*It Would Take a Miracle*

**…To Be Financially Free**

Dr. Marty Baker | 2 Kings 4:1-7| January 22, 2017

Hello and welcome to Stevens Creek Church. I hope that you have had a great week. Patty and I had a week that we will remember for a long time. We were in Washington, DC for a Presidential Inaugural and it was very special…regardless of what side you are on. It was an amazing event. But, here’s something that you may not realize, every one of the people that you saw on television at the Inauguration had to go through security to get in. We left our hotel at 4:45 AM for the Prayer Breakfast and we stood in line for the security check until 7:30AM. It was cold.

Congressman Joe Wilson provided us with tickets to the Inauguration, but the prayer breakfast ran long and we ended up watching the Inaugural at the Trump Hotel which meant that we had a front row seat for the parade. Speaking of the parade, here’s something funny.

I stopped by my parent’s before we left and as many of you know, my mother has Alzheimers. When I told her that I was going to the Inauguration, she said, “Are you going to march in the parade?” Her mind went back 40 years ago when I marched in Jimmy Carter’s Inaugural Parade with our high school band.

Once again, we are glad that you are here today. We are continuing our series, “It Would Take a Miracle?” People use that expression in a variety of ways—to describe someone in poor health, a troubled marriage, a financial reversal and even a ball game if their team is behind. They say this when they are looking ***at*** an impossible situation and they realize that they need something supernatural to happen.

 Today’s message is: It Would Take a Miracle…To Be Financially Free. I know that some of you need a supernatural touch in your finances and others are here and you need to be encouraged to “stay the course.”

 This is not a message on tithing. I want to focus on developing a financial plan. Like I said, it’s not a message on tithing but on Tuesday I received this note:

Today it dawned on me as I looked back and wondered if the 90 day tithe challenge worked for me. I just wanted to share that within a month of accepting that challenge my school loan debt and credit card debt was completely wiped clean by my grandparents. They are getting older and wanted to do something for me. Thanks for challenging me to step out on faith. Have a great day!

 I would say, “Thank the Lord and thank Grandma.”

The Bible has a lot to say about money. In fact, it talks about money more than it talks about heaven or hell.

**Proverbs 27:23-24**23 Be sure you know the condition of your flocks,
give careful attention to your herds;
24 for riches do not endure forever,

and a crown is not secure for all generations.

 This passage encourages us to know where we are financially. A strong financial position begins with an honest assessment. You need to know four facts about your money.

***There are four facts that you need to know.***

***1. I need to know what I own****.* Keep an inventory of your possessions.

***2. I need to know what I owe.*** Your debts, your liabilities.

***3. I need to keep records on what I earn.***

***4. I need to know where it goes.***

 You need to know the condition of your flocks. Too many people live in a land of denial. They think what they don’t know want hurt them, but in reality, you need to get a grip on where you are financially. The truth will set us free.

 This message is important especially if you are a younger. I want you to make better decisions that we did when we were your age.

 Many of you know that we started off our marriage on food stamps and lived in government housing. Once we landed jobs, we immediately tried to match the lifestyle of our parents. We could not afford to live like our parents. It had taken them thirty years to get what they have. We were trying to keep up, but found ourselves sinking deep into a financial pit. On the way down, we made some stupid mistakes along the way.

 I can remember finishing my masters degree with half of my student loan unused. Instead of paying it off, I took the money and bought a car…not just any car, but I put it down on an older Mercedes. This was very stupid. We moved to Augusta and I was at Brickles Cleaners one day when the lady said to me, “So, you are in your Daddy’s car today.” I smiled at her and drove on knowing my daddy would never buy a Mercedes on student loan money.

**Trying to live at a level you cannot afford**

**will cause more pain than it is worth.**

We have been at a place where creditors would call the house looking for payment. We have been at a place where **we would consolidate old debt into a new loan** or roll debt from one card to another. We have been at a place where we would have to take on **odd jobs to make ends meet**. We know first-hand the truth of Proverbs:

**Proverbs 22:7**
The rich rule over the poor, and the borrower is slave to the **lender**.

 As a nation, we believe in freedom, but somewhere along the way we have allowed **financial slavery** to be a normal way of life in our country.

 In 2016, the average American household owed over **$16,000** on credit cards**; $172000** on their mortgage; **$28,500** on car loan and **$49,000** in student loans.

 We have been taught to ask the wrong questions. Instead of asking, ***“How much is this going to cost me?”*** we have been taught to ask**, “What’s my payment?”** Debt is normal for most Americans. I want you to…

**Make a decision that you are**

**not going to be like everyone else.**

You are not going to just buy whatever you want. Instead, you are going to be prayerful. You are make decisions based on decisions that God gave you. You are going to have a plan. You are going to have self-discipline. You are going to make your money behave.

