

WEIRD; WEEK 5
David Ramsey

Craig Groeschel:

Well, we are so glad to have all of you with us today from all of our Life Churches, from our Network Churches across the globe; we love you guys so much. Those of you who are joining us at Church Online, you are not here by accident, I believe that it was destined for you to be here today.

I want to tell you, we've been talking about this subject, Weird: Because Normal is Not Working. I want to introduce to you today, a guest speaker who is one of the weirdest guys I know in the God kind of way. Today, you are going to hear from none other than Dave Ramsey, the greatest teacher on finances on the planet. I believe he is God's chosen vessel to help millions and millions of people get rid of what is normal; and that is debt, bondage, fear, and anxiety, and become free financially so they can enjoy it and please God with lots of generosity. Dave has been a great friend of Life Church. We are so honored to work with his organization. Dave has impacted my life personally.

Amy and I, back in our twenties, we started studying his teaching and following him. Financial Peace is the class that we offer at our church and our Network Churches. If you have not been through Financial Peace, I implore you to go through Financial Peace. It is a course that, it won't just change your life, it will change generations to come.

Dave has a new book coming out this year called, EntreLeadership. Dave is one of the greatest leaders I know. You'll want to pick this book up for sure. More so, I just have to tell you, the dude is cool and he is a man of God, and I'm honored to have him teach you today about being weird. So Life Church, could you please give a warm welcome to our good friend, Dave Ramsey.

Dave Ramsey:

Thank you brother! You're awesome! Thank you! Wow! Thank you guys! You guys are great, thank you. Thank you guys.

Let me ask you something, how many of you have ever done something stupid? How many of you that didn't raise your hand have a problem with lying? How many of you have ever done something stupid with money? Yeah, yeah.

Well, around our place we've got a saying; we say, if you do something stupid with money it usually costs you money, right? It leaves and if it leaves, we call that stupid tax, and I have paid some stupid tax.

I grew up not rich and I mean, cutting grass, you know, doing the stuff you do when you're a teenager, like everybody else I guess. That's the way I thought everybody else lived, maybe they don't; but I grew up that way in a hard-working household. So, when I got out of college, started with nothing, I started buying and selling real estate. I got rich, by a kid from Antioch Tennessee standards. I ended up with about four million dollars worth of real estate, a little over a million dollar net worth. I was making about \$250,000 a year, \$20,000 bucks a month. The neighborhood I grew up in, that's rich! We were having fun, baby!

You hear these people say, "All those people with money are miserable!"

Uh Ahh! We were having fun! Now, you know, and I think sometimes in our Christian walk, we get this money thing, it gets a toxic message on it to where it's not okay to win and it's like somehow you're only holy if you live in a cave and send all of your money to African missionaries or something! It's a twisted view, and it really is only in North American Christianity that does that. We have this weird view of money.

And so, I was going along going good, but I had done some stupid things, I had borrowed too much money. The bank got sold to another bank, I know that never happens in your city! I told them they should just put their signs up with Velcro, it would be easier, because you know, they change out so much you know! About the time I get my checks ordered new ones you know! And the new guys look down and said, "You know there's a kid here in Nashville, Tennessee that owes us a million, two hundred thousand dollars of real estate, this is scary. Let's limit this relationship!" Which is banker talk for ruin his life. And they called our notes and we spent the next two and a half years of our life losing everything we owned. We were sued, we were foreclosed on; finally, with a brand-new baby and a toddler we were bankrupt and we had to start over.

In the process of doing that, I came to the realization that the things I knew about money were not true. I thought they were true. Money people, whatever that is, had taught me these things. I've got a degree in finance. I got to thinking about it; who was it, the guy that taught me to borrow money? That would have been my finance professor, who was broke! What's wrong with this picture? A broke finance professor is like a shop teacher with missing fingers!

So I got to thinking about it, I thought, you know, the plan I've got on money doesn't work. I was a baby Christian, I had just met Christ. I do everything backwards, I met Him on the way up, got to know Him on the way down! It's not funny! I started studying God's Word, on what it says about money and it started sounding like common sense. Like, I

was kind of having a lot of those "Da" moments, you know like, "Da!" Every time I'd read that I'd go, "Well, you weren't doing it!" And then I started going, "Well, everybody else doesn't do it this way!" And then I read that Scripture that says, "We are called to be a peculiar people." Which my wife says that I have down to an art form!

