



MANAGE MONEY

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Good fight. That's the name of our summer Real Man Bible study. We'll be going verse by verse through one Timothy, uh, you and me up here in the mountains. Real informal, casual. 12 weeks looking at an older man named Paul building up and, uh, investing in a younger man named Timothy, teaching him how to be a man of God and fight a good fight. And I'll tell you in a day when the, uh, world has lost its mind and everything's going to hell, uh, a few men need to learn how to fight. I'll see you guys online this summer as we study first Timothy, the Good Fight. Alright guys, welcome back to Real Men. Uh, this is the final episode of the, uh, good Fight series in one Timothy. Thanks for joining me. We've looked at, uh, Paul, like a, a man of God who's like a spiritual father, investing in Timothy, who's a younger man, helping build him up, uh, to fight the good fight of the faith, to quote the words of the text itself. And, uh, today is, uh, command number 11. Uh, last but not least, um, manage money. First Timothy six, three through 10. So we're gonna talk about your money. Some of you guys really good with your money. You're the financial guys, you're the investors, the stewards. Um, you're good at investing, saving, tithing, um, multiplying. Some of you, you don't know what you're doing. You're like, I don't know. I'm not a math guy. I'm not good with a plan. I've got myself in debt. Maybe you've got yourself in trouble. I always told this to my, uh, my kids, especially my sons. Avoid car debt at all costs. Avoid college debt at all costs. Avoid credit card debt at all costs. That's like digging a hole, three layers deep. And then, uh, as you're sort of entering the workforce, if you have card debt, college debt, credit card debt, it's gonna take you years of paying off what is now e e exorbitant high interest rates as, uh, the Fed keeps ratcheting up, kind of that prime number to the highest point in more than 20 years. And so for us, um, who have debt, it's a critical time. I've always tried to keep my debt low. I I'm allergic to debt and drama, so I try to avoid, uh, both at all costs. If you can stay out of debt and be good with your money, you're going to save yourself a lot of pain. The Bible says that the borrower is slave to the lender. If you owe money, you're not free. You've gotta go do whatever it takes, uh, to pay your debt. And if you have high interest debt, you're probably not even touching the principle and you're just sort of wasting time and energy and money. Uh, start with a little bit of a story and then we'll make this super practical. Um, when Grace and I first got, uh, married, we were very different. I grew up poor, um, no debt, no credit cards. And uh, and Grace grew up not really understanding money and quite frankly, um, she was more of a saver than me. I was more of a spender. Um, but we had to learn how to, um, manage our money together as a newly married couple at the age of 21. And one of the things that we disagreed debated about was giving to the Lord. She grew up as a pastor's daughter. So she's used to giving to the Lord. Well, I didn't grow up in church and I'm a brand new Christian. I'm like, I'm college broke. I'm married, college broke, you know, 21. Uh, we got hit with an unexpected, uh, defaulted college loan that, uh, I inherited with Grace as a, a bit of a dowry. And so suddenly I'm like, I'm working. She's not. We're both in college full-time. College broke. I now have debt. I'm triggered by debt, paranoid of debt. Um, debt to me is like kryptonite to Superman. I'm not a big fan. And Grace is like, no, we need to give first and best to the Lord. It's called first fruits. I was like, the Lord's doing fine, babe. We are flat broke. We are college broke. We're renting a basement, uh, apartment from a couple at their house. I'm chopping wood to heat it. Our rent was \$250 a month and we barely made it. Um, and Grace is like, no, we need to give to the Lord. I was like, okay. Okay. So I'll never forget the plate was coming by and uh, we put a hundred dollars bill in which a hundred dollars bill to us may have had six more zeros at the end. And I thought, that's it. We're ruined. We're bankrupt, we're homeless. My wife doesn't like camping, but that's now going to be our lifestyle is living in a tent in some park. And uh, lo and behold, that week my pastor came up, our pastor came up and he's like, Hey, I was praying for you guys and God told me to give this to you. He pulled out of his wallet. I kid you not a hundred dollars bill. I brought it back to Grace. She was like, yes. See, that's what the Lord does. You can trust the Lord. It's faith he'll provide. I said, no, no, no honey, no, no, no. I was an idiot. I gave a hundred bucks and God gave it back to me. I've learned my lesson. Never give your money again. Grace is

