I. The American Dream

A. What Characterizes the Greatest Hopes, Desires and Dreams of Most Americans?

1. For most people, the American Dream has to do with a subconscious desire for achieving success and satisfying the yearning for material possessions.

2. It is the opportunity to pursue more than what we have, to gain more than what we need and to amass more than what we require.

3. We tend to measure our success by the stuff we possess.

B. The Pursuit of Immediate Material Pleasure

1. The love of money and the things of money are primary or secondary motives behind most of what we Americans do.

2. We want to consume, acquire and buy our way to happiness—and we want it now (instant gratification).

II. The American Nightmare

The American Dream has become an American Nightmare due to two distinct yet related illnesses that greatly impact us both socially and spiritually.

A. Affluenza

1. *Affluenza* is the constant need for more, bigger and better stuff—as well as the effect that this need has on us.

2. It is the “desire to acquire,” which most of us have been infected by to some degree or another.
a) The average American home went from 1,660 square feet in 1973 to 2,600 square feet in 2016.

b) Today there is estimated to be 2.3 billion square feet of self-storage space in America.

B. **Credit-itis**

1. *Credit-itis* is an illness that is brought on by the opportunity to buy now and pay later and it feeds on our desire for instant gratification.

2. Our economy today is built on, encourages, and even exploits the concept of *credit-itis*.

3. Unfortunately, it has taken advantage of our lack of self-discipline and allowed us to feed our *affluenza*, wreaking havoc in our personal and national finances.

   a) The average credit card debt in America in 1990 was around $3,000. Today it’s over $16,000.

   b) The average sale is around 125 percent higher if we use a credit card than if we pay with cash, something we don’t think about as we habitually reach for our plastic instead of cash.

   c) *Credit-itis* is not limited to purchases made with credit cards; it extends to loans and mortgages. The life of the average car loan and home mortgage continues to increase, while the average American’s savings rate continues to decline.

III. The Deeper Problem Within

A. There Is a Spiritual Issue Beneath the Surface of Affluenza and Credit-itis.
1. Our souls were created in the very image of God, but they have been distorted by financial illnesses.

2. We were meant to find our security in God alone, but we find it in amassing wealth instead.

3. We were meant to love people as we love ourselves, but we compete with and even exploit them in order to feed our insatiable appetites for more.

4. We were meant to enjoy the simple pleasures of life, but we busy ourselves with pursuing more and more money and possessions.

5. We were meant to be generous and to share with those in need, but we selfishly hoard our resources for ourselves.

6. There is a sin nature within us that makes us vulnerable to the illnesses of affluenza and credit-itis.

B. The Devil Plays Upon This Sin Nature.

1. Jesus said, “The thief comes only to steal and kill and destroy. I came that they may have life, and have it abundantly” (John 10:10).

2. The devil doesn’t need to tempt us to do drugs or to commit major crimes or to have an extramarital affair in order to destroy us.

3. All Satan needs to do is to convince us to keep pursuing the American Dream—to keep up with the Joneses, to borrow against our futures, to enjoy more than we can afford and to indulge ourselves because, after all, we deserve it.

4. By doing that, the evil one robs us of our joy, makes us slaves of the world, and keeps us from doing God’s will.
a) Matthew 4:8-10: Again the devil took him to a very high mountain and showed him all the kingdoms of the world and their splendor; and he said to him, “All these I will give you, if you will fall down and worship me.” Jesus said to him, “Away with you, Satan! For it is written, ‘Worship the Lord your God, and serve only him.’”

b) Matthew 13:22: As for what was sown among thorns, this is the one who hears the word, but the cares of the world and the lure of wealth choke the word, and it yields nothing.

c) Mark 8:36: For what will it profit them to gain the whole world and forfeit their life?

d) 1 Timothy 6:10: For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains.

IV. The Bible’s Solution

A. We Need a Heart Change

1. Although we receive a changed heart when we accept Christ, in a sense we need a heart change every day of our lives.

2. Each morning we should get down on our knees and say, “Lord, help me to be the person you want me to be today.”

3. “Take away the desires that shouldn’t be there and help me be single-minded in my focus and my pursuit of you.”

4. As we do this, God comes and cleanses us from the inside out, purifying our hearts.
B. We Must Allow Christ to Work in Us

1. Christ works in us in mighty and transformative ways as we seek first his kingdom and strive to do his will.

2. As this happens, we begin to sense a higher purpose—a calling to simplicity and faithfulness and generosity.

3. We begin to look at ways we can make a difference for others with our time and talents and resources.

4. By pursuing good financial practices, we free ourselves from debt so that we are able to be in mission to the world.

5. A key part of finding financial and spiritual freedom is found in embracing simplicity and in exercising restraint.

The sect of Christians called Shakers were known, among other things, for their simplicity. You may be familiar with the name as the description of a style of furniture than a religious group. Shaker furniture lacked the flourishes of other styles of furniture made at the time, but it was beautiful and excellently crafted. The Shakers also were known for their songs and for dancing and for joy.

Perhaps the best-known Shaker song is “Simple Gifts,” written by Elder Joseph Brackett in 1848. This song, which was sung as the people danced and worshipped, captures the invitation to simplicity:

’Tis the gift to be simple, ’tis the gift to be free,
’Tis the gift to come down where we ought to be,
And when we find ourselves in the place just right,
’Twill be in the valley of love and delight.

When true simplicity is gain’d,
To bow and to bend we shan’t be ashamed,
To turn, turn will be our delight,
Till by turning, turning we come out right.
6. With the help of God, we can:

   a) simplify our lives and silence the voices constantly telling us we need more.

   b) live counter-culturally by living below, not above, our means.

   c) build into our budgets the money to buy with cash instead of with credit.

   d) build into our budgets what we need to be able to live generously and faithfully.

V. Closing Prayer

A. Positioning Ourselves for Prayer

   1. I invite you to put your hands on your lap, opening and extending them with your palms facing upward.

   2. Repeat the words to this prayer quietly, meditatively under your breath that I pray aloud.

B. Praying the Prayer

   1. Change my heart, O God.

   2. Cleanse me from the inside out.

   3. Make me new today.

   4. Heal all my selfish desires.

   5. Help me to hold my possessions loosely.

   6. Help me to love you and to love others.

   7. Teach me simplicity and generosity.

   8. Help me find the joy that comes from you alone.

   9. I offer my life fully to you.