

**Act Your Wage!**  
**Pastor Joe Oakley**  
**GFC – 10-16-16**

We are in a sermon series entitled The Journey to Financial Freedom.

Our biblical definition of financial freedom comes from 2 Corinthians 9:8 in the Amplified version:

*God is able to make all grace (every favor and earthly blessing) come to you in abundance, so that you may always and under all circumstances and whatever the need be self-sufficient (possessing enough to require no aid or support and be furnished in abundance for every good work and charitable donation).*

Financial freedom means all your needs are met – you require no financial aid or help from anyone else – and you have such abundance that you are able to give to every good work.

We learned that there are many mile markers on the road to financial freedom, but the starting place is God's Word.

The first mile marker is to take the slow road to financial freedom. That's because financial freedom is a journey that takes work and self-discipline over time. But if you stay on the journey, you can be financially free!

Mile marker 2 is – Recognizing that God owns everything. To become financially free we must realize God owns everything and we are stewards who manage God's resources. God will hold us accountable for how we manage His resources.

The third mile marker on the road to financial freedom is: Give to God First. We do that by giving our tithes and offerings.

The fourth mile marker on the journey to financial freedom is: Work Like You Work For God. Before we can do anything with money we must first make it!

Then when we do make money: the fifth mile marker on the journey to financial freedom is this: Act Your Wage! You've probably been told sometime in your life to act your age, today I'm telling you to act your wage!

Many Christians want to tithe and save but don't because they live beyond their means. So they end up robbing God and themselves - getting deeper into debt and farther away from financial freedom. Proverbs 21:20 says:

*The wise man saves for the future, but the foolish man spends whatever he gets.*

Most Americans handle their finances foolishly – in ways that are directly opposite to how God says to handle money.

We're a nation with a consumer-based economy. The word consume means to destroy, devour, use up, spend wastefully.

By the way – another word for wasteful is prodigal. Most people think that the word prodigal means someone who left home and went astray. But the story of the prodigal son is found in Luke 15 and Luke 15:13 says

*The younger son gathered all together, journeyed to a far country, and there wasted his possessions with prodigal living.*

The word prodigal actually means to be wasteful and uncontrolled with money! That means way more of us are prodigals than we might think!

Many of us are wasteful and financially foolish because we've bought into the world's consumer mindset that always wants more.

A survey by the Barna Research Group revealed the average American adult believes he or she needs an additional \$8,000-\$11,000 per year to live comfortably. Tracking studies show, however, that even when adults reach or exceed the income levels to which they aspired, they still claim they need another \$8,000-\$11,000 to live comfortably.

They always want more and to get it means they spend a lot of money or they go into debt. That's why debt levels are so high and why many people actually spend more than they make!

Some people make \$25,000 and try to live like they're making \$40,000.  
Some people make \$40,000 and try to live like they're making \$100,000.  
But, to act your wage means that you live within your means.  
In other words – you spend less than you make!

What a novel idea! I know this is hard for some people to grasp. But if we are going to get financially free – we must learn a very important word: NO! And we must say that very difficult word to ourselves whenever we are tempted to spend more than we make or go into debt.

In the world there are three categories of people: the haves, the have-nots, and the have-not-paid-for-what-they-haves. This third category could be represented by a man who told his wife they were going to start living within their income even if they had to borrow money to do it.

People we consider wealthy are people who make a lot of money and live extravagant lifestyles. Most of them are really not wealthy. They are high income producers, but because they are also hyper-consumers – they live month to month, or record to record, or movie to movie. MC Hammer is probably the best example of someone who made a lot of money and spent it all in a couple of years.

A wealthy person is not someone who makes a million dollars a year, but who spends 1.2 million dollars a year. A wealthier person would be the one who makes \$50,000 a year, has no debt, saves and invests and who will be able to retire comfortably.

Research shows that 36% of Americans spend everything they make.

19% spend more than they make.

Only 41% spend less than they make.

56% don't have money saved up in case of emergency.

34% of adults make only minimum credit card payments.