like, no, no, no, we gotta give to the Lord. I was like, ah, dang it. Um, so then we gave another hundred bucks. Um, I don't know if it was a month or two months, I don't know when it was. And I kid you not, I told Grace, I said, that's it. We're bankrupt, we're homeless, you know, we're gonna be like, you know, just out foraging, you know, at the park, eating whatever we can scrounge. We're we're just dead. And she's like, no, the Lord will provide. She's got this high gift of faith. And um, I kid you not, it was crazy. It was like shortly thereafter we lived up on a hill, middle of nowhere, somebody's house down around the back, little apartment. Somebody slipped under our door. I don't even know how anybody got back there. I kid you not a hundred dollars bill. And I showed grace and she's like, see, the Lord will take care of us. I was like, okay, I've learned my lesson. And so, you know, some of us really stress about money. Some of us don't. Some of us really plan, some of us don't. Some of us are savers, some of us are spenders. And so really money is part of your worship. And if you look at say, an American bill, it says, in God, we trust and it should say in this God we trust. And Jesus says, you can't worship God and money. So in this section we're gonna talk, uh, briefly about, um, money. And I do want to dig into it in just a moment, but uh, I wrote this down here, kind of verbal processing a bit. When it comes to um, money, wealth, possessions, we're talking about your stocks, your retirement, your cash, your equity, your debt, all of that. There are three ways to view finances, wealth and possessions. Number one is selfish. What's mine is mine. You don't share, you're not generous. You don't tithe, you don't give. This leads to hoarding stingy mindset, being miserly. What's mine is mine. It also can lead to entitlement, which is an entire generation of tragically young men who are more socialistic in their mindset thinking that other people should go to work and if they make a lot of money, I am owed a percentage of it, which is simply not true. Stealing is what's yours is mine. These are people that are trying to take advantage, cook the books, uh, s scheme a deal. These are people who are disingenuous in their business dealings. These are people that flip cars that they know are lemons. These are people who sell homes without disclosing, you know, work that needs to be done. These are people who bill for hours that they don't work, they're stealing. And the Bible talks about that as a sin in the 10 commandments. The third is stewarding. So selfish. What's mine is mine stealing. What's yours is mine. Stewarding what's mine is his is his. It belongs to the Lord. It's entrusted to me to manage and steward his resources. Therefore, it's like, Lord, how do you want me to spend your money? Where do you want me to invest your money? Where do you want me to give and tithe your money? We're not owners. God is the owner. We are the manager of what belongs to the Lord. Um, there are about 800 scriptures that talk about our wealth. About 25% of Jesus' teaching talks about wealth and finances. And people will often ask, should I tithe 10%? Well, in the Old Testament, the tithe was 10%, tithe means 10%. So you can't tithe 4%. 'cause tithe literally means 10% of your gross, not your net. It's first fruits to the Lord, which means first and best. Some would say, well, in the new covenant we're not held to it. Well, I would say the new covenant, um, exceeds the old covenant. So Jesus says, not only don't murder, don't murder with your heart or your words. Uh, the old covenant says, don't commit adultery. Jesus says, don't commit adultery in your heart. And so if anything, the new covenant by grace expects more than the old covenant to the law. If that's the case, then 10% would be a good floor and not necessarily a ceiling. All that to say, let's jump into finances. And I don't know how much you make, um, and I don't really care how much you make. I think it's how you invest and spend and save what you make. He says chapter six, verses uh, three through five. One Timothy, uh, if anyone teaches a different doctrine and does not agree with the sound words of our Lord Jesus Christ and the teaching that accords with godliness, he is puffed up with conceit and understands nothing. He has an unhealthy craving for controversy for quarrels about words which produce envy, dissension, slander, evil suspicion, and constant friction among people who are depraved in mind and deprived of the truth, imagining that godliness is a means of gain. And here's what he's uh, saying. He's saying that you need to make sure that you love God and use money that you don't love money and use God. That's the big idea. You either