We are called to be different. We are called, as Craig says, to be weird. And then I started looking at, thinking about it. You know, if you've made mistakes with money, that makes you over 12. Everyone has and there's a lot of shame and guilt and cynicism around the subject of money. Particularly around Christianity, I mean, we put up our shields with a cross on them, you know! "Don't talk to me about money! All that church wants is you're money!" That's the best lie the Devil ever told wasn't it?

And so, we get our shields up, we get all of this stuff, this toxicity mixed in and all of this mixed information. And the bottom line is, when you study the statistics nationwide, I discovered I wasn't the only stupid human being, which was a great relief to me! I started doing financial counseling with the new found information that I had gotten from Ron Blue and Larry Burkett and those kinds of things over at the church. I will never forget, you know, I would have these little couples come in and they would be behind on their rent and I would show them how to get it all straightened out, I called their landlord and negotiated, I had this little financial ministry, it was awesome! I will never forget the day that Ken and Barbie came in!

Every church has Ken and Barbie, right? They're the ones that you want to be when you're spiritual and you're going to be thin and look like that too! You know what I'm talking about? And they were like the cool people in church! You know, the perfect little couple, Leave it to Beaver, fast forward 40 years! You know, they were incredible, and they were broke! They had SUV payments and a student loan that had been around so long, they thought it was a pet! They were broke! And I'm sorry, I hate to admit this right here in front of all of you godly people, but I helped them, I did a fairly good job, but I took a little bit of pleasure of knowing that Ken and Barbie were stupid too! You all know what I'm talking about? You're laughing because you do it too!

I went home and I told my wife, I said, "Ken and Barbie are broke too, yes!" You know what I'm saying, right? Oh man!

So, what I started discovering is, is that the Wall Street Journal says, "Seventy percent of Americans are living paycheck-to-paycheck. Fifty two percent of the marriages end in divorce, and of those that divorce in the first seven years of marriage, ninety percent say that money problems caused their marriage to end." That's pretty incredible.

Most people don't do well with money. I mean, and you can kind of think about this, you don't need a statistical lesson to do this, just think about it, out of 100 people you know, how many are wealthy? Three, four, five? Statistically speaking, wealth is unusual. Another way of saying that is, wealth is weird. Say it, "Wealth is weird!" Wealth is weird, it's not normal to be wealthy.

Now, here's the other thing we've discovered, and I found this through the lens of Scripture, is that personal finance is about 80% behavior. The reason Jesus talks about money so much, the reason the Scriptures talk about money so much, is not because God's really concerned about money; He's got it all, He doesn't worry about it. But the reason He talks about it so much is your wallet is connected to your heart. It's your behavior patterns that cause your money. It's a cause and effect, a sowing and reaping thing. When you sow stupid, you reap desperate. And so, what you do creates where you go. And the money people don't talk about that, the money people all talk about, "Well, if we can fix the math or come up with a system or process, or get your FICO score up, everything will be okay!" But the truth is, the problem with my money is this guy I shave with! If I can get the boy in the mirror to behave, he can be skinny and rich! But he's got issues, he's got problems, and God knows that. And so, God uses the money thing to weave as a tapestry into our lives and it's very weird as I teach people to modify their behavior in order to get out of debt, they very often lose weight and heal their marriage in the same process. Because they're dealing with the guy, they're dealing with the gal that's the real core issue. Personal finance is 80% behavior, it's only 20% head knowledge.

So, once we started understanding that, then we started looking for the principles to apply to cause this to happen. But if you think about what we're talking about there, wealth is weird; say it again, "Wealth is weird." If that's the case and behaviors cause your financial situation, by and large, with rare exceptions, then unusual behaviors create wealth. Weird behaviors create wealth. If you want to become wealthy, you've got to be weird! If you're broke friends are not making fun of your financial plan, you're off track! That's what we're saying! You know, if fat people aren't picking on your physical plan, you've got a problem!

"Ah, just eat some more cookies!" Right? "You're always going to be that big! Have a cookie!"

"You're always going to have a car payment, your always going to be broke."

"The little man can't get ahead, I hope we can elect a governor or a senator, or a congressman, or a president who will fix my life, because I won't fix my life!"

