuff, the tuition, the braces. God, there's a thousand reasons why we shouldn't and then there's you; the one reason we should and can and we want to. And so we pray today, God, for bigger faith; the kind of faith that would trust you enough and believe that your divine power has given us everything we need for a life of godliness, self-control, and generosity. God, in the early days, despite incredible opposition, despite the fact that Christians were a tiny minority, the gospel exploded in the ancient world because the way people gave, the way they loved, and the Jesus they shared.

And we pray, as things seem to be getting spiritually dark in our culture and in our country, that the same thing could happen again and it would start maybe not with our words but maybe with our wallets. God, for people that think Christians are just judgmental takers, what if we could go out this week and prove them wrong as we give generously and ask nothing in return? And so, God, we trust you for reward. We want to store up treasure in heaven. We want you to praise and believe that we were good managers and stewards of what you put in our hands. Thank you today for your forgiveness, your unconditional love. I thank you most of all for the Holy Spirit that will be with us as we try. We pray all these things, Jesus, in your incredible, saving, and priceless name, Amen.