love God and use money or you love money and you use God. And what he says is that one of the greatest temptations, tests and trials of your spiritual maturity is a man of God, is how you handle your wealth. And what he says is that, uh, if you want to believe something that is unbiblical ungodly, you can always find somebody who is going to put together a well cogent, reasoned argument to, uh, justify your greed, your covetousness, your poor behavior, you're stealing your lack of generosity, your miserly attitude, your self-indulgence, your massive debt spending, whatever the case may be, however you would err in mismanagement and bad stewardship. What he's saying is there's always somebody out there who's willing to say, you know, let me put together some verses out of context and maybe quote a few Greek or Latin phrases so that I sound like an academic and like someone who has authority. Lemme just say this, if you want to be a socialist or a communist, and the difference is degree and not kind, you can find Christians who are going to tell you, um, that you are owed by the government and that justice would be them stealing from those who have to give to you in spite of your lack of work ethic or good stewardship. If you want to justify massive debt for yourself, you can find people who will justify that. If you want to stop giving to the local church and to the Lord, you can find people who will justify that. If you wanna be a deadbeat, you know, ex-husband and loser dad who doesn't pay his child custody, uh, support payments and look after his family, you can find people who will give you cogent logical reasons why you are justified in being a miser and a loser. All of that to say one of the greatest tests for a man in our heart is how we view and manage and steward our wealth and our possessions. And um, and it is a test. It's a test of where our loyalty lies and where our Lord truly lives. Is he in heaven ruling and reigning, or is in our wallet spending and saving? That being said, um, he says that some people think that you know, they can just weaponize and use God for profit and gain. These are people who will pretend to be Christians to earn favor and trust in business dealings. And then gut people. These are people who will want a down payment for a contract, let's say on a home improvement project. Hey brother, I got you. Praise to the Lord. Here's the fish on my card. And they have no intention of ever finishing the work or doing it. Well. And what he's saying is, you either, um, worship God with your wealth or you worship your wealth as your God. Jesus says this way, you can't love God and money, you've gotta pick one. So here's what he says to, and this is, and see what happens is when we talk about money, because the world we live in, thinking about the rich and the government and what I owe and entitlement and we've got this stupid nonsensical buffoonery like basic universal income. Well, so everybody who's breathing gets an income. Well, who's gonna go to work and pay for that? Well, we can't afford it. What are we gonna do? We're gonna take out more debt. Okay, so who's gonna pay that off? Well, our kids and our grandkids, well that's okay 'cause we're gonna get, uh, vasectomies or be, uh, you know, gender mutilated or be transgender or abort our children. So then our children won't have to pay for it in the future. We'll just rack up debt now and then those heterosexual stupid people who go to work, their kids and grandkids can pay it in the future. It's a big Ponzi scheme and it's, it's, it's an offense. And, and all, all national debt is, it is stealing from your children and grandchildren and all personal debt is it's stealing from your children and grandchildren. The Bible says in Proverbs that a wise man leaves an inheritance for his children's children. He doesn't leave a debt to his children's children. He doesn't leave a bankruptcy to his children's children and he doesn't leave nothing to his children's children. And so I dunno what kind of home or family, uh, you came from, but if you're a man, you've gotta start to think in terms of generational wealth and legacy. And if you receive something great, how do you invest that, multiply that and then hand that off. If you have nothing, how do you start so that your children can stand on your shoulders and their children can stand on their shoulders. And at some point, generationally, your family makes some financial progress. Here's what he says. But godliness with contentment is great. Gain, godliness and contentment. And a lot of people think I need more money. What you need is more godliness. That's how you manage your life and money. The average American today. I mean, you look at it eating out and you look at all devices,