This is the sinning song of the loser. They are in our lives and we can pray for them, we just don't want to be one of them. "Jesus help them!" And the way we best can help them is to change and then continue to intersect their life in glancing blows, and they see your change and they go, "Hey, how did you do that? I want to know how you did that!"

You ever had a friend who lost a bunch of weight and you go, "Hey dude, how did you do that? You tell them the story." You see somebody, you know, they're ready to kill each other in their marriage, and now they're all lovey-dovey, you're like, "Get a room!" And you go, "How did you do that? What happened? Because you guys were like (noise), and now you're in love! This is cool!"

When you see people go from losing to winning, it's a fabulous witness for the power of Christ in our lives and the power of His Word in our lives. So, let's take a few principles from the Scripture right quickly, and weave them into this idea of being weird. Keep in mind that almost every one of these things no one does, and everyone's broke. You don't want to be like everyone else, we want to be a peculiar people, we want to be different. I want to have different kids, I want to have a different marriage, and I want to have a different physical condition, I want to have a different level of leadership, a different kind of company. I want to be different, I don't want to be typical in any part of my life. I want to get to the end of my life and go, "I may have messed some stuff up, I did mess some stuff up, probably this morning I messed some stuff up, but you're going to catch me doing it with gusto! You're going to catch me engaging the process of excellence." If you're going to put a fish on the back of it, drive it right! You know, really! Be giving people solutes with your hands when you've got a fish on the back! Don't do that stuff! You silly people! Meet Jesus that way, I mean, you've got to act different, you've got to act different.

So, let's think about it, there's basically five things. For those of you that take notes, you can write them down. There's basically five core principles in Scripture, that if you do these five core principles, they will be weird behaviors, and you will get a weird result and it will take time. Now, keep in mind in a culture that thinks everything needs to be microwaved and done fast, it is weird for you to be willing to take time. So, patience is part of the problem. Impulsiveness is not a fruit of the Spirit, patience is. I hate that! And it's the truth. "No discipline seems pleasant at the time," the scripture says, "...but it yields a harvest of righteousness." It takes time. If you live like no one else later, you're going to get to live like no one else, that's what we're saying.

And so, the deal is this, let's take these five ideas that are Scriptural, and if you do them over a long period of time, you will

become weird, I promise! How fun is it, let's be weird! Alright now, the first one is, the first thing you're going to do with money is, you're going to do a written game plan, the dreaded "B" word, the budget. Jesus said it, He said:

Don't build a tower without first counting the cost, less you get halfway up and you're unable to finish and all who see you begin to mock you and say, 'This man began to build and was unable to finish.'

"Here's another Christian that borrowed more than he can pay back and he's just like everybody else, he doesn't pay his bills."

"I ran into a Christian once and they didn't pay their rent, and I was the landlord, I had to throw them out."

"I sold a Christian this and he didn't pay his bill."

"I was dealing with that Christian artist, or that Christian record company and they yelled and screamed and cussed like a rock band."

You know, be different! So, write it down on paper, on purpose. If you work for someone else, if you work for a company called You Incorporated, and you manage money for You Incorporated the way you manage money for you now, would you fire you? Don't answer that! Because you know, if you work for me on my team, I've got 14 profit centers, profit and loss centers, within the three divisions of our company. They turn in budgets, which is the target for the revenue, the target for their expenses, and thereby the target for their profits, for the month, the quarter, and the year before each one begins. Now that's how we run business isn't it? It's common sense, everybody kind of knows that. You have to project where you're going or you won't get there.

Here's the problem, most people live their personal financial lives, instead of looking out the windshield, they watch the rear view mirror. They get to the end of the month and go, "I have too much month left at the end of the money, what happened?" That doesn't work, you use the windshield; where there is no vision the people perish. We're perishing aren't we, in our finances, because we have no vision. We are not looking forward, that's what the budget does. The budget is looking forward, on paper, on purpose, before the month begins. And for those of you that are married, you agree on it with your spouse, and that means you turn the TV off, you put the kids to bed, we're not doing the dishes, we're sitting there looking at each other, it's budget night, fight night! Hey, one fight a month is better than every night. Get it over with and you'll learn to work together. There's two different kinds of you that are budgeting here together. There's the nerd who is very detailed and says, "I'm glad I'm here today, because I can now say that Dave Ramsey said, 'We are going to get on a budget!'" Don't blame this on me!

