



Leaving Behind the Fear of Financial Ruin

Listen! I don't so much worry about living under a bridge as I do having to cut back.

Some Options for leaving behind the fear of financial ruin:

- Pretend that the “stock market has clothes” and hope it actually gets clothes.
- “Safety up” and make life secure for yourself.
- Do what you have done and fret really, really intensely.
- “Self-medicate” with drugs, alcohol, food, spending, achieving, or _____.

Question: What if we took a radically different tack on escaping our financial fears?

#1 Recalibrate about what is expected—if we could redefine “normal” for our lives.

- “Buy whatever I want” vs. “food and covering.” Both begin in the mind. Both shape our choices and our habits. Both have outcomes. 1 Timothy 6:8

A “Jesus Budget” Categories:	Passages	Avg budget of believers:	Guesstimated Jesus budget:
... For God’s Work:		2.6%	15%
... For Paying Taxes:		20%	20%
... For Supporting Family:		60%	40%
... For Saving:		0%	10%
... For Helping the Poor:		0%	10%
... For Paying Consumer Debt:		7.4%	0%
... For Enjoying Life:		10%	5%

#2 Refocus on what is “best”—if we could redefine “winning” in our lives.

- “Christianity” vs. “Capitalanity.” Both require faith. Both are worldviews.
 Matthew 6:24 Todd E. Johnson in Worship Leader March/April 2009 Page 28:

The Elements of the Faith Comparison of Worldviews	Christianity	Capitalanity
Holy Days:	Good Fri, Easter, Christmas	Christmas, Start of school
Holy One:	Jesus—God incarnate	Santa-materialism incarnate
Temple:	Local church	Local mall
The Message:	Saved by grace thru faith	Saved by more, hip, & new
The Ritual:	Press hard after God	Shop ’til you drop
The Eternal State:	Joy with God	Die with the most toys
Theology:	Bible. Jesus. Salvation.	Stuff: More, Hip, & New
Definition of real life:	Nearness of God = good.	More stuff = more real life.

IDEA: I leave behind the fear of financial ruin...when I recalibrate about what I **expect** and refocus on what is **best**.

What will you do? Try a little experiment please. Get on your credit card web sites and print out your '08 charges by category. What does this “journal” tell you about you?

“Walking Papers”

Practical helps for walking the Christian walk each day this week.

IDEA: I leave behind the fear of financial ruin...when I recalibrate about what I **expect** and refocus on what is **best**.

- **Today:** What is the main thing that hit you from 1 Timothy 6:8 and the “Jesus Budget?” Do you need to change something?
- **Monday:** What is the main thing that hit you from Matthew 6:24 and the comparison of Christianity and Capitalanity? Do you need to change something?
- **Tuesday:** Try a little experiment please. Get on your credit card web sites and print out your '08 charges by category. What does this “journal” tell you about you? Do you need to change something?
- **Wednesday:** What do you think about the central idea of today’s message—“I leave behind the fear of financial ruin...when I recalibrate about what I **expect** and refocus on what is **best**.”
- **Thursday:** What goes through your heart and mind when you hear the following options for dealing with financial fears and are you using one of these?
 - Pretend that the “stock market has clothes” and hope it gets clothes.
 - “Safety up” and make life secure for yourself.
 - Do what you have done and fret really, really intensely.
 - “Self-medicate” with drugs, alcohol, food, spending, achieving, or _____
(fill in your drug of choice).
- **Friday:** What is stirred up in you by this declaration?
 - The upper class is pressing on in their wealth.
 - The lower class is pressing on in their poverty.
 - It is the middle class that is wiggling out.
- **Saturday:** Please memorize 1 Timothy 6:8 and Matthew 6:24.

God’s Confronting Question:

- *Are you willing to work intentionally toward a “Jesus Budget?”*

Note for Connection Groups: The full study guide for small group and personal study is available at: www.cypressbible.org and then click on “Get Connected” and the link is on that page.