vaping, you know, legalized marijuana, decriminalized hard drugs, alcohol, addiction. Most people frankly eat too much and are obese. Buying brand new cars, taking out high interest loans for college debt, credit card debt, car debt, highly self-indulgent, don't even know how to cook a meal, just expecting somebody to deliver it pre-cooked to their house, not putting together a budget, not living within their means, impulse buying and spending. It's ungodly. Um, it's very ungodly and more money doesn't fix your problems. I grew up in a poor neighborhood. Um, next door, a couple doors down, there was a family, I won't name names, I think there was, uh, somebody died, left them a big inheritance. They went out and blew it. Lot of dinners, cruises, trips, new cars, everything. They didn't invest it. People, if you don't give them wisdom and you give them money, they just do what fools do with money and they lose it very quickly. So what he says is, if you have a money problem, don't start with the money. Start with godliness and contentment. Godliness is character. And uh, contentment is saying, how can I make do with what I have? If I can't afford more, I can't spend more. And contentment is this. Um, it's living within your means. And the truth is, the average American lives like an ancient king, if you are a toilet is indoors, you're a king. If water comes out of a tap and you don't haul it with a bucket, you're a king. If you have central heating and or air conditioning, you are a king. If you drive your own car and you don't walk everywhere or jump on a bus, you are a king. Um, if you, uh, have extra food in the pantry, um, and you've got weeks of food to eat in the freezer, you are a king. Let's just be honest, most of us in the western world, um, our our struggle is diabetes, not starvation. Our struggle is we, we have junk in our closets and in our, you know, garages and we keep dumping stuff at the thrift stores because we have more stuff than we can even use. And I'm not saying that it's a sin to have, but I'm saying if you can't afford it, it's a sin to get it. Because at the end of the day, God gives you for your need. He doesn't give you for your greed. Hear me again in this, he gives you for your need, not for your greed. And if you're a single guy, here's the three things you need to do. Pay off your debt and save and save some more. That's what you need to do. 'cause once you get married and you start a family, you're gonna have a lot of expenses. But what we have now, and I'll get into it in a moment, is, uh, a, a generational crisis. He goes on to say, for we brought nothing into the world. Which is true. You were all born buck naked. None of you came with designer diapers on. Uh, I just met my firstborn grandson. He's beautiful, he's wonderful. He came into the world buck naked and flat broke. That's where we all start. And we take nothing out of the world. That's true. When you die, your soul goes to be with the Lord. Your body goes into the grave and your stuff goes to the garage sale. That's what happens. And so, you know, at the end of the day you think of all of the tremendous money that we spend for things that it, the end of the day we don't even oftentimes get to enjoy. Like I know guys that have made it, let me just, I'm just gonna give you the dad rant. Um, there's a big difference between income and lifestyle. Just because you make more money doesn't mean you live a better life. I'll give you an example. I know guys that have vacation homes and they can't ever get to them because they're working too much to get a day off. 'cause they have so much debt that they can't afford to go to the vacation home that they're working to pay off. I know guys that have, you know, side-by-side and fishing boats and you know, water ski boats and golf clubs and country club memberships that they never get to enjoy because they're too busy working. I know guys that have worked their whole life to make 'em out of money and they have neglected and ignored their wife. And so she ran off with another guy and got an attorney and gutted him for half of everything he ever worked for. And it would've been better if he spent that money on date nights instead of divorce attorneys and making memories with his wife rather than paying for attorneys for his wife. And so it, just because you make more doesn't mean you live better. And at the end of the day, I mean if God is your father, your identity is not established by whose name is on your underwear, how many square feet you have, what zip code you live in, or what lifestyle you have. I mean, if you can afford something, pay for it. I don't care. But if you can't afford it, don't spend money. You don't have to impress people you don't even know, okay? That's the big idea. Don't spend money.