And then there's the free spirit who is like, "I'm really glad he's funny! It's a money topic, I'm bored already!" Right? And so, you two have to learn to work together, don't you? One of you is late for everything, the other one is on time.

When our kids were growing up, we used to lose our religion getting ready for church! I mean, they're going, "By the time we get there Jesus is going to be gone! Come on people!"

Opposites attract, men and women are different and you have to force yourselves into uncomfortable settings that's weird, outside your comfort zone, where you give and take between the free spirit, the male and the female; the free spirit and the nerd, the spender and the saver, the on time and the late, and the give and take between those two. Learn to work together, they're woven together in a thing called unity. Scripture says:

We'll know them when they're unified.

We will know them by the fact that they are unified. It's a sign the Holy Spirit has come over the process for you. And it's in a budget? How whacked is that? That's weird, that's weird! Doing a budget every month and spending every dollar on paper before the month begins is weird! It's unusual, it's an unusual behavior that will create an unusual result. You will feel like you got a raise.

The second thing you have to do, is you have to learn to act your wage. You have to learn to live on less than you make. You're not in congress. You have to spend less than you make. You will not prosper spending more than you make.

"Well, you don't understand about..."

Yeah, I do. I've been doing budgets for 20-25 years with people, I understand. I've seen all of the perversion, I've seen all of the bad situations, I've seen all of the good situations. Keep in mind, you're life is not a snap shot. Wherever you are right now, no matter how bad or how good it is, I can tell you one thing about it, It's going to change. It's going to get better, it's going to get worse, but it's going to change. And so, you know, I was being interviewed by this reporter the other day and she says, "How can anyone make it on minimum wage?"

I'm like, "Well, they can't!"

"Well, what can we do about that?"

I said, "Teach them not to live on minimum wage! Go make some more money!"

"Well, not everybody...."

"Yeah, they can!"

"You can't make it living on minimum wage!"

Agreed, but who does? Teenagers, that's it, nobody else lives on minimum wage. I mean really, statistically, .0002% of the adults are on minimum wage over an extended period of time. It's a myth, it doesn't really happen. But the bottom line is, that idea of a snap shot of, "I'm on minimum wage, that's all I make!" is extended as the truth of their life and that's not the truth of their life. The truth of your life is, it's a film strip. It's going to to weave in and out, it's going to even flow, it's going to get better and it's going to get worse. Your income is going to go up, your income is going to go down. So, no matter how bad it is, it's going to get better. No matter how good it is, it's going to get worse. How's that for a wonderful message?

But truthfully, you and I know that's the common sense of it. And so, where you are today is not necessarily where you are going to be tomorrow. And you'll be in a better place to the extent you plan and aim that way. And so, act your wage; live on less than you make today. The Bible says:

In the house of the wise there are stores of choice food and oil, but a foolish man devours all he has.

I have been a fool. I have devoured all I had and more. At portions of my life in my early days, I spent more than I made. But definition, I'm a Biblical fool. Now listen, if you do a little word study in fool in Proverbs, you don't want to be this kind of fool. This is not a greeting like, "Hey fool!" No, this is bad news right here, alright? The last thing you want to be is a Biblical idiot, alright, it's not a plan! So, a foolish man devours all he has.

Now, is it easy to live on less than you make? No! You know, I had a guy call me the other day. He goes, "How can you do the stuff you teach? There's no way you can do this! All of my friends got nice cars, they've got boats, they've got _____, they've got snowmobiles, they go on vacations."

I said, "Yeah, and they'll be divorced and bankrupt in five years, and stressed out and freaked out, and their kids are college loans looking for a place to happen, and their retirement is a prayer that the government will take care of them, which is well-known for it's ability to handle money!"

This is a dumb plan, this is a dumb plan! It's a facade isn't it? People are acting up, they are misbehaving and they are looking cool

at the stop light for people they'll never meet. In Texas they call that, "Big hat no cattle". That's most people, you don't want to be most people, you want to be weird. Right, acting your wage is weird.

The third thing we want to do then, is we want to save money. We want to save money.

In the house of the wise are stores of choice food and oil.

