**Reboot Your Life: Financially**

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Welcome to Southside Church, I’m Reggie Phillips the Chester Campus Pastor and I’m excited to share God’s Word with you today.

We began this New Year talking about the deep, resounding heartache of 2020 and the desire for a fresh start.

God used 2020 to teach all of us some important lessons about working together in the midst of hardship, staying connected from far away, and how much we really need each other when walking through fear and tragedy.

It’s not like we want to throw 2020 away, but we are keenly aware we need a Reboot.

We want better. We want to do better. We want to be better.

Over the last few weeks, we learned the value of rebooting emotionally, spiritually, and physically.

Before we move on to the next area of life we need to reboot, I want to make sure you understand why we are approaching the topic this way.

Maybe you wonder why we are bothering to talk about emotional and physical needs. Shouldn’t the church just focus on spiritual needs?

We are really good at partitioning our lives and pretending that one part doesn’t affect another. As if emotions don’t affect our spiritual openness. As if physical health doesn’t affect our ability to serve.

If you look in the book of Genesis, we find an explanation of how God created humans in the first place.

Genesis 2:7 says,  
**SLIDE 1 7**Then the Lord God formed a man[[c](https://www.biblegateway.com/passage/?search=Genesis%202&version=NIV#fen-NIV-38c)] from the dust of the ground and breathed into his nostrils the breath of life, and the man became a living being. (Gen 2:7, NIV)

And Genesis 1:27 tells us, So God created mankind in his own image,  
in the image of God he created them; male and female he created them. (Genesis 1:27, NIV)

As we look through these verses, they share with us some essential truths about what it means to be human.

God carefully formed and designed our body. It is a gift that allows us to interact with this “very good” earth God created.

If you are married, look at your spouse and say, “Your body is a gift.” If you aren’t sitting by your spouse today, please don’t make it weird for the person next to you!

Then the bible says God breathed out the Pneuma, giving spiritual life to that body. Together they allow us to interact with spiritual and physical realities, creating a living being.

That being can now live in God’s image – or reflect God’s character. Because we can physically interact with the world, and because we have spiritual life, we can choose kindness, love, and mercy as we emotionally engage others.

We were created to be “living beings” where the physical, emotional, and spiritual parts of our lives are inextricably connected.

But something broke: When sin entered creation, it broke the fellowship we had with God and as a result, like Adam and Eve, we began to hide and compartmentalize parts of our lives.

But in Jesus, God entered into humanity and became the remedy for our brokenness.

Jesus wants to enter your brokenness, install necessary upgrades, and reboot our lives to bring us to a place of wholeness. A place of connectedness. A place of effectiveness. Not in just one part of life, but in every part that makes us human.

One of our core values at Southside Church is that we are created to connect with God.

One of my greatest desires for you is that the hard lessons we learned in 2020 will draw you closer to God and lead you into a more personal, fulfilling relationship with your heavenly Father, transforming your life into something better than it was a year ago.

We don’t want to run from 2020, we want to grow from 2020.

(**Illustration**) I have a pastor friend who recently retired and moved into a mentoring role with younger pastors to help start new churches. He has had what most would consider an effective ministry and could be taking it easy.

But he shared that every time he comes to a major cross roads in his life, he takes time out before making any decision. He goes on a prayer retreat.

He has a little cabin up in the mountains of New England where he hides out with his Bible and notepad for a day or two. He prays; he reads; he listens. And he takes notes as God speaks to his heart.

This process is what has enabled him to shift his thinking on what his role in ministry would look like. His ministry shifted from church planter, to pastor, to missionary, to mentor.

God wants to do the same thing in you – transforming you as you spend time pausing, downloading, and rebooting to grow into the next adventure God has for you.

The Bible tells us in, 2 Peter 1:3,

**SLIDE 2** “His divine power has **given us everything we need** for a godly life through our knowledge of him who called us by his own glory and goodness.”

God is making the necessary downloads available to all of us through time spent in God’s Word and in God’s presence, but it is still up to us to pause and engage in the reboot process.

The Bible also says in Hebrews 13,

**“20**Now may the God of peace, who through the blood of the eternal covenant brought back from the dead our Lord Jesus, that great Shepherd of the sheep, **21equip** you with everything good for doing his will...“ (Hebrews 13:20-21a, NIV)

Not only does God provide the needed downloads, He also desires to equip us to accomplish his purposes in this world.

It’s that **equip** piece we are going to discuss deeper today.

God has provided all that we need to live an integrated, godly life – physically, emotionally, and spiritually – and his intention is that after we reboot he will equip us to SERVE in his name.

That’s why another of our core values at Southside Church is that we are designed to serve.

The Greek word used in the Hebrews passage for “equip” means to mend that which is broken to make ready for useful service.