To make progress on the road to financial freedom our debt levels need to decrease and for that to happen we must discipline ourselves. To be financially free - we must begin to live within our means. We must: Shop smart. Stop impulsive spending. Delay some purchases.

But mainly we must learn to tell ourselves: **NO!** We need to go back to the old fashioned way of saving until we can buy something. I know there are emergencies – but needing a new outfit for a party or a new set of golf clubs do not constitute emergencies.

Basically – what I'm saying is this: becoming financially free requires self control! Galatians 5:22-23 says:

*The fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control.*

We hear about lack of self control all the time:

I'm trying to eat right, I just can't.

I'm trying to quit smoking, I just can't.

I want to pray and read my Bible, I just can't.

I try to not overspend, I just can't.

We need to change all these can'ts to the truth: I just won't. For instance – some people's weakness is spending and they feel helpless and unable to control buying something new that's on sale. But, what if they were standing in line to buy that item and suddenly someone puts a gun to their head and says, "Drop it and leave this store immediately or I will shoot you." What would happen? The sale item would go unpurchased. So much for helplessness.

Or, maybe you've been in an argument and the phone rings. You go from yelling "I can't stand you!" to sweetly answering, "Hello... oh hi pastor, we're doing just fine."

The point is – we are not helpless and we can control ourselves when we want to. I know people get addicted and can't seem to control themselves, but even heroin addicts change when they really want to.

What is self control? It's pretty simple: it means to control yourself - to be the master, rather than being mastered. Self control means self restraint. It is the opposite of self-indulgence.

The Greek word for self-control comes from a root word meaning "to grip" or "take hold of." This word describes people who are willing to get a grip on their lives and take control of areas that will bring them success or failure.

We've all been told, "Get a grip." That means we need to get it together and get control of ourselves. The opposite is to be out of control and to be out of control is dangerous. Proverbs 25:28 says:

*Like a city whose walls are broken down is a man who lacks self-control.*

No self-control means no protection. That's why 1 Peter 5:8-9 says:

*Be self-controlled and alert. Your enemy the devil prowls around like a roaring lion looking for someone to devour. Resist him, standing firm in the faith.*

The enemy has a field day with people who are out of control. His kingdom is built on people out of control.

God's kingdom is built with people who have self-control. Financial freedom is attained by people who have self-control.

Self-control requires three things: temperance – moderation – and discipline.

Temperance refers to the power we have over our desires. It speaks of self-rule and restraining your selfish desires. 1 Corinthians 9:25 says:

*And everyone who competes for the prize is temperate in all things.*

Titus 2:2 says

*Be temperate, worthy of respect, self-controlled, and sound in faith, in love and in endurance.*

Temperance used to mean to abstain from drinking alcoholic beverages. This is because one of the first social problems to receive attention was alcoholism. In the 1800's, Temperance Unions were founded to encourage abstinence from alcohol.

But the word "temperance" has a much greater meaning than just abstaining from alcoholic beverages. The temperance of which the Bible speaks is a self-control that masters all kinds of desires, including the desire to buy things you can't afford.

The influence of the Holy Spirit enables us to restrain our passions, to govern ourselves; to control selfish appetites.

In addition to temperance, self-control involves moderation. Philippians 4:5 says:

*Let your moderation be known unto all men. The Lord is at hand.*

Moderation means soberness, to be in control, to keep from extremes. Christian believers ought to be moderate in all things including spending.

You don't have to buy a new car every couple of years.

You don't have to have the newest electronic gadgets.

You don't have to keep up with the Joneses or anyone else!

A self-controlled person does all things in moderation, in balance.

The King James Version also translates temperance as forbearance which means to hold yourself back! That brings us to the third element of self-control:

Discipline. 2 Timothy 1:7 says:

*For God did not give us a spirit of timidity, but of power and of love and of calm and well-balanced mind and discipline and self-control.*

Notice that self-control, moderation and discipline are all mentioned.

I've done a lot of reading in my lifetime and in reading the lives of great men, I found that the first victory they won was over themselves. Plato said, "The first and best victory is to conquer self." Steven Covey said – Private victories precede public victories.