You don't have to buy stuff. You don't need to impress people you don't know. And so he goes on, but if we have food and clothing with these, we will be content. I dunno about you what he says, food and clothing. He doesn't need to throw housing in there, let alone high speed internet, um, food and clothing in most of the world, that's an issue. I mean, most people don't have, you know, a massive wardrobe. I mean, most of us have got a closet and some of us have got a closet that's big enough for our own zip code and it just houses all of our clothes. I mean, and some of us, I mean we're, we're living a bougie life and we're working so much we don't even get to enjoy it. I mean, I wonder if an alien showed up to our house, if they would wonder if our cat or our dog actually was the owner of the manor and we were the slave off at work all day just trying to provide, uh, an incredible lavish, palatial lifestyle for our pets because they're the only ones that are really enjoying everything that we're working for. And he goes, uh, there we will be content. But those who desire to be rich fall into temptation. Now there's no problem in being rich. We looked at it before. There's righteous rich, unrighteous rich or godly rich, ungodly rich, godly poor, ungodly poor. There's nothing wrong with being rich. There are godly people in the Bible that are rich. There're ungodly people that are rich. It doesn't matter. But the desire to be rich, what he's talking about here is the heart posture. And this is where I am never satisfied. Once I get a house, I want a bigger house. Once I get a bigger house, I wanna renovate the bigger house. Once I get to the bigger house and I renovate the bigger house, then I want to upgrade it to a bigger house. Once I get the car, I want another car and then I need a backup. And it's just like, at what point is that greed going to lead to your demise? Alright guys, pastor Mark here, let you know about the latest book, new Days Old Demons. It's a prophetic word against pathetic wokeness. Uh, you guys understand exactly what I'm talking about. Uh, hopefully it is on sale. If not, it's coming out very, very soon. Would appreciate your prayers as we punch a lot of people and things in the mouth. And if it's a help, get a copy. And what he's talking about is this desire to get rich. And if it comes to mind, I uh, just comes to mind. There's something called conspicuous consumption that sociologists will talk about. And that is that in a, uh, consumer, uh, marketplace, we don't buy things because of their utility, but because of their identity. What I mean is this, you may be wearing fruit of the looms or some high name, I dunno, maybe you're a Kardashian fan. So, you know, I don't know if some of you dudes wear skims. I mean anymore, we don't really have our binary gender categories, but Kim Kardashian's got the skims line. That's probably, I'll be honest, I've not bought any skims, I haven't tried any skims and um, and I don't intend to. But let's say that, uh, you want to get really expensive designer underwear. Um, why is that because they're better? Well, no designer underwear does the same thing that Fruit of the Looms does, um, or the tidy whiteys from Costco and they cover the parts that need to be covered. Um, and that's what they do. The difference is a name brand says something about your status as an individual. I'm wearing a Levi shirt, I got it. A, uh, one of those, uh, factory outlet places where you get stuff for cheap, okay? You can get a high-end name brand like I was looking at, um, another manufacturer that makes Western shirts and there were 1200 American dollars. And you would think for that, that they would come to your house and put it on you personally while they rubbed your neck and board a pig and treated you like a God. Um, what's the difference between the two shirts? About \$1,165. Either way, they basically do the same thing. They go on my body and they cover the parts that no one wants to see. And so you start to think about why do we need to have certain things? Not because of their function or utility, but because of their identity. If you show up in a Kia, everybody's like, hmm, if you show up in a Maserati, wow, Lamborghini, wow, uh, what is it? Uh, Bugatti, Veron, wow. Show up in a Honda. They're like, uh, but who caress? They do the same thing. You start one place, you drive to another place, and then you get out. If you identity is secure in the fact that you are a son of God and you have an eternal inheritance in a bougie kingdom with streets lined with gold, it really doesn't matter what your lifestyle is. Be grateful, be content. You can't take it with you. Enjoy your life, enjoy your wife, your kids, your memories, your friends, your health, your free time. And I, you know, I I'm glad. I I love my life. I'm blessed,