**Proverbs 25:28**

Like a city whose walls are broken down is a man who lacks self-control.

 If you don’t have control of your money or any area of your life, you are like a city whose walls are broken down. You are vulnerable to whatever comes along.

 Today, things are different for us. Patty and I do not have any debt. This past year we reach a 31 year goal and that is to pay-off our house. We don’t have credit card debt and all of our cars are paid for. For the most part, we are on a solid footing financially, but **it has not always been that way**.

 Why did it take us that long? Well, one simple thing is that we waited too long to move to a 15 year mortgage

 Practically speaking, we need to get control of our finances. Here’s what I want you to do: **We are going to**

**Learn to say, “No,” for a little while, so that we can say, “Yes,” for the rest of our lives.**

 We are going to learn to say no just for a little while. No to the things that everyone else thinks are necessary, but are not. We are going to be different. We are going to live beneath our means. We are going to act our wage. We are going to invest. We are going to pay off debt.

 We are going to say no for a little while, then for the rest of our lives, we will say yes to whatever God calls us to do. Like Dave Ramsey said, “You will be able to live like no one else.” Don’t give in to every impulse.

**Proverbs 25:28**

Like a city whose walls are broken down is a man who lacks self-control.

Get control of your money. Make it behave. **You need to develop a financial plan that works for you**. God does not want you to be a slave. There is a better way to live.

 Together we are going to develop your personal financial plan. Why? Because the plans of the diligent leads to profit as surely as haste leads to poverty.

 We are going to make a plan and your plan is going to include three different things. The first thing is to plan for emergencies. Write this down:

1. **We are going to build the “OH NO” fund.**

 What is it? It is $1,000.00 that we are putting aside for emergencies. Things will break and we don’t want to borrow to fix them. You may say, “Where in the world am I going to come up with a thousand dollars?”

 This is where you get to be creative. Sell something. Your old baseball cards. The jewelry that you don’t wear. Sell anything but your children. Eat Ramen noodles, clip coupons. There is money laying all over your house. Find it.

**Turn to the person beside you and say: I have money laying around my house and I am going to find it.** Get creative. Take a second job. You can do it. Goal number one is to find **$1,000.00** for your “OH NO” fund.

1. **We are going to Eliminate Overhead**

 What are we doing? We are reducing debt. What I am about to show you is one of the most important things that you will ever learn about your personal finances. Dave Ramsey calls it the *debt snowball*. Here’s how it works.

 Imagine that your debts are on a spreadsheet. In the first column, we will see the different people or businesses that we owe. In the second column you will find the amount that we owe. We owe $450 to Best Buy, $650 to Dillards, $1600 to our parents and so forth.

 In the third column you will see the minimum payment. This is the very lowest amount that we are allowed to pay to eliminate this debt.

 **What are we going to do?** What I am about to show you will change your life forever. Here’s what is going to happen. You are going to find an extra $200.00 a month. You may say, “Where in the world am I going to find an extra $200 a month?” That’s a good question. I don’t know but you will find it. Get very, very creative.

If you have to take a second part time job you will do that. If you will eliminate cable tv or a cell phone or stop drinking expensive drinks or whatever, you will find $200 a month.

 **What you will do with that $200 will change future generations**.

 Here’s how it will play out. Let’s start with Best Buy. We owe them $450 dollars. Your minimum payment is $50. You will pay them $50 and add to it the $200 that we just found totaling $250. With a matter of a couple of months, Best Buy is gone. Bye-bye Best Buy. We will never have to worry about that again.

 Now we are going to start to let the money snowball away the debt. What are we going to do? Let’s attack Dillards. We owe Dillards $30 a month. We are going to take the $30 and add to it $250 a month. Now where did that $250 come from?

 Remember? We just freed up $250 a month because we paid off Best Buy. We are going to take that $250 and the $30 and together we have $280.

 Guess what? In a matter of a couple of months, Dillards is paid off as well. The snowball is getting bigger.

Let’s take our parents. We are paying them $200 a month. We will add to it the $280 that we freed up. We no longer have to pay Dillards or Best Buy. Now we have $480 a month to pay off Mom and Dad. Again, a matter of a few short months and Mom and Dad are paid off.

 Then we are going to take the amount and apply it to the debt that we owe. We are going to start with the smallest amount of debt so we can knock it out and then going piece by piece down to the largest. We are going to let the debt snowball wipe out everything that we owe, but the house.

 How will that benefit you in the long run? Let me show you something that is really, really fun. If you just continued to pay minimum payments like so many people do. It’s going to take you **120 months** to pay off your debt. That’s ten years before you pay off all this debt and that’s assuming that you don’t take on any new debt.

