

LIVING
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**DAILY
BIBLE
STUDY**



CEDARCREEKCHURCH

Can Money Make You Happy?

Monday, June 5, 2017

“Money can’t make you happy.”

“You can’t take it with you.”

There is no shortage of sayings attributed to money’s inability to make you happy. We all know, intuitively, that we cannot look to money as the source of our happiness. In fact, this is so ingrained in us that if someone were to ask you, “can money make you happy,” your answer - honest or not - would certainly be “no.” While we might claim that money cannot make us happy, do we live as if that’s true?

Definitely not.

As a society, we - by and large - spend more than we make and seek out money as if it were *the thing* that could make us happy. We are always finding ways to “get rich quick,” get a promotion, and more. Indeed, these things are not in-and-of-themselves bad - though get-rich-quick schemes almost always are - but if we’re honest, we can admit that we live as if money actually can make us happy.

Can money *make* us happy?

Not necessarily, but it can contribute to our happiness.

If you look up a list of the top *things* that cause stress, you will find “money” on that list - and usually near the top - every single time.

In 2010, the American Psychological Association conducted a “[Stress in America](#)” survey. 76% of their respondents indicated that money was a source of their stress, the highest amount on the list.

It seems, therefore, that money *does* affect our happiness.

This past weekend, Ben Snyder spoke about money and how, even though it is not the source of our happiness, it can contribute to our happiness. We walked through a short passage from Luke 16:13, in which Jesus says,

No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.

What Jesus says here is striking. He doesn’t say, “if you have money, you can’t serve God.” Instead, he says, if you attempt to *serve* money, you will be enslaved

to it and hurt your relationship with God. He even takes it a step further and says that if you *love* money, you will hate God. Simply put, the love of money and the love of God cannot coexist. But what does the love of money look like?

Ben gave us a helpful illustration using three words: discontentment, greed, and debt.

Discontentment is when we're never satisfied with what we have because we know what others have and what there is to have. When we are aware of what others have, and what there is to have, we conclude that what we have is not enough. We are, in these instances, discontent.

Then, there's greed. Greed is when we assume that everything that comes our way is for our consumption. Our money and our possessions are ours, so they are simply for us. Unfortunately, greed isn't something that is ultimately satisfied. It is, as it were, an appetite, which is something that can briefly be appeased, but never fully satisfied. Therefore, because we are greedy and discontent, we will pursue *more* money (or things) thinking it will ultimately satisfy us. This pursuit of money continues until we find ourselves in an all-too-familiar situation: debt.

Debt is the opposite of living in freedom. It is, usually, the result of wanting something that you cannot afford. It is not freedom.

What is the antidote to discontent, greed, and debt?

Instead of merely trying to have more, due to discontentment and greed, we need to manage it.

When we are discontented, greedy, and thus in debt, we have submitted our lives to a master named money. This is what Jesus was talking about in our passage. We cannot serve both God and money because as serving God promises freedom, serving money promises enslavement. When we find ourselves in a lot of debt because of our discontentment and greed, it is because we are slaves to money. When we *manage* our money wisely, we give, save, and live.

When money comes our way, to show that money is not our master, we give first, save some, and live on the rest. Giving leads to joy, saving leads to peace, and living on the rest leads to freedom.

This week, we are going to flesh out details of these three concepts using God's infinite wisdom. Today, we need to know this:

Since money can make you unhappy, properly managing your money can contribute to your happiness.

This is not simply a practical lesson on managing money, but an incredible opportunity to live your life the way God intended, and thus draw nearer to him. Jesus made it very clear: you cannot serve both God and money. If you love money, you will despise God. His plan for us is to live in freedom.

Do you feel like you manage your money wisely? If not, how have you seen yourself give in to discontentment and greed?

What can you do today to begin the process of living in freedom?

Prayer:

Heavenly Father, thank you for your Word. Thank you for all the blessings you've placed in my life. I want freedom from my love of money. Help me to live as you've intended me to. I trust you and want to submit my life and everything in it to you. Please help me to do this. I ask these things in the name of Jesus and through the power of the Holy Spirit, amen.

What to Do When You Want What You Can't Have.

Tuesday, June 6, 2017

Last week we learned that "no thing" can make you happy. Is that true? How can you know if you haven't yet gotten that 'one thing' that you think will make you happy? Look back at your life, to the times when you did get the thing that you knew beyond a doubt would make you happy. Maybe it was a boyfriend, girlfriend, car, education, marriage, children, a new job, etc. Were you in such a state of contentment that you remained there for the rest of your life? Nope! When you think about how seemingly insatiable our contentment need is, it's a bit discouraging.

