

## **“Money, Work, and Debt”**

October 15, 2017

*First series – Stewardship*

I grew up in a home where money wasn't talked about very much. I don't remember my parents sitting down and looking through bills. I don't remember any arguments over money. Maybe all of that happened, but I didn't ever see it or hear it. I don't remember my parents ever using a credit card for anything - just cash and checks.

I do remember learning early on that if I did my specific chores, I would get an allowance. I didn't always like the work, but the allowance part was great! I grew up on a dairy farm, and I do remember watching my dad and sisters work in the barn. I do remember that it wasn't ever a 9 to 5 job. It was constant – no lengthy family vacations or trips away.

I do remember my mom refunding and using coupons all the time - even sending extra refunds to our neighbor's home when you could only receive one per household. She was a substitute teacher for most of my childhood, but she spent a lot of time collecting UPCs and earning extra money.

I do remember when my parents paid off the farm where they still live - that moment when it was truly theirs. Just recently my dad told me that my mom came to him one day and gave him money she had been saving so they could pay it off even earlier than expected. It was a blessing to him.

All that is to say that my ideas about money and work - and even debt - were formed early on. That's probably true for most of us - at least to some degree. I did a lot of babysitting for one family in particular, and when I got paid, it was pretty great! I worked in high school at a family friend's ice cream store and continued throughout my summers in college. I had an on-campus job in college and seminary.

I got my first credit card in college and never carried a balance. I'm not bragging - it's mostly because I was scared not to pay it off. I hate to pay more for something than I have to, and figuring out how much interest would cost didn't sit well with me. I like sales and good deals. My frugal parents have had a big influence on me.

So consider your own upbringing. Maybe your experience is similar to mine or very different, but it's true that we form our relationship to money, including debt, early on. Work is a part of that relationship, too. It's not fair to say that it's all our family's doing, but it's important. Especially for those who are raising kids and teens right now, our attitudes about money matters, and we do have influence. And for those who are grandparents or if you have any influence or wisdom, it's valuable.

And before anyone wonders what this has to do with our spiritual life, I'll remind us that Jesus talked about the Kingdom of God and money more than anything else. Throughout Scripture, we hear important truths about how we relate to money as a gift of God, how the love of money (not money itself) is the root of all kinds of evil, how

we're created to find meaningful purposeful work, and how debt isn't necessarily life-giving. In fact, for most people, debt produces worry, fear, and anxiety.

**SHOW SLIDE:** *Going into debt usually isn't caused by a lack of money; it's caused by a lack of vision.* Dave Ramsey certainly challenges us to consider the bigger picture - the bigger issues - and one of them is our desire for instant gratification. We want it all, and we want it now! We don't always take time to plan realistically and look at our financial situation honestly.

I invite us to see a short parody that Saturday Night Live did over 10 years ago. You may have seen it before, but the truth that it shares is real.

**SHOW SNL SKIT** - *Don't buy stuff you can't afford...*

I still laugh every time I see it, but I also know that we struggle with the deeper issues - buy now, pay later; always wanting more and bigger and better; and really not looking ahead to the consequences.

The Scripture from Deuteronomy is a word from God to the Israelites. God has brought them out of slavery in Egypt, and God is leading them in the wilderness. God offers this word of blessing, which we all want to hear. The problem is that we grab onto the idea of blessing, but don't hear the whole story. When God talks of blessing, there's usually a part where there's something we have to do. Yes, God offers grace beyond measure, but here in Deuteronomy, God also ties the blessing to following God's commands and listening to God first.

We're focusing on putting God first in living and giving. Last week, we focused on the idols we worship and the ways that we're so easily distracted from worshipping God. Our call is to make God the center and worship God the Giver - not the gifts God gives.

I said last week that work can become an idol. Some of us struggle not to be defined by our work alone. It's a big part of our lives, but if work is all that defines us and gives us worth, then we need to re-evaluate. We are more than our job or profession, though that's one way that we serve God.

Work is a gift of God. It brings meaning and purpose to our lives, and God calls us to be co-creators in serving God's creation. We need to work, and when I use the word "work," that encompasses whatever work we do - inside or outside the home, whatever the job, whatever the calling. It's more than just surviving. Pastor Mike Slaughter says, "Our work is not primarily for the income; we work for the outcome." That's quite a challenge from how we might think. It's not "workin' for a livin'."

Maybe that seems strange to say, but ultimately, when work is in its rightful place, we begin to see work as a part of how we serve God's creation with the gifts and skills that God has given us. Last week, we were reminded of putting God first with the words of Jesus:

*"You must love the Lord your God with all your heart, with all your being, with all your strength, and with all your mind...."* (Luke 10:27)

I offer us a few other Scriptures that help us to define our relationship to work:

*If anyone doesn't want to work, they shouldn't eat. (2 Thessalonians 3:10b)*

This verse always sounds harsh to me, but consider that it comes in a time when people in the early church were pooling their resources for the common good. They were seeking to support each other. And read carefully, it says, "anyone who doesn't want to work," which is very different than those who are unable for various reasons. We want people to find meaningful work, and we know that there are real struggles when there are lay-offs, changes in industry, or other things that are out of our control.

We also have wisdom from Proverbs about having integrity in our work:  
*All hard work brings a profit, but mere talk leads only to poverty. (Proverbs 14:23)*

*The Lord detests dishonest scales, but delights in an accurate weight. (Proverbs 11:1)*

*A good reputation is better than much wealth; high esteem is better than silver and gold. (Proverbs 22:1)*

Work is an area of life where we witness to our faith in God who is faithful to promises made and who calls us to model that same faithfulness.

So we've touched on money and work and how we relate to them. I heard a colleague say that DEBT is a four-letter word that we don't like to say. Debt is a difficult subject, and if I asked you to raise your hand if you've ever been in debt, my guess is that every hand would go up.

Even if you haven't carried debt for any length of time, let me offer these statistics: One source claims that the average household credit card debt is \$8,100. Even if you don't use credit cards or carry credit card debt, you might know that our national debt is around \$18 trillion.

I told you that I remember when my parents paid off their mortgage. I'm sure it was an incredible feeling for them - not only because they had kept at it and met the goal, but also because it took a weight off of them. Investment debt - like a mortgage - is something that many of us have. We also carry consumer debt, which is not God's will for us.

There's another verse in Proverbs that speaks to debt:  
*The wealthy rule over the poor; a borrower is a slave to a lender. (Proverbs 22:7)*

Debt really is a burden that we carry. It weighs us down and creates a lot of anxiety. Though many of us carry debt, God's desire is that we aren't burdened by it. Some would even say that debt enslaves us and keeps us from true freedom and joy.

Maybe we've been there, find ourselves there now, or know someone who is really struggling. Even though we're working, there's a sense that we're just working to pay off what we owe and not gaining any ground. We've made indebtedness a way of living life rather than remembering God's call to us:

*Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law. (Romans 13:8)*

God's desire is that we trust in God first - not in the things we can get or the stuff we can accumulate. If you're struggling with debt, my prayer is that you take steps to pay it off and find freedom from it. It is possible, and it is God's hope for us.

May God help us order our lives and prioritize our relationship with God first so that the rest will fall into its rightful place.

Let us pray...PRAYERS OF THE PEOPLE