

# You Don't Have Money Problems

## Genesis 1 to 3

### INTRO:

- Imagine this situation: Massive Debt (Stats and Figures from research)
  - NJ has the fifth highest credit card debt in the country w/ the average household having over \$8000 in CC debt alone, not counting car payments, housing, student loans, medical debt, etc.
  - Highest CC debt? Middle aged people 45-54 years old.
  - USA CC debt combined is over 1 Trillion dollars
  - It gets worse though... The average American household carries \$137,063 in debt, according to the Federal Reserve's latest numbers. Yet the median household income was just \$59,039 last year.
  - We got money problems, and those problems have far reaching impact
    - Financial stress accounts for more than 1/3 of all divorces
    - Debt makes you feel trapped → in your job, in your mortgage, in your ability take or not take a day off, w/ your stress
    - It can feel like an endless hole, leaving you hopeless and feeling helpless
- Me: Timeshare... out of business in 2008... had to pay a few thousand dollars to eject
- We: Student loans; house poor; car; credit card; never enough
- We have money problems! Or do we?
  - What this sermon series isn't: not a self help series, not about tools for financial management (though I might give practical advice).
    - Why not? B/C you don't need behavior change, you need heart change
      - Budgets can help, like a fence, but if you keep hopping the fence it's just about will-power when you're doing well and shame and guilty when you mess up.
      - I want you to have freedom and purpose
  - What this series is: tearing down the frankenstein city that we've all built and rebuilding it from the ground up ("Wise man built his house upon the rock...")
  - Today: **You don't have money problems. You have identity problems.**
- Why identity? You have a way that you view \$, b/c of a way you view self, b/c of a way you view reality, which is built on how you view the foundation - God.
  - So today, ""Who am I and what does this have to do with my money?"

### GENESIS 1 to 2

- **God is the Creator**
  - God created all things and all his creation was good.
  - What does this mean for our money?
    - **God doesn't have a resource problem - he created out of nothing**



- **We suffer through this life under the curse of sin.**
  - Kicked out of Eden, cursed.
  - What does this mean for our money?
    - **You will look to everything under the sun to sate your suffering, but none of it will work.**
      - Bigger house, smaller house; more toys, minimalism; more money, less money; more hours, less hours; food; drink; stocks; 401k; on and on.
      - You will seek to turn good things (creation) into God things. (c.f. Romans 1)

CONCLUSION:

- **We were created as stewards, we rebelled as sinners, we suffer through this life, but Jesus is our hope.**
- He wants to create a new mirror for reflecting the goodness and glory of God
- Wants to reinstate us as steward kings who reign, under the headship of Jesus Christ as the King of kings, over created stuff rather than being ruled by created stuff
- Wants to reorient your heart and your mind to know what is actually valuable...
- How does he do this? By being broken and crushed instead of you, reaping the spiritual consequence of my actions and yours, which we taste in our poor decisions, but ignorantly think don't matter over the long term
- Wants to restore us back to Eden
- *Genesis 2:10-14*
  - The gold and treasure that we so crave is outside of Eden, but what actually matters - what truly matters, the real treasure - is inside Eden
  - God's presence is the real treasure. Your presence with him is the real prize.
  - Jesus died, was raised to make that treasure a reality, to give you the prize.
- **We don't have money problems. We have identity problems.**
  - Who is God? Who am I? What really matters.
  - God has offered us grace to save our souls and free us from false saviors (like money).
  - We rebuild from this foundation from here on out and ask God for heart change.