For the most part, though, we all believe that if we had more money, we would be happier. We don't know how much more we need, but it could always be more. Examples abound all around us of celebrities and other wealthy people who are not happy or content. The news is full of their unhappiness, which spills over onto many others. Maybe the latest example is Tiger Woods; whose fall from ranking #1 in golf in 2008 to #876 has been a sad thing to watch. Apparently, fame and fortune have not made him happy or content. What more could he want? What more do we want?

Discontentment is the attitude that assures that I am not satisfied because I become aware of what you have that I don't have. Allowing our awareness to breed discontentment is what trips us up. How many of us have been perfectly content with our smartphone until we become aware of the newest model? For a short time, we might even stay content with our older model until we see other people with the newer model. As our awareness of this newer, shinier model grows, so grows our discontentment. This discontentment eats away at our happiness. It can create an itch that must be scratched, and this will continue until we decide that the phone isn't our master.

In 2 Peter 2:18-19, Peter says of this itch – this need for stuff: "For they mouth empty, boastful words and by appealing to the lustful desires of the flesh they entice those who were just escaping from those who live in error. They promise them freedom, while they themselves are slaves to depravity, for people are slaves to whatever has mastered them."

Jesus himself tells us that we cannot be devoted to both God and money because we will love one and hate the other. No one can serve two masters. You cannot serve both God and money. No amount of money will eliminate your discontentment. Jesus suggests we can have a new master.

What is the solution – the antidote – to this discontented sickness we have? It is very practical, and that is to manage your money so that **you** are its master, rather than the other way around. You create a plan based on the money that you have (not what you *wish* you had, which is called ‘credit’ and then ‘debt’!). It’s not a four-letter word, although you would think it is because people hate to use it. It’s a *budget*. As Ben explained it this weekend, it is pretty simple. When you get your money, however, and whenever it comes, you give, you save, and then you live on what is left over. The suggestion is that you give 10%, save 10%, and live on the 80% left over. When you determine to live like that, the pressure is off! You get to be generous because you’ve already decided that that 10% is given out of thankfulness for what God has provided to you. You have peace because you have savings set aside for a rainy day. You only buy what you can afford to pay for with the money left over, so you are free from heavy debt.

But the best part about it is that you are practicing obedience to God, who loves you and has promised to meet your needs. There is great joy in walking in step with God. The Apostle Paul, who wrote this in his letter to the church at Philippi while in a Roman prison said,

¹¹Not that I was ever in need, for I have learned how to be content with whatever I have. ¹²I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. ¹³For I can do everything through Christ, who gives me strength. **(Philippians 4:11-13)**

Paul says he **learned** how to be the master of living in whatever situation he found himself. The secret is Jesus Christ, who gives us the strength to receive whatever he gives with thanksgiving and joy, peace and happiness because what he brings is sufficient for our needs every day. Paul learned it, and we can learn it, too.

Have you submitted your finances to God?

What would it take for you to implement the ‘give, save, live’ plan in your life?

This week, take some time to figure out what steps you need to take so that your money is no longer your master, so you can learn to enjoy what God has provided for you – the secret of living in every situation.

Prayer:

Heavenly Father, I am grateful for your provision to me. Help me to learn to use what I have, my gifts, talents, and treasures in ways that honor you and bring you glory. I know they have been given to me to fulfill the purpose you have for me

in this time and this place. Please give me the strength to be faithful with all of it. In Jesus' name, amen.

This post was written by Lauri White, a regular contributor to the LivingItOut Bible Study.

The Truth About Greed and How it Hurts You.

Wednesday, June 7, 2017

What is the first thing you think of when you hear the word greed?

I would venture to guess that the vast majority of people associate money with greed.

In fact, we often think of salivating salesman, Wall Street traders, or big-time bankers showering themselves with Benjamins, screaming in Jerry Maguire fashion, "Show me the money!"

Greed is so much more. We have made it more about money than anything else, but the truth is, *it's about everything*. And everyone, to some extent, is "greedy."

