

HOW MUCH DOES IT COST?

Luke 14:25-35

The average annual cost of going to a public 4-year university like Iowa State today is about \$18,000 (that averages both in and out of state students). Ten years ago that was \$12,000, twenty years ago \$7,500, and thirty years ago \$4,800. In the last years even with an adjustment for inflation college tuition of public universities has gone up 34%.

You might think that this would be a good time for schools like Iowa State to lower costs to compete with others schools. If colleges and universities cost less than their sticker prices for the majority of students, why don't they just reduce the sticker price? The first and most intuitive reason: college is worth whatever you're willing to pay. While many students can't afford the full sticker price or don't want to spend that much on higher education, other students and their families are completely willing and able to pay full price. From an institution's standpoint, it would be imprudent to accept less when a student would pay more.

Tied to this is the other demographic: students who are unwilling or unable to pay full price. Revenue made from students who pay the full cost can be used to provide scholarships and aid to other qualifying students.

The final reason is less intuitive for most people. Prospective students and their families – just like [consumers](#) at any retail store – like to feel like they're getting a good deal. Colleges don't mind that their advertised prices are high because it shows a higher value and, for most students, a better deal when tuition is marked down.

That may help students feel a little better about what you pay to go to college, but is it worth it? US student debt hit \$1.6 trillion this year, comprising the second-highest consumer debt category in the US, behind only mortgages. Is it worth that cost? Studies show that it is worth it except for lower 25% who graduate. There are also students who get into such debt that they don't finish school and can really dig themselves into a hole. As a student have you really sat down to consider the cost of going to college.

People should consider that same thing about marriage. Going into a marriage with all the

preparation for a wedding makes marriage look great to people. Then they find all the “expenses” involved in a marriage—the loss of friends, the time spent doing what your spouse wants to do, all the physical and emotional costs of having children. Is it worth that price? Many people don't think it is. That's why half of marriage's in our culture end in divorce.

Have you really counted the cost of buying a house or to get a new car? Is it worth the price to work so hard that you can retire comfortably? Is it worth the pain and suffering to go through with chemotherapy? Before we can answer those questions, we need to know all the hidden expenses. We need to count the total cost.

Jesus urges us to count the cost of following Him. “Anyone who does not carry his cross and follow Me cannot be My disciple,” He says to us. Do you remember when you went on summer vacation? Even if you planned how much it would cost you, chances are some other expenses came up along the way. Without your credit card, the cash or traveler's checks would have not been enough. Before we say anything to Jesus like, “Yes, I will follow You,” He tells us to carefully see what it will cost us. Can we pay that cost?

Many people we know say, “No.” The problem is not that they don't want to pay that price. The problem is that they don't think the product is worth it. Going to church is just one hour a week. That's not asking for a whole lot. People see that the Gospel of Jesus is easy—believe in Him, live a good life and you'll go to heaven. But even at that bargain price, is it worth it? It can seem like a garage sale. Sure the prices are cheap, but is there anything among the junk even worth the effort of finding out where the sale is and taking the time to look around? It can seem that way with church. One hour a week may not be much, but is there anything to a worship service that makes it worth the price of getting out of bed, dressing up, and sitting with a lot of other people for an hour?

Jesus doesn't make it easier for us in our text. He doesn't lower the cost for us. He doesn't slash the price with a Labor Day sale. He bluntly, honestly tells us to look at the price and see that it

isn't cheap or easy at all. The price is not one hour a week on Sundays, living a good life, and giving 10% of our income to church, or even changing our career to that of a church worker. He says:

"If anyone comes to me and does not hate his father and mother, his wife and children, his brothers and sisters—yes, even his life—he cannot be My disciples. Any of you who does not give up everything he has cannot be My disciple."

Jesus does not mean by "hate" that we purposely go out and do something nasty to a parent or spouse. He means that if we have to choose between Him and a loved one, between Him and our very own lives, we must choose Him. The cost of following Him is nothing less than ourselves. Will we pay that cost?

Now if an hour before or after church for Bible class or even an hour in church seems like a high price to pay, how can we ever feel that we would be able to pay the price to have Jesus? Is Jesus worth that much? But if Jesus is cheap and easy for us, then He must not be worth that price. That is the problem that we can have with Him. If it is that easy to follow Him, to be a disciple of Christ, then why bother?

What does Christ cost to us? Have we really sat down to consider the price? Do I want Him to be Lord of my life or just a Savior that I turn to like a paramedic in case of emergency? The more He costs, the more He means to us. What do we bid for Him on e-Bay? What price do we give Him?

I think we all know that we sell Jesus too short. We might sing, "Jesus, Priceless Treasure," but is He? How much does Jesus cost to us when we've had too much to drink, when we have the chance to really cut someone down, or when we're too busy with our own schedules to fit Him in? Is He priceless or cheap and easy to throw away? Our lives so often show that He isn't worth the price.

But what does Jesus think of us? He did sit down and carefully consider the cost of saving us. He knew He had to die. He knew He had to suffer on the cross for us. Are we worth the price? On the cross Jesus gave us His answer—a definite, "Yes!"

Are we worth it? God the Father gave His answer to that question. On Easter morning He raised Jesus from the dead. He gave us His emphatic, "Yes!"

Are we worth that price? God the Holy Spirit shows the answer to that through the work He does in us today. People who have gone to this church are now overseas dedicating their lives to help other people. I think of former students Carl Hanson in China and in Tanzania, former youth leaders Carl and Kelsey Grulke in Botswana, and Amanda Groshek in Hungary. Is it worth the cost to them? God's answer through them is a certain, "Yes!"

We begin our Sunday School program this morning. Sunday School and Bible classes are about getting into God's Word. As we study that Word, we see how important we are to God. When we see that the price He paid for us is not cheap, then we see how much He can mean to us. Jesus is anything but cheap to us. He becomes more and more precious as we learn more about Him. The more we see the cost of what God did for us in Jesus, the more we see the cost of following Him and the more we are willing to accept that cost.

What is the cost of going through college, becoming married, having children, or changing a business career? The more precious any of those are to us, the higher the price we will be willing to pay. How much does Jesus cost? By the way we live, by what we show to others, He is either cheap or costly. He paid the highest price for us. What price tag do we put on Him? Is He worth the cost?

What is the cost of following Jesus? It is nothing less than the cost of our very lives. How do we know that? All we have to do is look at the cross of Jesus. There is no negotiating at the cross. It is all or nothing—His life for ours. But that is what makes us willing to leave all behind to follow Him. Jesus told the story of the man who found a treasure hidden in a field. He sold all to buy the field so he could have the treasure. Our treasure is the costliest—Christ Jesus. It costs us our lives to follow Him. But what we get is the full life He paid the highest cost to give us.

Sermon delivered by Pastor Mark T. Heilman
September 8, 2019
Memorial Lutheran Church and Student Center
Ames, Iowa 50014