It’s the same Greek word used in Matthew 4:21. When Jesus called James and John to follow him they were ‘preparing/mending’ their fishing nets so they could be placed back into service.

God desires to mend the brokenness in your life, so that you can serve in the mission-critical role he has for you, too!

**Our key verse for this series is 1 Thessalonians 5:23-24 (NIV),**

**SLIDE 3-4** 23 May God himself, the God of peace, sanctify you through and through. May your whole spirit, soul and body be kept blameless at the coming of our Lord Jesus Christ. 24 The one who calls you is faithful and he will do it.

As the world changes, God wants to grow us in our abilities and character in order to serve him better.

We will grow into new roles. We will grow into new skills. We will grow into better versions of ourselves as we represent him. We will grow in Christ-likeness.

Once you go through the Reboot process and are ready to Serve again, God will give you resources – it is a part of the equipping God promised to do for his people.

Star football players can’t compete without a ball, a uniform, and an opposing team.

Dental Hygienists can’t clean teeth without a scaler and a mirror.

Fishermen can’t catch fish without a net or a fishing line.

Just like these people have tools they need for their specific service, we can look at the ways

**SLIDE 5** God equips us to understand what mission-critical role he has called us to.

Some essential ways God equips us are through:

* Spiritual gifts and abilities, enabling us to enjoy serving in ways others may not.
* Key relationships that provide opportunities for personal growth, compassion, and spiritual conversations.
* Discipleship in worship services and small groups to learn how to connect with God and serve on mission with Him.
* Personal finances so that we can accomplish his will through acts of service, generosity, and funding the mission.

When we look at our lives physically, emotionally, and spiritually, the most telling sign we have that something may be ‘off’ in these areas, is in how we handle our finances.

You may not know this, but Jesus taught a lot about money. More than 2,300 verses in the Bible talk about money and possessions. God cares about this area of our lives because it is a key indicator of our physical, emotional, and spiritual well-being.

**SLIDE 6** Jesus says, “For where your treasure is, there your heart will be also.” (Matthew 6:21, NIV)

That means financial giving is often a litmus test for the spiritual condition of your heart.

It’s not evil. It’s not a money-making scheme invented by the church.

Pastors encourage you to tithe because we know it is a practice that will draw you closer to the heart of God and keep you focused on what is really important.

(**Illustration**) A few years ago I heard about a pastor in a small but growing church who ran out of parking. There was a business next door that was closed on Sunday and it had a newly paved parking lot.

The pastor asked the business owner if they could use his lot on Sundays for overflow parking but promised he would direct his people not to park there during business hours.

The business owner happily agreed with one caveat: They couldn’t park there on the 1st Sunday of the month.

The pastor thought that was fair and began parking at the business on the other Sundays even though he didn’t understand why he wasn’t allowed to use it on the 1st Sunday.

The business was closed. No one else was using the lot. Why not use it every week?

After several months of wondering it got the better of him and he went next door to ask. The pastor started with a thank you and the owner replied he was happy they could use it.

Frustrated, the pastor asked, “Then why can’t we use it every week?

The owner replied, “To remind you who it belongs to.”

Tithing is a lot like that.

In a confrontation with the Pharisees, who were the legalistic teachers of the OT Law, Jesus revealed spiritual truth about tithing.

He said,

"Woe to you Pharisees, because you give God a tenth (a tithe) of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone.” (Luke 11:42, NIV)

While he critiqued their negligence to mission-critical matters, Jesus simultaneously affirmed their tithing.

As we look to the early church, we see some passages that – if you love your money and possessions – will probably scare you to death.

We read in Acts 2:44-45,

**SLIDE 7** “All the believers were together and had everything in common. Selling their possessions and goods, they shared with anyone who was in need.” (Acts 2:44-45, NIV)

Here is what that means for us – live generously!

The tithe is a solid biblical principle of giving 1/10th of everything you earn to fund the mission and ministry of your local church.

Jesus encouraged tithing. It teaches our hearts to be generous like God’s heart, connects us to resourcing ministry, and gives us “buy-in” on the mission.

Here is the big picture – our financial giving isn’t some secondary category we can skip. Our financial stewardship is a litmus test for how we use all the resources God gives us in life and in ministry.

Financial faithfulness and generosity in giving teaches our hearts to be both generous and surrendered as God directs us to use the resources he gives us in ways that will further his will and desires.

We learn the lesson with our money, but it applies to every part of our lives!

Financial faithfulness has some pretty awesome benefits, too:

* it shapes our heart to be like God’s heart.
* it helps us find joy in blessing others more than in being blessed.
* it teaches our kids the value of faithfulness.
* it provides us with community as we come together to invest in God’s mission
* it helps us focus on God and find our treasure in him.
* it teaches us to rely on God instead of ourselves as our source and provider.

