

Rainy Day Protection – Part 3 (USE TEACHING TV)

“Walk with the Umbrella”

WELCOME – locations & online – dozens of new team members **shadowing today, next Sunday is baptism...God is moving!**

Rainy Day Protection – It’s STORMING OUT THERE - Honor Ps Matt – incredible messages:

- God caress about how we handle our finances (how blessed we are in our nation)
- Last week, bring the **WHOLE TITHE** into the storehouse – fuel where we are fed!
 - 90 Day tithe Challenge (HOLD CARD UP) – celebrate 137 NEW families decided to “Activate the Protection of God over your financial lives” – 90 D Tithe Challenge
 - **SHOW Dan Beiler Video (4 minutes)**
 - **Nextlevelchurch.com/challenge & Challenge Cards (next steps team)**
 - Challenge everyone who calls NLC home to turn in card TODAY!
 - Some may be thinking, *“I want to honor God. I want to take that step of faith. But I just don’t know how to make it all work.”*
 - Or maybe you have taken that step, but you still feel like your personal finances are a bit of a mess OR you aren’t sure how to reach your goals...

Title of Message: Walk with the Umbrella

PRAY

- It’s STORMING OUTSIDE – Eggs UP, Bacon is DOWN! According to MillennialMoney
 - Stress over money is at an all-time HIGH (**Stress by Age Slide**)
 - 2/3rds of Americans live “Paycheck to Paycheck”
 - Includes high-income earners (*36% of people who make over \$250,000/year still live paycheck to paycheck*)
 - Credit card debt hit an all-time high of \$93 billion in the US in 2019.
 - Due to pandemic, the total has decreased to \$89 billion.
 - **25 % of Americans could not pay an unexpected \$400 bill if it came today**
- Marriages and Families are behind these statistics (According to Ramsey Solutions)
 - Nearly half of couples with \$50,000 or more in debt say money is their top reason for arguing.
 - Nearly 2/3 of all marriages start in debt.
 - 1/3 of people who argue with their spouse about money admit to hiding purchases because they know their partner won’t approve
 - **Money arguments are the second leading cause of divorce, behind infidelity.**

It’s raining, but I believe that God is calling us to not only activate the protection of God, but to walk with Him, staying under the umbrella & I believe that this can be a turnaround year!

Psalm 12:5 TPT *“But the Lord says, “Now I will arise! I will defend the poor, those who were plundered, the oppressed, and the needy who groan for help. I will spring into action to rescue and protect them!”*

- This can be a turnaround Year...Experience Financial Freedom & walk with the Umbrella!
- **ILL: "Under my Umbrella" (Rhianna) – have FUN – it may be raining, but I'm walking through life with the protection of God and the rain can't get to me!!!**

How do we walk with the Umbrella?

1. Be Real about Where we are.

We can't walk with the umbrella until we know where we are going...and we can't know where we are going until we know where we are!

Luke 14:28 *"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?"*

- Count the cost to build the house (build a life – build a family – build God's Kingdom)

ILL: INVITE 5 People on stage! Which kind of "candy bar" represents your financial life? **SLIDES**

- **Zero: 16%** (*Florida is the 2nd highest state for bankruptcy in America*)
- **Milk Duds: 2%**
- **Nestle Crunch: 70%**
- **100 Grand: 10%**
- **Payday: 2%**

I want to remind you, that you are a child of God, your identity is secure because of Jesus...but the truth will set us free in our finances & once we see the reality of where we are, God can show us where He wants us to go.

- **ILL: Open the bills. Be honest with your spouse.**

How do we walk with the umbrella?

2. See our Finances like God sees them.

- Our perspective matters. Often times we are praying that God would change our income when He first wants to change our perspective.
- In this new year, I believe that God wants us to see a NEW perspective on our finances!
 - **Some of us hate money** (wish I didn't have to deal with it) - we hate it because our parents hated it or they never had it, poverty mindset has kicked in - our flesh has just become "lazy" and we don't want to deal with it.
- **Proverbs 10:4** *"Lazy hands make for poverty, but diligent hands bring wealth."*
 - **Love money** (if this is us, then money becomes idolatry and we put it above God and our family) — we love it maybe b/c our parents never had it, or because our parents taught us to love it or our flesh has just craved "more" all our lives – it causes us to overwork, strive, perform...
- **1 Timothy 6:10** *"For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."*
 - Wander from our faith & blame God, when we've done this to ourselves...

