

## Worship – part 13

### **Romans 13:7-8**

The Bible is very clear about what Worship is—it is far more than words we sing or say; far more than a time of gathering on Sunday mornings.

--Worship is our lives; our decisions, our entire focus; a sacrifice we make to serve God and not ourselves. **Romans 12:1-2**

--Worship is costly—to truly worship God, you have to die to yourself.

--Worship is giving, not getting.

--Our Worship is the most valuable thing we possess.

--Ask Abraham! **Genesis 22:5** – His worship of God was more valuable than his only son.

--Really puts into perspective the tithe does it not?

We have been focused on giving as it relates to worship which has led to discussing all aspects of money and finances from a biblical perspective.

--We have seen that the Bible calls us to work: **II Thessalonians 3:12**

--The Bible calls us to plan and save: “go to the ant” he works, plans, and saves and he’s only a little bug! **Proverbs 21:20**—don’t be a fool.

--The Bible calls us to be generous: **Matthew 5:45** – God is a generous giver and He’s called us to be like Him.

--This why God loves a cheerful giver: that person knows its not his; knows he’s going to lose it all someday; knows money and stuff won’t matter the second he’s gone; knows that people matter and reaching them for a God who loves them matters.

Today, we are going to focus on a thing that robs us of our cheerfulness and even robs God of His worship; a thing called **debt.**

--Three classifications of people: the Haves; the Have-nots; and the Haven’t paid for what they have’s

### **1. Indebtedness is a crippling epidemic in our culture.**

Our economic system is a debt-based system: the vast majority of our money never makes it into cash it is created out of thin air by banks as leger transfer. We ask for loan and the bank gives 100’s of thousands but they did have that in the vault and there was no armored truck that delivered it. It just went poof right into our bank account. That “funny money” is then used to pay for things in the market such that pretty much every dollar we hold is someone else’s debt! Its like a casino where, if we win, the money we now have represents the losses of hundreds or thousands of people.

--Our national debt is currently over 36 trillion dollars.

--Our personal non-housing debt is over 5 trillion dollars.

--Can you see how we have an opportunity to really shine as believers by getting rid of our personal debt?

--Can you see how even more we have the opportunity to shine by not only getting rid of debt but also being generous, cheerful givers?

--The world is drowning in debt and we can demonstrate God’s superabundance as we obey what He’s taught us.

### **2. We need to understand what the Bible says about debt.**

--**Romans 13:7-8** – this is not a moratorium on all debt, but it is a clear message on how we are to handle our debts.

--It is a bad witness and when a Christian does not fulfill his obligations and pay his debts.

--If we aren’t careful, debt can put someone other than God in the position of being our master.

**Proverbs 22:7**

I don't see where God is against living in a house (mortgage or rent) or owning a car, but there needs to be a clear plan for paying for those things.

--We need to ask some hard questions like: is this house in keeping with my income or am I a slave to this house and its payments?

--Is this a reasonable car to own given what I make at my job or am I in over my head giving a bad testimony because I can't pay my debts?

--Is this a reasonable town to live given that it's one of the most expensive in the state?

The message in the Bible is clear, God wants us to give generously, openhandedly, worshipping God as we do it.

--When we are enslaved to our debts, what's the first thing that goes? Giving!

--Thus, many people hold back from giving to God because something other than God is their master.

Everything is a worship decision: how I speak, act, spend, where and what I live in, what I drive. A day is coming soon when everything will be turned on its head for us: where we lived won't matter, what we drove won't matter, the house we bought won't matter—what will matter forever is our witness; were we faithful in the eyes of the Lord and in the eyes of people?

--We need to start living in that day now.

### **3. A plan to change.**

1. Commit yourself to removing debt from your life—do not accept debt as normal.

--You may need some "plastic surgery" – cut up credit cards and learn to pay cash as much as possible.

2. Develop a plan to get yourself out of debt, plan a budget and stick to it.

--Act your wage.

--Adjust your lifestyle to reach these objectives: stop eating out so much, cancel your cable subscription, get a second job, turn down your heat and wear more clothes.

3. Commit yourself to live on less than you make starting with 10% to God.

--You want financial freedom but you don't have a plan to honor God first with your finances? — not smart!

4. Save at least 10% of your income so that when hard times come you "Owe no man anything" and so that you are free to give.

John Wesley once said, **"make all you can, save all you can, give all you can."**

### **4. God understands debt -- He's come to bail us out.**

--**Matthew 18:23-25** – This is us and this what we deserve from God.

--This what we need to do: **V. 26**

--This will be God's response: **V. 27**