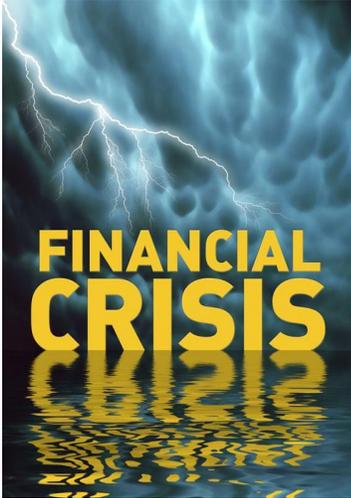


Weathering a Financial Crisis



Text: Luke 16:1-8

Luke 16:1-8

¹ And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. ² And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward. ³ Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed. ⁴ I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. ⁵ So he called every one of his lord's debtors *unto him*, and said unto the first, How much owest thou unto my lord? ⁶ And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. ⁷ Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore. ⁸ And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

Introduction

Here is a man in the midst of a financial crisis. He has been negligent in his work. His boss calls for a reckoning or an audit. He knows he is about to be fired. He does something we would call unethical, but was within his authority. He uses his position to reduce the outstanding debt of others. He makes financial friends at the expense of his employer. What do you do if you are about to lose your job? What do you do if you are about to experience a reduction in pay?

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1. Confess any sin.

A. Prov. 28:13

B. Could it be that sin has brought you to this point?

C. Could it be that sin has come with its curse?

1. Mal. 3:8 “⁸ Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. ⁹ Ye are cursed with a curse: for ye have robbed me, even this whole nation.”

2. Hag. 1:6, 7 “⁶ Ye have sown much, and bring in little; ye eat, but ye have not enough; ye drink, but ye are not filled with drink; ye clothe you, but there is none warm; and he that earneth wages earneth wages to put it into a bag with holes. ⁷ Thus saith the LORD of hosts; Consider your ways.”

D. If this be the case you will need both mercy and prosperity.

2. Determine your income and outgo.

A. Reduce your outgo as much as possible.

B. Set your bills up on 48 weeks in a year.

C. Setup a budget.

D. Itemize a month's income and outgo.

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3. Identify your debts (active and inactive)
 - A. Matt. 18:23-34
 - B. Ask for mercy; give mercy; plead for mercy.
 - C. Be truthful. Prov. 19:1
 - D. If you won't tell the truth to yourself who will?
 - E. Acknowledge the debt to yourself and to those you owe.
4. Develop a debt retirement plan.
 - A. Set realistic goals.
 - B. Use this to bring your family to higher spiritual ground.
 - C. Set family prayer goals. "If two of more are gathered..."
5. Stabilize (even lower) your standard of living
 - A. Stop eating out.
 - B. Determine what is a need versus a luxury versus an extravagance.
 - C. Go to sack lunches; eliminate soft drinks.

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- D. Go to two meals a day. There is Bible precedent!
 - 1. Example of wilderness wanderings.
 - 2. Example of Elijah by the brook.

- 6. Seek extra means of income.
 - A. Coupons, sitting
 - B. Grass cutting, crafts
 - C. Barter. My dad often did this.

- 7. Start a savings program
 - A. Prov. 21:20
 - B. It will force you not to spend it all.
 - C. Save something! Once I started with Savings Bonds.