I'm thankful. Uh, I'll tell you what I did just before this. I'm up in the mountains. I went for about a five or six mile hike and you know what it costs me free 99. And it was beautiful. I saw the deer running, baby deer born. I saw fish jumping. I saw a bald eagle flying in the sky and I just, prayer walked for hours and talk to the Lord Jesus. It didn't cost me anything. And it was beautiful because your income and your lifestyle are not necessarily the same. That's why some of the most successful, rich and affluent people kill themselves. They have a lot of money, but they don't have a full life. Just because your house is full, just because your, you know, closet is full, just because your bank account is full doesn't mean that your soul is full. And so make sure to make those investments, uh, those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that pl people into ruin and destruction. Who's the one guy on Judas team that really was discontented with money? Judas, he didn't think he had enough. So he kept stealing and he kept stealing until he sold Jesus and, you know, put a bounty on his head and murdered him. And what Jesus said, and what is being said here by Paul is money is not a problem, but the love of money is a problem. And there's a scripture there that a lot of people misquote. They'll say, money's the root of all kinds of evil. No, it's not. The love of money is the root of all kinds of evil. Love God, love people use money to love God and people, it's the love of money. It's the lust of money. And for some of you guys, you get so competitive, it's like you don't need any more money, but it almost becomes like a sporting event in business where you're just gonna rack up the store. The score by racking up your income for the love of money, he says is a root of all kinds of evil. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. Well, Jesus says you can't love God and money. And so I would just say this guys, um, I will close with this. Um, lemme just read a little bit. There's a new report that came out and um, check my notes here too. You know, I probably should have prepared for this, but you get what you pay for and this is always free. And so, um, if you wanna learn more about how to manage money, uh, there are ministries. One is called Crown Financial Ministries. It's good bible-based practical. In addition, there's a dude named Dave Ramsey. I had my kids listen to Dave Ramsey growing up and kind of helped them think about money. And um, and Dave was super helpful. And so he will help you think through paying off your debt, getting an emergency saving fund, investing in the future, making sure you tithe to the Lord. He'll help you with the percentages of what should go in what category. And uh, his ministry also has, uh, tools, apps, and different things to help you track your spending. So if you're not good with money, number one, just start learning. Uh, go to Crown Financial or Dave Ramsey, start learning. Find people, guys who are good with their money and just ask 'em a lot of questions. Could you help me learn? But here's where we're at. And I say this as a generational crisis. Um, I'm reading from a recent report and the, uh, the headline is, young adults are taking longer to reach key life milestone impacting finances later analysis shows. So here's what it says. Young adults in the US are taking longer to reach key life milestones. The, uh, that impact finances compared to four decades ago. According to a Pew research Center analysis in 2021, adults who were 21 were less likely to have a full-time job, be financially independent, living on their own or married or have children than their pre predecessors from 1980. It goes on to say today's young adults are closer to full-time employment and financial, financial, uh, independence. By age 25, the analysis of census bureau data shows financial independence is defined as having a single income of at least 150% of the poverty level. In 2021, some 39% of 21 year olds were working full-time compared to nearly two thirds in 1980 and only one quarter were financially independent of their parents versus more than 40% in 1980, the analysis found. So, um, here's what we are seeing. Um, we are seeing an entire generation of young men who are, um, trying to extend breastfeeding into their thirties. That's what we're seeing. They're trying to have mom continue to feed them until they find a girlfriend with a good job to pick up where mom is left off. The average guy today, um, is not working like he should. We talked about it earlier. There is a labor report out NF not in labor force. The highest percentage, I think of 25 to 55 year old men in the history of the United

States of America who were able to work but not in the workforce or seeking work. Why they're not wanting to work. What happened during the nonsense of covid? We shut the world down. Everybody go home. Stop your plans. Don't get married, don't start your business. Um, you know, don't start your family. Go move in with your mother. The government will just send you money. Sit on the couch with a mask on vape, order door dash download porn and play video games. Rinse and repeat for the next decade until you go two guys back on the evolutionary chart. And you're barely a functional adult. That's what we did. You guys need to know that what happened in the past few years. It gutted you, it demoralized you, it racked up debt for your future and it created dependence on your mother and your government. That's what it did. Um, and so where we find ourselves now, there are men who are not working. They're not looking for work, for those who are working, they're working dead end Joe jobs. They're just, you know, driving Uber until they get enough money for the day and then they're done for the day. They're not looking at a career, they're not trying to get a trade, they're not trying to build a business. They're not trying to build a portfolio. They're not trying to build a credit score. They're not trying to acquire real estate. And they've always got a freaking excuse. At first it was, oh, we have a pandemic. Oh, the government's sending me money. Oh, my mom likes it when she gets to, you know, take the crust off my sandwich. And so I live in her basement. Oh, now we have high interest rates. Oh, now, I mean there's always going to be an excuse always until Jesus comes back, everything's gonna suck. And you're gonna have to just put your chin down, your hands up, you're gonna