Webster's dictionary defines greed as: "*A selfish or excessive desire for more than is needed or deserved, especially of money, wealth, food, or other possessions.*"

While greed is usually – and with good reason – associated with money, the cause of greed is much deeper than mere cash. Greed stems from a fundamental sense of deprivation. A person believes that they are in need of something that is unavailable or lacking. When a person feels as though they lack something, they can become fixated on seeking what they "need." They believe that achieving or acquiring that "one thing" will bring the satisfaction and fulfillment of the deep-rooted feeling of not having enough.

The "one thing" can be food, power, sex, money, fame, attention, knowledge... literally anything.

I'd suggest that there are five main components of greed:

1. Bad experiences early in life, or inadequate nurturing or love from others
 - a. Misconceptions about life, self, or others
2. "My well-being depends on my getting all that I desire."
 - a. Fear and sense of insecurity
3. Fear of having to go without something
 - a. Strategy to protect oneself
4. Hoarding, blaming, or criticizing
 - a. Hiding all of the above in adulthood
5. "I am not selfish, see how much I give."

In a [New York Times article](#), a Wall Street banker named Sam Polk is quoted as saying, "*In my last year on Wall Street, my bonus was \$3.6 million – and I was angry because it wasn't big enough. I was 30 years old, had no children to raise,*

no debts to pay, no philanthropic goal in mind. I wanted more money for exactly the same reason an alcoholic needs another drink: I was addicted."

Jesus confronted this exact issue in Luke 12:13-15:

¹³Then someone called from the crowd, "Teacher, please tell my brother to divide our father's estate with me." ¹⁴Jesus replied, "Friend, who made me a judge over you to decide such things as that?" ¹⁵Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own."

So how do we get help with our greed?

Andy Stanley says that greed is *"The assumption that everything is for my consumption."*

For most of us, our struggle with greed concerns money, and our fear of not having enough money results in our acquiring as much of it as we can. We think it can quench some unrelenting desire.

The problem with this approach is that we don't understand money. Unlike us, money does not have a conscious; it doesn't care whether we are good, bad, or indifferent. It doesn't care what the color of our skin is or what type of cologne we wear. Money is simply an extension of our thoughts, feelings, attitude, and morals. It is a direct reflection of the motives of our hearts.

Money can work for us, or against us.

The best way to have money work for us, and to combat our insecurities or greediness, is to save our money.

Saving our money can help alleviate the fear of not having money when we need it. Savings can help with unplanned emergencies such as car repairs, doctor bills, or some other visit from "Murphy."

Saving money brings peace to your soul. It allows you to rest. Money can play mind games with us and can drive our every decision. It is a bittersweet relationship.

Jesus said, *"Come to me, all of you who are weary and carry heavy burdens, and I will give you rest."* (Matthew 11:28)

Solomon was the wisest and richest man that ever lived. He had everything that his heart desired; there was nothing that he couldn't afford. Towards the end of his life, he said: *"Whoever loves money, will not be satisfied with money."* (Ecclesiastes 5:10)

Seeking money before God is a recipe for an unhappy life. Seeking out God first is what leads to a happy life.

Was your initial reaction to the word greed geared towards money? Why?

Have you ever experienced greed in your life? Can you pinpoint where it stems from? Explain.

What does it mean to have an “assumption that everything is for my consumption”? Unpack it.

Read Ecclesiastes 5:10. What does it mean?

Prayer:

Lord, make me aware of the areas in which I have greed. Bring them to the forefront of my life. Help me to deal with these areas appropriately, and to trust you with my heart. Amen.

Why Living in Debt Damages Your Faith.

Thursday, June 8, 2017

A lot of things cause me anxiety. Aside from the fear of the unknown, my bank account is right up there as one of the primary sources of tension. As Ben said, "When you want something and don't have it, there is tension." Several weeks ago, in the LivingItOut, I wrote about my struggles with comparison and depression. Too often I look around at what other people have, and I think, "I want that." Maybe it's a new car, a job title, or a bigger paycheck. There is an extensive list of things I want and don't have. But as we learned this weekend, when it comes to debt, *it is better to want than to owe*.

Romans 13:8

Owe nothing to anyone—except for your obligation to love one another. If you love your neighbor, you will fulfill the requirements of God's law.

The present reality is that an overwhelming majority of Americans are living with debt. According to bloomberg.com, the average household carries more than \$16,000 in credit card debt. It is nearly impossible to attend college without incurring debt, as the typical household has almost \$50,000 in student loans. Want to buy a house without taking out a mortgage? Good luck, considering the average mortgage debt is \$172,000.