The Bible says, “I can do all things through Christ who gives me strength.” But some of us erect firewalls in our hearts that say’ “**I** **can** do all things through my own strength.”

For many people their finances are the last stronghold they refuse to offer up to God. They want to be a Christian. They want to know God. But they refuse to trust God with their money. As if the one who gave us those resources can’t be trusted.

What if we need it? What if a catastrophe happens? What if there is a COVID21? What if the market rallies and I miss out on doubling that money because I gave it away sooner than I wanted?

All of these questions stem from two basic drives:

Our need to be in control (I want to do it my way) and,

Mistrust in the goodness of God (He won’t do what I think is good for me).

God desires for us to learn we need him and his equipping to accomplish anything that matters!

**SLIDE 8** As we give consistently and generously to the Lord’s work, it will retrain our hearts to move past our fears, doubts, and the illusion of self-sufficiency.

(**Illustration**) 2009 was a scary time for many people. The housing market had crashed. The stock market tanked. Businesses were going bankrupt. Even the Auto Industry was crumbling under financial strain as GM and Chrysler filed for bankruptcy.

One small perk was that the price of new trucks fell substantially and I was looking for a new truck. I thought I could afford one too. Really, I could barely afford the payment. If you don’t know what the difference is, you need to go through Financial Peace University.

I bought a brand new 2009 Dodge Ram Quad Cab with the Hemi V8 and 4 wheel drive in Sunburst Orange Pearl Metallic paint.

It was my dream truck. We spent every penny we had on the down payment and financed the rest but I didn’t feel bad about it because under the circumstances we were able to negotiate it down to 27% below the sticker price.

Ashley and I had been encouraged by another couple at church to sign up for Financial Peace and after some coaxing, we agreed.

We sat through the first lesson and listened to Dave Ramsey explain the biblical principle that the borrower is slave to the lender, and that debt was a plague to be avoided at all costs. We closed the lesson by writing out a list of all the debts we had as a family.

We were both in graduate school at the time and after we listed out all of our student loans, our credit cards, and our new truck loan it was more than sobering. It was nearly sickening.

We were in a mess. And we didn’t know how to get out of it.

After the class was over that night I’ll never forget walking out the front doors of the church and seeing that brand new shiny truck we had just purchased. What had felt like a gift from God started to feel like an Albatross.

But the moment it really hit me just how big of a mess we were in was when Ashley burst into tears walking across the parking lot. The weight of debt, the guilt of how we had mishandled the money God had given us, the reality of the long uphill battle we knew was before us, was just too much. It broke her heart and she broke down sobbing in the middle of the parking lot.

I knew we had to do better. I knew God wanted better. I knew something had to change. I was asking the same questions you may be asking right now.

**How do we get there? How do we trust God’s plan for a Reboot Financially?**

When you’re so far in debt that you can’t see the sunlight anymore, what do you do?

When you’re making good money but are living paycheck to paycheck, what do you do?

When you’d like to give to the Lord’s work but can’t afford to pay your utilities, what do you do?

When you’re laid off with no future job in sight, what do you do?

**SLIDE 9 You start where you are and ask God for help.**

God wants to download a new way of thinking. A new way of doing. A new way of trusting.

Pause and really listen.

Then, commit to doing the next right thing.

Take one step beyond where you are right now – simply make the decision to do the next right thing to bring your financial life into alignment with God’s plan.

Here are a couple of great steps you can take to reboot financially. See if God draws your attention to one of these:

* **SLIDE 10** Join NT challenge – Jesus has a lot to say about money
* **SLIDE 11** Tithing challenge – Give 10% to the local church for 6 weeks and see how God displays His faithfulness as you learn to trust him.
* Generosity Challenge – step beyond the tithe and invest in another ministry area (Be a Miracle, Faith Promise, etc.)
* **SLIDE 12** FPU – educate yourself and make a plan for your family about how you will engage responsibly and generously with the resources God has given you

God cares about you and every aspect of your life, including your finances.

God doesn’t want you to live under a cloud of debt and financial worry. He wants you to experience freedom and hope.

Rather than be a source of conflict, he wants your finances to be a source of blessing. God is willing to do his part. He’s waiting on you to do the next right thing. It’s time for a reboot.

**Prayer**

**Response**: Read NT, Tithing challenge, Generosity challenge, FPU class – take one step beyond where you are now.

Lots of options – bring it down to one and take a step.

Set a reminder on the Bible app to read.

Go to the GIVE link on our website to give to a ministry fund, or set up automatic giving as a way to commit to tithing.

Sign up for FPU right now under Groups on our website and learn the plan for using God’s resources God’s way.