fight through it. You're a freaking man. And the difference between a boy and a man is this boys take, men give. That's the difference. Boys take, men give. If all you're doing is taking from your mother, your government, you're not a man. You're a boy who can shave. You're not a man until you take care of yourself. You give to the Lord and your wife and family. Men give boys take men give boys take. We have an entire generation of boys who are taking and we don't have enough men who are working. And I don't just believe in Jesus. I also believe in math. The numbers don't work. If you have more men who are boys and taking, then you have men who are men that are giving, then you have a crisis. And that's exactly where we are. And that's exactly where we are headed. And so now guys are following the asinine pattern of the government. And that is just rack up debt, kick it down the road, and then eventually somebody or somehow it will be taken care of, which is not the case. That being said, what we're seeing now is young men are waiting longer to launch. And this is part of the problem of rite of passage. When do you become a man? Is it when it's 16, when you can drive 18 when you can vote, uh, 21 when you can buy a beer? Is it when you leave your mother's home? Nobody knows. So we keep pushing the age from boy to man and we've created this intermediate season called adolescence. Adolescence is where you have the freedom of a man, but you have the maturity of a boy. This is now from your late teens into your early thirties and it just keeps getting extended. And during this time, you're not looking for a wife, you're not looking for a job, you're not looking for a career, you're not looking for a home. You become very selfish. You become very self-indulgent and um, and it's disgusting. These are the guys, when you go to the store, uh, they've got bedhead at two 30 in the afternoon and they're still in their pajamas because apparently getting up by the crack of launch is too much to bear. And the thought of taking off one set of pants that are made for bed and putting on another set of pants that are made for outside of the home is just far too much for that guy. He's just, just, he just can't take that much responsibility during the course of the day. These are the guys that you can tell they're still walking around in the store in their pajama shirt covered with their slobber and the dust from their Cheetos and Doritos that they were up gaming and munching on all night. Guys, I'm not making this up. It's a freaking disaster. It is a crisis. It is an embarrassment, it is horrifying. Uh, most young men, literally two things. You need a mirror and a scale. What do I weigh and how do I look and how do I get here and how do I get out? And let me say this, if you're a young guy and you're taking your responsibility seriously, what a, what a once in a lifetime opportunity. If right now employers can't find employees and if they find employees, they

can't find ones who can pass a drug test and will show up to work. You know, more than three days in a row. If you are a young man, hear me in this, this is what I tell my sons. I got three sons. Um, number two is about number one, just had his first kid married. Number two, getting married at 21 as well. Number three is working on a construction crew all summer and working on cars. And he's gonna be a senior in high school. Here's what I tell my boys first, get up in the morning, get up. Number two, put pants on, dress like an adult. Number three, try. Just get up and freaking try. Go find a job, go find another job. Go find a side hustle. Go figure out a career. Go get a degree. Go marry a woman. Figure out how to buy a house. And, and there are men who can help you figure out how to do all these things. Lemme just say this, if you show up to a church, if there are godly older men there and you're a young man, you're like, Hey, I don't wanna be like the rest of the idiots in my generation. I don't wanna sit on my mom's couch for 10 years voting for Biden so that I can get free crap. I want to take responsibility, grow up and be a man. There is going to be a parade of men at your church who are gonna sit. Awesome. Okay, here's how you read your Bible. How much debt do you got? Here's how you pay it off. Let me help you find a job. Once you find a job, find a check who's not crazy, uh, get to know her, marry her. Here's how you buy a house. Here's how you raise a kid. Let me say this. The earlier you start, it's like a, a complete incredible headstart. This is what I've told my boys, man, if you can get married and own a house in your early twenties, you are 10, 10, 10 years ahead. Look at it like a NASCAR race. Imagine if everybody was in the pits for 10 years except for one guy who was going around the track. Even if that guy didn't drive fast and he wasn't a particularly good driver, he's really got a good headstart and nobody's gonna catch him. The the inanity, the insanity of our day means that there is this open lane for God's men to read the word of God and to try and to care. And a lot of this is financial. Don't let people lie to you. There's always a way to make money if you're willing to work hard, invest smart, tithe generously and live within your means with godliness and contentment. In closing, as you're thinking about your finances, here's uh, just a couple of things that Dave Ramsey shares. Um, first you gotta pay your tithe pay to the Lord. I believe that 90% of your income blessed with God's favor, will be better than a hundred percent without his blessing and favor. In addition, I don't think you should steal from God, I just don't think