 Watch this. If you do the **debt snowball**, your payoff time is not 120 months, but only 21 months. That’s a difference of 99 months of not paying any debt. Now buckle your seat belts and get ready for this. If you take $1110.00. Now where did we get **$1,110**? If you look at the debt that you just paid off, you freed up $1,110.00 a month in debt payments that you no longer have.

If you take that money and invest it at 8% for that same 99 months that you would have been paying on your debt... at the end of that time period you would have $153,014.27. You can buy a house, paid for in cash, totally debt free. You can do it.

 Your personal financial plan: Build the “Oh No” fund; Eliminate overhead. Once you have done that, thought number three.

1. **You build the reserve fund.**

 What’s that? It is simply **three months living expenses**. As soon as you pay everything off, you build up the reserve fund of three months living expenses. If it costs you two thousand a month to live, it will cost you 6,000. If it cost you 4,000 a month to live, you need to save up 12K. You put it in a money market fund and you don’t worry anymore.

 Then, you start attacking the house and giving big time and building wealth.

**Proverbs 21:5**

The plans of the diligent lead to profit
as surely as haste leads to poverty.

 I want you to create a personal financial plan. If you are interested in the debt snowball, there are some hand-outs at the Next Step Center and the Welcome Center for you to pick up. Also, we sponsoring a Saturday morning workshop on **January 28th**. You can sign up today at the Next Step Center or online. **Make a personal financial plan.**

 I realize that some of you are living under financial pressure that you did not create. You did not blow money on useless things. You did not go on a spending spree. ***Life happened.*** You lost your job. You got sick. You were blessed with a new baby and then another one and another one. Or maybe your spouse passed away and you are living with a deep emotional loss plus the loss of their income.

 There’s a story in the Old Testament that may speak to you today. It’s a story about a woman who got behind on her payments. In fact, a collection agency was coming after her. There is a tendency to think that someone’s financial delinquency is always a direct result of mismanagement. That may be true sometimes, but at other times people fall victim to circumstances beyond their control. That’s the case here.

 This woman was a good woman. In fact, her husband was studying for the ministry. He was a part of Elisha’s seminary that was known as the “company of the prophets” or the “school of the prophets.” We see her story in 2 Kings 4.

**2 Kings 4:1**

 **1** The wife of a man from the company of the prophets cried out to Elisha, “Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves.”

This woman was probably in her late teens or early twenties. She never expected to be widow at this age. She dreamed of a life and ministry together with her husband, but through a turn of events, now he is gone. She ran to the Prophet Elisha. She needed a miracle. She needed God to reach down and touch her finances.

**2 Kings 4:2**

 **2** Elisha replied to her, “How can I help you? Tell me, what do you have in your house?”

These are the same words that Jesus said to his disciples when they were tasked to feed the multitudes.

 When faced with a financial crisis, it is important to look at what you do have. Go home and clean out your closets. There’s money laying all over your house. I am not organizational guru. I know that God often begins to move in our lives with what we have. Elisha said, “….Tell me, what do you have in your house?”

**2 Kings 4:2b**

 **2** …“Your servant has nothing there at all,” she said, “except a small jar of olive oil.”

This woman was poor. She was a widow, but she did have something. She had a small jar of olive oil.

**2 Kings 4:2-6**

 **3** Elisha said, “Go around and ask all your neighbors for empty jars. Don’t ask for just a few.

**4** Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side.”

 **5** She left him and shut the door behind her and her sons. They brought the jars to her and she kept pouring. **6** When all the jars were full, she said to her son, “Bring me another one.” But he replied, “There is not a jar left.” Then the oil stopped flowing.

What we see here is that God takes the little that we have and multiples it to meet the need. God supernaturally stretched her dollar; He multiplied her oil.

**2 Kings 4:7**

**7** She went and told the man of God, and he said, “Go, sell the oil and pay your debts. You and your sons can live on what is left.”

This woman was in a financial crisis. She cried out to God and He provided a way out.

 Here’s the point: God does not want you to be enslaved to debt. He wants you to be free. If you are willing to surrender your finances to Him; stop spending money that you don’t have; and willing to work, He will provide a way out.

 Please notice that this woman took an active role in paying off her debts. First of all, she went to the man of God with her need. Then, upon his instructions, she went to her neighbors and collected the jars.

 Then, God supplied the oil and then she sold it to pay off her debts. In the end, God gave her extra money to live on.

 Just as Elisha looked at that woman and said, “How can I help you?” God is saying the same thing to you. We serve the same God. He is able to supply your needs. What do you need from God today?

**Luke 11:9-10**

**9** “So I say to you: Ask and it will be given to you; seek and you will find; knock and the door will be opened to you.

**10** For everyone who asks receives; the one who seeks finds; and to the one who knocks, the door will be opened.

**Closing Thoughts and Prayer**