Lack of self-control has brought down many leaders. There are men who want to control armies and countries, yet cannot control themselves. All great leaders understand the first person they lead is themselves. If they cannot lead themselves, they cannot lead others. Leaders must be willing to "pay the price" for success. Shortcuts don't pay off in the long run.

We see highly disciplined people in the world who pay the price:

Soldiers – who train for years before battle

Musicians, artists, writers – who practice for hours every day

Athletes – who train constantly

No one achieves greatness without self-control and self-discipline. So, here are some keys to developing self-control.

### **1- Start working on yourself rather than trying to change others.**

A reporter once asked the great evangelist D. L. Moody which people gave him the most trouble. He answered immediately, "I've had more trouble with D. L. Moody than any man alive."

There is a classic Jack Paar line, “Looking back, my life seems to be one long obstacle course, with me as the chief obstacle.”

As Pogo said, “We have met the enemy and he is us.”

When we are foolish, we want to conquer the world.

When we are wise, we want to conquer ourselves.

So... start with yourself.

**2- Renew your mind by learning what the Bible says about financial management.**

Find resources, such as books and tapes, that will give you instruction and motivation to conquer each area. Find a person or group to hold you accountable.

**3- Live in your will and do something every day to discipline this area.**

That means to choose to live by what is right, not by your emotions.

Emotions change often – but right and wrong never change!

We are all responsible for our choices. We got where we are by our choices and we'll get where we're going by our choices. The choices you have made in the past have worked perfectly to get you into the financial situation you are in now – whether that's good or bad.

Just remember, taking the slow road to financial freedom means you can have it all, but it doesn't mean having it all at once. It takes time. So start small and concentrate on today. The slow accumulation of disciplines will one day make a big difference. Every time you exercise self discipline, it gets easier the next time. But you must act your wage before you get to the next stage!

**4- Surrender to the control of the Holy Spirit.**

Being full of the Spirit is not just about the gifts of the spirit – it's also about the fruit of the spirit. You will grow fruit in your life to the degree you are filled with the Spirit. You are filled with the spirit to the degree you surrender to the Holy Spirit. And to surrender to the Holy Spirit, you must:

**5- Die to self!**

Self does not die – we must die to self. That means to say no to yourself. You can deny yourself things you want to buy. It's not the end of the world. Yes, it's painful, that's why it's called dying. But, if you get ruthless about how you spend your money and manage your money - it will produce fruit!

**6- Start now!**

What you are going to be tomorrow, you are becoming today. It is essential to begin developing self-discipline in a small way today in order to be disciplined in a big way tomorrow.

There are two paths that people can take. They can either play now and pay later or pay now and play later. Regardless of the choices, one thing is certain – there will be a payment.

Now – you might say, “It’s my life and if I want to overspend that’s my choice.” That’s true – but don’t let your freedom of choice steal your freedom in life.  
Galatians 5:13

It is absolutely clear that God has called you to a free life. Just make sure that you don't use this freedom as an excuse to do whatever you want to do and destroy your freedom. We are called to freedom, but true freedom comes from discipline.

You have the freedom to never exercise – but don’t expect to be physically free! The freest I’ve been physically is when I’ve been the most disciplined in diet and exercise.

You have the freedom to never read your Bible or pray – but don’t expect to grow spiritually! The freest I’ve been spiritually is when I’ve been the most disciplined in prayer and Bible study.

You have the freedom to spend your money like you want, never tithe and never save – but don’t expect to be financially free! The freest I’ve been financially is when I’ve been the most disciplined in tithing, budgeting and spending.

So, I’m calling you to the freedom of discipline this morning! I’m encouraging you to be filled with the Holy Spirit and allow Him to grow the fruit of self-control in your life!

You might think you need birth control, pest control, or damage control-  
But what you really need is self-control!  
If you have no self-control – you are out of control!

You might feel like you lost control or things are beyond your control -  
You might even be fighting over the remote control at home –  
But I’m encouraging you to take control of the purse strings at home!  
You need to start acting your wage and you do that with self-control!

That’s the way to get on the road to financial freedom and that’s the way you stay on the road to financial freedom!