

## “Financial Reconciliation”

When is Enough, Enough? People all around us are **overwhelmed** ... usually this is focused in the area of finances. In this message we’re going to look at a guy who was racked with guilt and shame over money ... how he earned it, managed it, abused it and hoarded it. He had a terrible relationship with money. In “short” ... he had had “enough” of the money matters. And in this story we see how Jesus became not only enough for Zacchaeus ... He became MORE than enough!

“Jesus entered Jericho and was passing through. <sup>2</sup> A man was there by the name of Zacchaeus; he was a chief tax collector and was wealthy. <sup>3</sup> He wanted to see who Jesus was, but because he was short he could not see over the crowd. <sup>4</sup> So he ran ahead and climbed a sycamore-fig tree to see him, since Jesus was coming that way. <sup>5</sup> When Jesus reached the spot, he looked up and said to him, “Zacchaeus, come down immediately. I must stay at your **house** today.” <sup>6</sup> So he came down at once and welcomed him gladly. <sup>7</sup> All the people saw this and began to mutter, “He has gone to be the guest of a sinner.” <sup>8</sup> But Zacchaeus stood up and said to the Lord, “Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.” <sup>9</sup> Jesus said to him, “**Today salvation has come to this house**, because this man, too, is a son of Abraham. <sup>10</sup> For the Son of Man came to seek and to save the lost.”  
Luke 19:1-10 (NIV)

**What drove Zacchaeus to climb the tree? ENUF!** Could it be that he had a tortured conscience regarding his **identity**/wealth? Could it be that Zacchaeus was becoming overwhelmed by a sense of self-reproach and was coming to a life-changing moment with Jesus? He needed a power greater than himself to help him get out of the soul-damaging relationship he had with money!

Financial **shame** wrecks people of all walks of life, all levels of income and at all stages of a person’s journey. Bankruptcy, repossession of stuff, and huge levels of **embarrassment** rack people and cause deep levels of self-reproach. **Who can relate at some point in your past?**

**What happened on the way to the house? What occurred during dinner? Who were the poor people they passed along the way?**

Zacchaeus may be the only person in the Bible who experienced two reconciliations with Jesus in one day ... at the same time ... at the same dinner!

1. **Spiritual** Reconciliation ... Morally, sinful patterns & behaviors & broken heart.
2. **Financial** Reconciliation ... total repentance from past financial sin; confesses honestly how he has been on a terrible track that led to deep feelings of guilt and regret.

It looks like he realized how important the poor were to Jesus and became deeply convicted that he should have likewise been concerned about his response to those around him who were in need. He felt the immediate need to make up for a lifetime of hoarding all at once ...

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“Look, Lord! Here and now I give half of my possessions to the poor, and if I have cheated anybody out of anything, I will pay back four times the amount.”  
Luke 19:8 (NIV)

### **FAR MORE CHRIST FOLLOWERS HAVE SPIRITUAL RECONCILIATION EXPERIENCES WITH JESUS THAN FINANCIAL RECONCILIATION EXPERIENCES.**

This seems to be why so many sincere, serious-minded followers of Jesus have such an ongoing, tormented dysfunctional relationship with money. If you’ve been spiritually reconciled to God (which is paramount) ... but have never experienced the financial reconciliation regarding money ... I’d like to submit you’re still one reconciliation away from total peace with God. In other words, if the power of God did not break the power of money in your life or the love of God did not cleanse the shame and guilt in your life about how you’ve handled money then you need to be freed from that by allowing the Holy Spirit to fully reconcile you to God financially. If Jesus is not yet enough, then today is decision time!

### **WE NEED TO BE MORALLY AND FINANCIALLY RECONCILED TO GOD TO BE FREE FROM SHAME AND GUILT.**

**What would it be like to be fully, financially reconciled to God? What would it be like to properly handle money in your life? What would it feel like to no longer be overwhelmed by financial matters? What happens internally when Jesus is enough? How does a financial reconciliation to God happen?**

It happens much the same way a spiritual transformation occurs. A military guy once asked the Apostle Paul how to be reconciled to God and this was his answer ...

“Believe in the Lord Jesus, and you will be saved—you and your household.”  
Acts 16:31 (NIV)

Believe ... Jesus was God’s Son, Substitutionary Atonement, saving faith/trust in Jesus!

**Financial Reconciliation to God is evident when we live as though these statements are true:**

#### **1. I Believe That All I Have Has Come My Way By God’s Generosity Toward Me.**

**Did you get where you are today all on your own? (Loving hand of God)**

“Every good and perfect gift is from above ...”  
James 1:17 (NIV)

#### **2. I Live Joyfully Within God’s Current Provision For My Life.**

“I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. <sup>13</sup> I can do all this through him who gives me strength.”  
Philippians 4:12-13 (NIV)

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Someone fully reconciled to God financially joyfully accepts God’s current level of provision for their lives. **Are you content with a lot or a little? When God increases someone else’s level of provision do you rejoice when you see that or are you filled with jealousy?**

### **3. I Honor God By Returning The First 10% Of All My Earnings To Him. (His Purposes)**

“Honor the LORD with your wealth, with the firstfruits of all your crops; <sup>10</sup> then your barns will be filled to overflowing, and your vats will brim over with new wine.”  
Proverbs 3:9-10 (NIV)

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”  
Malachi 3:10 (NIV)

### **4. I Save For Emergencies, Giving Opportunities & My Later Years.**

“Take a lesson from the ants, you lazybones. Learn from their ways and become wise! <sup>7</sup> Though they have no prince or governor or ruler to make them work, <sup>8</sup> they labor hard all summer, gathering food for the winter.”  
Proverbs 6:6-8 (NLT)

Don't put your hope in wealth! Jesus is enough ... use wisdom.
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**Anyone ever encounter a financial “winter”?** Tough! Replacement of refrigerator, car, roof, etc.

### **5. I Listen Each Day For Whispers From God Regarding My Resources.**

What makes a faith-filled life so amazing is that you’re in a continual two-way conversation with the Lord. You pray, He listens and responds. He speaks, you listen and respond/obey. You listen for His whisper and then follow through on what He says to do or not to do. You sense His presence and He guides you into His will for each day. It’s a thing of beauty!

God will take care of you when you have been spiritually & financially reconciled to Him. It’s decision time! **IS JESUS ENOUGH? Can you say to the Lord ... YES!!**

- Do you believe that all you have has come your way by the loving hand of God?
- Will you live joyfully within God’s current provision for your life?
- Will you honor God by returning the first 10% of all your earnings to Him?
- Will you set aside a portion of all your earnings into a savings account for emergencies, for giving opportunities, and for your later years?
- Will you live each day with an open ear toward heaven, eager to respond to any whisper from God regarding your resources?

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### **Let’s Pray!**

Spiritual Reconciliation Time ... salvation ... *Lord, have mercy on me, a sinner.*

Financial Reconciliation Time ... submission ... *Lord, all that I am and have is Yours!*

Thank you Jesus that You’re enough! Thank You for Your work in our lives. We love it when You help us to have breakthroughs that will change destinies, family trees and the future of our eternal souls. Please help us to follow-through on the commitments we’ve made and trust You for the provisions we need.

**Resources: “Simplify – Part 3” by Bill Hybels**