There's three things we save for. The first thing you save for is for an emergency fund, a rainy day fund. It's going to rain, you better get ready, it's going to rain.

"Dave, you need to be positive!"

I am positive, it's going to rain. You better get ready! And if you lose your job and you have no debt and you have a written plan, and you have \$20,000 cash in the bank, it's a whole lot different than if you lose your job and you have debt and you have no money in the bank. It changes the way you come home.

As a matter of fact, you know, I had a buddy of mine, he has everything paid off, his house, he worked the stuff we teach. It took him about seven years, he got his house paid off, he had \$30,000 cash in the bank and he got laid off after 13 years on the job. They didn't give him any notice and they walked in and his boss was one of his good friends, tears running down his bosses face he goes, "Man, I'm sorry Mike, I've got to let you go."

He goes, "Look, I don't want to seem ungrateful anymore, but how much is the severance?"

He got \$78,000 severance, put that with his \$30,000, opened a business competing with his old company! It's awesome! It's a different kind of place to be! This is what happens when you save money.

The first thing is you save for an emergency. Three to six months of expenses is a fully-funded emergency fund.

The second thing you save up for, is you save up and pay cash for things. When you pay cash for things, a couple of things happen. One is, cash hurts when you spend it. If you get ten Uncle Benjamin Franklins like this, this is my most expensive visual aide, and you carry Uncle Ben around a little while, he becomes a part of the family. You know, it's like, "Uncle Ben!" And you get ready to spend him, you're like, "Uncle Ben, I'm sorry man, you're going out for adoption!" I mean, you have a moment with Ben, don't you? You feel it when you spend cash.

MIT did a study with MRI's that was published in Carnegie Mellon

Magazine, where they found that when you spend cash it activates the pain centers of the brain. When you spend with plastic; nothing, flat line, like there was no brain! Something to think about! So, when you spend with cash it hurts, you spend less.

The other thing is, when you spend and you get ready to purchase something with cash you can get a deal. You know, sometimes I just go in those electronic stores and walk around. They'll start following you won't they?

"Hey..." I mean, you know!

And you go, "Okay, I want a bargain!"

"But Mr. Ramsey, we don't negotiate here."

"Really? You sure? Look deeply into my eyes!"

My wife Sharon won't go with me. She says, "You embarrass me!"

I said, "Well, that's just a side benefit!"

So you pay cash for things and you get a great deal.

The third thing we save for is for wealth building. Did you know \$100.00 a month invested from age 30 to age 70, \$100.00 a month; latte breath, pizza boy. Do I need to go further about golf? Oh I won't, I won't, I won't get personal and insult anybody, but \$100.00 a month from age 30 to age 70, invested in a decent growth stock mutual fund in your Roth IRA, tax-free would be about a million, one hundred and seventy-six thousand dollars, there's no excuse to not retire a millionaire. A hundred bucks a month, you blow a hundred bucks a month, most of you. Can't even tell me where it went, because you don't have a written plan. Invest.

I hear Christians say, "Well, I have faith!"

Have the faith to read His Word:

In the house of the wise are stores of choice food and oil, fools spend everything they make.

That's not faith, that's a fool. I didn't say it, God said it! Get mad at Him! He's the one who messed up your theology! Fools spend everything they make, wise people save and invest. So save and invest, have a written budget, be living on less than you make.

Of course, the one I'm most known for is number four, which is get out of debt. Yes, the borrower is slave to the lender. No, going into debt is not a salvation issue, you can go to heaven and borrow money, it's

okay. I'm not about that, that's not the issue, that's not what we're here to talk about today.