it's a good idea. In addition, you've gotta pay your taxes. And there's always people that are like, oh, I read this thing on the internet. I was doing research. You don't have to pay your taxes. Literally the last three guys that told me that are in prison, so if you're watching this, I told you so pay your taxes, get a good tax advisor if you need to, you know, reduce your taxes deficit, but pay your taxes. Jesus paid his taxes. Jesus is God. He came to the earth and the government taxed him. If they tax Jesus, they're gonna tax you. Then your housing is your number one expense. So tithe tax house, about 25% of your income roughly toward your living. The sooner you can own, the better. Don't pay somebody else's mortgage. Pay your own. Many of you young guys probably don't know, but there are first time home buyer loans that are custom designed to help people buy their first home. It's a once in a lifetime. Lower money down. I know interest rates are high, but just see what your options are. Number two, your auto loan and lease. I would just recommend do not lease a car and do not get a debt for a car. Find a family member, find a friend, have them sell you their car and make payments or get a gift. Uh, I mean as soon as you drive a new car off the lot, you lose a percentage. And some years ago, I'll never forget, I was watching TV with my boys and had an Infinity commercial and I said, wait, wait, wait, stop boys. And we paused it. I was like, okay, how much is it a month? They're like, okay, this much. Okay, how many months is the lease? It's like 48 months. They told up, they're like, oh my gosh, that's like, you know, tens of thousands of dollars. And I said, and you know what's weird about the lease at the end, you give the car back, you're just renting it. And they're like, oh my gosh, lease is evil. Lease is yes, yes, yes. Lease is the Greek word for fleece. That's what it is. Um, keep your car expenses low. If you can pay cash, great. Pay cash. If you can afford a nice car, I don't care what you drive, but if you, um, if you overextend yourself and your house poor and then you have a car payment, now

you are in crisis every month. This is where an emergency or some sort of unexpected expense goes on the credit card. The credit card is high interest debt. And then all you can make is, uh, interest, not principal payments. And now your head is barely above the water. And then you go a little while longer and then something happens and something else comes on the credit card. And this is where people get themselves into total collapse. Wake up one day and think that Bernie Sanders is anything other than a drunk idiot and vote for him. In addition, then you've got food. And the truth is you don't need to eat out so much. Um, and some of you need to learn how to cook. And I'll just tell you this, I can't cook but I can grow. I have found it is my secret unknown spiritual gift, grilling. And so if nothing else, grill, baby grill and then debt elimination, paying off your debt, you shouldn't have debt. But if you do, you need to get rid of it. The number one person, most likely to have significant credit card debt per income, a college educated single young woman. And so if you're gonna get married, just think you're probably going to inherit debt. So you better get out of debt, set some money aside 'cause she's a nice girl, but she's probably got some nice stuff but doesn't have a nice credit score. In addition, then in savings, you want to build up toward an emergency fund. Six months of saving. And then also eventually you want to get to a second account for big expenses, buying a car down the road, home improvement project and then investments college fund for your kid, life insurance, retirement, things of that nature. All of this is intentional and if you don't think about it, you're gonna lose. So there you go. There's the dad rant on dollars. Here's what's coming up. We're gonna take a break and then I'm gonna come back in a few weeks. I'll be back on the stage at Trinity Church in Scottsdale, Arizona. Uh, real men there has grown to the degree that we're two nights 'cause we don't fit in the building. Um, what we're doing has gone global. There are hundreds of thousands of men a week tuning in. Um, thank you. It's an honor to have you. I love you and I care about you and you matter and your marriage matters and your business matters and your ministry matters. And your children matter and your grandchildren matter. Your legacy matters. And, um, and what we're gonna do then we're gonna do a new series called Dominion for Dudes. It's around 10 weeks and I'm gonna tell you all the authority that has been delegated to you from your father through Jesus Christ. And you have the power of the Holy Spirit to exercise your dominion. It's gonna help you to be a dude. So we'll take a little time off. I'll see you in a few weeks. Thanks for tuning in. Pastor Mark here saying Thank you, you for giving me the honor of helping you to learn God's word in a world filled with bad news. You need some good news in a world filled with lies, you need some truth. And so as I like to say, it's all about Jesus. We open the Bible and we help people learn about Jesus Christ. And I just want to say, uh, if you would help me get the word of God out, it would mean the world to me. You can go to realfaith.com, mountain of Bible teaching. I mean, we're coming up on three decades of Bible teaching. And or if you just go to 9 9 3 8 3 and text the word unfiltered again, that's 9 9 3 8 3 unfiltered. We'll send you a link that'll open up literally thousands and thousands and thousands of pieces of free Bible teaching