So, what is the antidote? If the Bible teaches that we should owe nothing to anyone, does that mean it is wrong to borrow money for college or to buy a home? The danger exists when we surrender control of our finances to our desires. When we lose control, we feel anxious, and when we feel anxious, it is tough to feel happy. Sometimes we can lose control without realizing it. Maybe you have racked up credit card debt or spent beyond your means, like the [90 percent of Americans who buy things they can't afford](#). Debt becomes the enemy, prowling around like a lion looking for someone to devour (1 Peter 5:8). It looms in the shadows as a constant reminder of poor decisions.

If you have fallen into debt's trap, it's hard to get out unless you allow your money to contribute to your happiness by eliminating debt. Ben offered three steps to help us control our money instead of allowing it to control us. First, give money away to show it that you are the boss, and you make the decisions about how it is used. Next, we need to save, as "savings in the bank leads to peace in mind." Finally, we live on the rest. This gives us an idea of what we can spend and still be responsible stewards of our money.

Read the encouragement in 1 Peter 5:6-10. God cares for you and wants to help, but you must be willing to admit you need it.

When you are in debt, do you want to give money away? And when you do give, how do you feel about it?

If you need help with your debt, what is your next step?

Prayer:

Lord, I don't want to be a slave to my desires. Help me control my money rather than letting it control me. Let me live out the words of Jim Eliot, who said, "He is no fool who gives what he cannot keep to gain what he cannot lose." Amen.

What to Do About Money and Your Faith.

Friday, June 9, 2017

A camel through the eye of a needle?

In this passage from Matthew, Jesus is walking with his disciples, who have all walked away from their lives and livelihoods to follow him, when a rich young man comes up and asks what he needs to do to get into heaven. From the sound of it, this is a pretty good man. He has kept all of the commandments, but somehow, he senses that he has not done enough. Jesus must agree, for he tells the young man to sell all of his stuff and give the money to the poor, then come back and follow him. At this, the young man is disappointed, for he has no intention of giving away all of his stuff. He walks away from Jesus.

²³ Then Jesus said to his disciples, "I tell you the truth, it is very hard for a rich person to enter the Kingdom of Heaven. ²⁴ I'll say it again—it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!" (Matthew 19:23-24)

How sad it must have made Jesus to know that this young man chose his riches over eternal life! He is not the only one.

I love the quote that Ryan used at the end of his post yesterday by Jim Eliot. We are fools when we try to hold onto what we cannot keep at the expense of our eternity. But how do we know when we are doing that? Obviously, it is a problem for most people, as we have seen this week through statistics and lots of verses from the Bible. The thing is, most of us would never consider ourselves wealthy. But we are. All you have to do is go on one mission trip to realize just how good we have it. Even our poor people have more than most people in third world countries. I've seen families with small children living under a blue tarp, held up with sticks, in the middle of a garbage dump.

Think about the image of a camel going through the eye of a needle, that's just impossible! So, is Jesus saying it's impossible for us to get into heaven because we are rich? No, I think he's talking about the condition of our hearts. How do we get the idea of "give, save, live" from our head to our heart? We need to reframe our thinking. Give, to show money it's not the boss. Saving results in peace. Live on the rest. If we adopt and stick to the formula, we are no longer a slave to our stuff. When we trust God to provide for us, it changes our heart, and we are free from the fear of scarcity.

Jesus tells us we can only serve one master. And if you think you are your master, take a good look around you and reflect on the way you spend, or how much you work, or how much you worry about paying your debts. I think the reason

Jesus talks about money and fear so often is that the two are so interconnected and important, and he knows how we struggle. But we don't have to! Give, save and live, and trust God to provide for you, for you are his child and he loves you!

Here is a suggestion for putting this formula to the test. Just take 5% of your pay, put it in an envelope somewhere safe, and don't touch it. Cut back on little things if you must to keep away from that envelope. Keep adding to it for three months to see if you can do it. If you can, put that money in a savings account and continue to do so every time you get paid, but also keep putting an additional 10% in the envelope. Do that for three months. Now you are used to not having that extra bit of money, and you can increase it by another 5%. Lo and behold, in just six months you are tithing and saving!

What are some of the "little things" that you can cut back on?

Prayer:

Father, thank you for providing for all of my needs. Help me to put that message deep in my heart and hold it close. Help me to realize that holding onto my stuff will not get me through the eye of the needle and, that if I trust in you, I will have the treasure that matters most. Amen.