But what we are here to talk about is God's ways of handling money. And I defy you because I have studied it for several decades, to find anywhere in the Scriptures that God used debt to bless His people, that God used debt to bless His people. There's not one positive mention of debt in the Scriptures. Every time it's mentioned it's a negative thing; you're a slave, you're a fool, you're going to not have a brother that likes you anymore. I mean, you can read and read and read, every mention is, it's a curse. There's all kinds of things mentioned about debt in here and not one of them is positive. So, Biblically speaking, debt is not a salvation issue, God doesn't love you more if you're out of debt, that's not what we're talking about, He's crazy about you anyway, He thinks you're awesome. You entertain Him at times, so do I. But most of all, what we can say for sure is debt Biblically is stupid, because there's not one time, as Larry Burkett used to say that the Amalekites had the Israelites hemmed down in the valley and they're getting ready to kill them all and so the Israelites did a did a bond issue. It's not in there, nowhere. Every time it's mentioned it's stupid. And here's the cool thing; financially speaking, relationally speaking, when you don't have any payments you don't have any other masters, because the borrower is slave to the lender. Jesus said that it's tough to serve two masters, you'll love one and hate the other. It's hard to be a giver, it's hard to be a saver, it's hard to be there for your family emotionally when you're distracted with trying to pay your payments. It's because the master is cracking his whip on your back. They call it MasterCard. Who named that anyway? Somebody wasn't thinking! America in distress and discovered bondage. I mean really, you've got to stop and think about this, what would it feel like to have no payments? What would it feel like to have no car payment, no house payment? What would it feel like? You'd be free, free. That sounds like something a slave would say, "I'm free! I'm debt free!" Think about how that resonates in your spirit. See, your spirit is telling you that that's the truth right now, you're feeling it. When you don't have any payments, it's a lot easier to become wealthy.

The Forbes 400, the wealthiest 400 people say that the number one way to become wealthy, the number one way to become wealthy; these are the wealthiest people, this is not your broke brother-in-law with an opinion, these are the wealthiest people in North America. Seventy-five percent of them when surveyed and asked, "What's the number one way to become wealthy?" said, "Get out of debt and stay out of debt, because your personal income is your most powerful wealth-building tool."

The last one, number five, is the most fun of all, give; give, give, give! Yes, God loves a cheerful giver, He does. And the word "cheerful" in the Greek there, is the word "hilaros", where we get our

word hilarious. And if you don't have some moments where you're just like (laughing), you're not enjoying your giving. It's not Boy Scout time, where like (noise), don't write your checks that way.

I've got a friend of mine who stopped by the Waffle House on Thanksgiving, and guess who was working in a Waffle House at Thanksgiving? People who really need a job. He went in there and there's a little lady in there who is a single mom, and she started telling them her story and he said, "I just had some money in my pocket," he said, "Dave, I left a \$500.00 tip, and I sat in the parking lot and watched her do the snoopy dance!" You can't do that when you're broke. Margaret Thatcher said, "No one would remember the Good Samaritan if he didn't have a coin." You can't help other people if you're broke. You can't help other people if you're broke. And so, get in control of your life.

Tithing, oh, that's just is a basic thing. That automatically happens when you get on a plan and out of debt and have money saved. There's nothing else left to do except give it. It's the most fun you'll have with money. Tithing is a basic thing for a Christian, and then offerings above that into ministries, but also do that what we call offline giving, those random acts of kindness. Just mess with people, with money. It's fun, and if you need the \$100.00 to pay your light bill, because you're out of control and don't have any money saved, then you can't do that because you're normal. Giving a \$500.00 tip at a Waffle House is by definition weird. That's a different way of looking at things.

So, let's recap. The goal is to be weird. Behaviors create money. Wealth is weird, so weird behaviors create wealth. Are you following that logic flow? It's pretty much common sense. And so, we are going to engage in unusual behaviors to create unusual results. Excellent behaviors create excellent results. Being a duffuss will create large duffusses, okay? Alright? There's a cause-effect thing going on here. And so, then we're going to walk through some of God's basic things. We are going to have a written plan, we are going to act our wage, we are going to save, we are going to stay out of debt. Really, almost all of that, so that we can give like no one else. And all along the way be giving, but the more money you get, the more money you'll give, and the more fun you will have. You can completely rock people's world then in that situation. You can change your family tree. God says:

First, take care of your own household. Take care of your own household first, or your worst than an unbeliever.

And then He says:

A godly man leaves an inheritance to his children's children.

You can extend this through changing your family tree. And then, most

of all you can impact the kingdom of God worldwide, but you can't do that with \$3.00. You've got to get your act together. And you're going to have a smile on your face, you're going to be enthused, you're going to have fun like you've never had before.

God, thank you for these people. We ask God, that you give them the power of the Holy Spirit and you influence them to be unusual, to be weird, in every area of their lives, but certainly today in the area of money. In Jesus name, Amen.