- God doesn't want us to love it or hate it...God's view is that we are STEWARDS – money in itself isn't evil or good...it just is, but it's all about our heart and our motive.

And He has given us Wisdom – wise Stewards – that's what we broke down in week 1 (Matthew 25) – wise servant (who took it and multiplied it) – God celebrated with them!

1 Timothy 6:17-19 “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. ¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”

- So many times, we choose a “lifestyle” that's not “life”
- God has a new perspective for us...that will allow us to...#3...

3. Align our Spending with our Goals.

- What are our goals? What is the destination for your finances THIS YEAR? **Goal to reduce debt, to buy a home, to pay off student loans, to save for college or have a wedding fund (parents with daughters)! Retirement Goals...**
- Walking under the umbrella means that we know where we are going and we align our spending with those goals!
- First Goal is KINGDOM LIVING – *(vs. 18 & 19)* This life is not all there is – there is a Kingdom that we don't see. That's why returning the tithe to God and then being generous & willing to share matters b/c that's where real life is!!!
- But we do live on this earth & the scripture also says: *“God richly provides us with everything for our enjoyment.”* – There is nothing wrong with enjoying this life as long as it's aligned with God's priorities and our goals. **(we love baseball games & cruises – enjoy life)**
- **ILL: When we moved here 21 years ago, no big vacations, no eating out, no soda**
 - The alignment brings enjoyment
 - A decade ago, had a lot of medical bills & had to replace vehicle in the same year – went into a season of pausing other goals & creating a new goal (eliminate that debt)!
- **Be aware of petty spending (social media – you are their target – they study you... “yes, I do need those shoes.” “I would like to experience a vacation like that”**
 - **PAUSE BEFORE PAYING / STOP BEFORE SWIPING...**
 - **More than \$24 -- 24 HR RULE / More than \$100 -- 30 DAY RULE**
 - Do I really need/want it? Does it align with my goals?
- Dave Ramsey: *“If you will live like no one else, later you can live like no one else.”*
- *Proverbs 21:20 “The wise store up choice food and olive oil, but fools gulp theirs down.”*

How do we walk with the umbrella?

4. Create a Battle Plan.

- If we are stressed, living under the weight of debt, living paycheck to paycheck, worried and anxious...God has more.

Proverbs 13:11 *“Dishonest money dwindles away, but whoever gathers money little by little makes it grow.”*

- Many of us weren't taught. We just don't know or have the tools, so we want to help you!
- Financial Peace Small Groups at all locations (nextlevelchurch.com/groups)
- Ramsey+ (We have invested thousands of dollars to provide this tool to everyone who calls next level church their home **(show video)** - <https://vimeo.com/605917109>
 - **Show the Two Screenshots – access to 6 things for FREE!!!**
 - Help you save money in filing your taxes - You get Ramsey SmartTax online filing software as part of your Ramsey+ benefits. And it comes with *all* the major federal forms *and* built-in support. Yup—that means you can file your federal return *for free*. Pretty sweet, right?
 - **How? Nextlevelchurch.com/Finances (show 2 website screenshots)**
 - **Average Household pays of \$5,300 in debt in first 90 days of plan!!!**
 - **Card with all information on your seat or available online**

We are believing that lives will be changed through the power of the Holy Spirit, the covering & protection that comes when we obey God & walk under the umbrella!

- Marriages are going to be healed as we have courageous conversations
 - Unity in Christ as we humbly get a plan
- Singles are going to be set up for your future
- Anxiety & Worry are going to decrease as we feel the peace of God, knowing that we are moving in the RIGHT direction

We can walk & move toward the life that God has called us to & be protected!

SALVATION (if time)

PRAY – Be real about where we are, see our Finances like God sees them, align our spending, and create a battle plan! Healing, Wisdom & Financial Freedom!