

Money and the Future

We've talked about debt, stewardship, giving, and money in general this month. It's been a bit of a rough haul. First, we had to start a discussion on something most folks don't want to talk about. Then, you had to listen about debt and how evil it is. On top of that you have been told to give recklessly what you have as you try to keep your head above water. It's been a rough month. You have heard a lot of wisdom this month. But all of this has been leading to a better place of real possibilities, the future.

Proverbs 24:14 - "Know also that wisdom is sweet to your soul. if you find it, there is a future hope for you, and your hope will not be cut off."

Near future

I want you to start by thinking about the near future. Maybe 6 months down the road. You've talked with someone to help you create a usable budget and you've changed it 6 times since then but it's starting operate well for you. You've been making your minimum payments on all debts but one. That one you have put extra toward and for the first time watched the balance on a debt drop quickly. You're finally in a position to take a breath know that you're on track. You have a plan and a long road ahead of you yet, but, maybe for the first time, you can actually feel like you are going to be victorious. It seems that now is the best time to remember Romans 12:12 - "Be joyful in hope, patient in affliction, faithful in prayer." We're about to start a long difficult road with new found hope and faith that God will reward our efforts of improving our stewardship over his wealth.

Debt-Free

Now I want you to think a little further down the road. It's going to be different for each of you but we're only talking maybe a year or two for some, maybe five years for other but even that amount of time is less than it felt like it would be when you started. What milestone have we reached? We are debt-free minus our mortgage. I want you to really feel and understand the freedom I'm talking about here. Just for a moment think of the bills, collection calls, fines, fear, everything associated with those debts. Now come back to me in the future and imagine all of that gone. What do you feel? What would you do? What would you say to others who are still back where you were?

I want you to think about having access to the abundance the Lord has provided and the freedom to do with it as He directs with no fear. Remember James 1:17 - "Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows." Isn't this a wonderful gift? Who are the people you would love to be able to bless that you couldn't have before? Would you be freer to give your car away knowing you owned it outright and that you had been saving for a replacement so that you can buy it with cash?

Mortgage paid

Let's move a little further into the future. With our excess, not only have we been able to bless others more abundantly than before but we have also been able to put extra toward our mortgage payments. For those of us on the front half of a mortgage where we pay significantly more toward interest than principal we could be looking at taking a decade or more off our mortgage. I want you to think about

the day you pay your last mortgage payment ever. This is the day that you truly and fully own the house you're living in. This is your home, and it belongs to you no matter what else happens. What relief is there in knowing that aside from the taxes, of course, you don't owe anyone else for your home? Knowing that you could lose your job and not have to worry about losing your home? Do you realize that when you reach this point you have come very close to the kind of peace that used to be commonplace? You own your home and it's contents. With just the cost of utilities, food, and clothing you can live. Anything you make above that is just surplus to use as God leads. This is a financial freedom that few people reach and yet it is within the reach of most. You are in debt to nobody but you're Lord who has provided everything you need. Who wouldn't want to be in this place? Who could believe it can get better? Because it can!

Retirement

For some of us this may be the hardest part of our trip. To dream of something that even I, until maybe the last six months couldn't even imagine or believe. It is a dream that we all kind want to try to pretend we believe will happen but in our hearts seems impossible. This is the dream of retirement. It's going to happen. Over the years as we have had less debt and more available to give we have also been giving ourselves what seemed like a relatively small gift each month. It was different for each of us but we hid it away and called it our retirement fund. We knew when we originally planned it that it would be enough but it was so long ago and seemed more of a math exercise than reality. Today, we look at our hidden little fund and realize that it makes more in a year than we do and it's averaging about 12% raise each year. What does this mean to us?

Our retirement fund is now making more than we do and we can choose to do what we want with our day. We may still work because that's what we love and what God leads us to do. We may travel. We might choose to volunteer our time full time to different places who need eager, experienced volunteers who have the time and the resources to help. We now have all of that. We have the time and energy to help family or just to visit friends and family that have become distant in our busy days. Best of all, we can stand as a testimony to those around us and say "I was once in so much debt that I thought I was never going to make it and look at me now." What's best, is that when people ask you how you did it you won't say "I won the lottery." or "I was left a surprise inheritance." You can say "I lived, I loved, I worked, and I planned for the best."

Death

Proverbs 27:1 - "Do not boast about tomorrow, for you do not know what a day may bring forth."

I don't know that I will be alive tomorrow (don't tell my wife, I promised her 50 years from today). I'd like to think that I may very well live to be 90 or more. However, if the Lord has other plans for me I can live with that (so to speak). I'm looking forward to returning home to my Lord. I don't fear death, but I do fear for those I leave behind. I want to make sure that whether I die tomorrow or in 90 years that my family is as secure financially as possible. That means life insurance (which I do have), a will (which I don't have), and a retirement plan (which I do have). When my life is over and I have to leave everything behind, I don't want to regret that I left debt and chaos in my wake. Instead, I want to have the peace of knowing my family is taken care of and perhaps even a larger number of people will be able to benefit from the abundance the Lord has given me in my life.

Proverbs 13:22 - "A good man leaves an inheritance for his children's children..."

I want to be the man who leaves an inheritance to his children's children. Not just of money, but of wisdom in how to be a good steward of God's money and make wise financial decisions. Thank-you for dreaming with me for a bit. Let this be a dream you remember as you make financial decisions and you feel overwhelmed, lost, or unsure if it's worth the effort. Keep your Faith and your Hope alive with patience, perseverance, and the memory of our shared dream of financial freedom to accompany the freedom we have in Christ our Lord.