

GOD'S WILL IN FINANCES

Matthew 25:14-30; Luke 12:16-34

THE CHRISTIAN'S WEALTH

God is concerned with our attitudes about money and possessions. Neither our abundance nor our lack of money affects our relationship with Him, but our attitudes do. We are not reflecting His character when we are angry or depressed because of our financial situations.

As Christians, we must learn how to trust God in every circumstance and believe that He loves us and that He will give us what we can handle without being tempted beyond what we can withstand. How we use material resources is a testing ground that reveals our true priorities.

Wealth is neither moral nor immoral. It is not God's design for His people to live in poverty. There is not inherent virtue in poverty. There are dishonest poor as well as rich, and there are honorable rich as well as poor. God opposes the misuse of or the preoccupation with wealth—not wealth itself.

In fact, Romans 12 lists the gift of giving as a spiritual gift. Having the ability to develop resources and produce financially is implied in exercising this gift.

"We, who are many, are one body in Christ, and individually members one of another. Since we have gifts that differ according to the grace given to us, each of us is to

exercise them accordingly ... He who gives, with liberality"
(Romans 12:5-6,8).

"It is the blessing of the Lord that makes rich, and He adds no sorrow to it" (Proverbs 10:22).

"How blessed is the [one] who finds wisdom and the [one] who gains understanding. For her profit is better than the profit of silver and her gain better than fine gold" (Proverbs 3:13-14).

"Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy" (1 Timothy 6:17).

"Riches do not profit in the day of wrath, but righteousness delivers from death" (Proverbs 11:4).

"There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up" (Proverbs 21:20).

"The reward of humility and the fear of the Lord are riches, honor and life" (Proverbs 22:4).

"So you will find favor and good repute in the sight of God and man. Trust in the Lord with all your heart and do not lean on your own understanding. In all your ways acknowledge Him, and He will make your paths straight" (Proverbs 3:4-6).

"Long life is in her [Wisdom's] right hand; in her left hand are riches and honor. Her ways are pleasant ways, and all her paths are peace" (Proverbs 3:16-17).

"The love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs" (1 Timothy 6:10).

"Jesus said to His disciples, 'Truly I say to you, it is hard for a rich man to enter the kingdom of heaven. Again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God.' When the disciples heard this, they were astonished and said, 'Then who can be saved?' And looking at them Jesus said to them, 'With people this is impossible, but with God all things are possible'" (Matthew 19:23-26).

"So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" (Luke 16:11).

READ: Matthew 25:14-30

READ: Luke 12:16-34

WHAT IS GOD'S WILL OR PURPOSE IN FINANCES?

1. To develop our trust in Him

"For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well" (Matthew 6:32-33).

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- He promises provision
 - He requires our hearts (all our life) to be seeking Him (His kingdom, His mission here on earth)
2. To develop our walk with Jesus – increase our faithfulness, our usefulness in His kingdom
Luke 16:11
 3. To increase our understanding of His love and grace
Matthew 7:11
 4. To prove His faithfulness—God does what He says!
Romans 10:11-12 (The key word here is BELIEVE)
 5. To demonstrate unity and love in the body of Christ
2 Corinthians 8:13-14
 6. To give direction in life
Proverbs 3:5-6
 7. To witness to a lost world
Deuteronomy 15:11; Matthew 25:45

TWO EXTREMES: TWO WRONG ATTITUDES

"Two things I asked of You, do not refuse me before I die: keep deception and lies far from me, give me neither poverty nor riches; feed me with the food that is my portion, that I not be full and deny You and say, 'Who is the Lord?' Or that I not be in want and steal, and profane the name of my God"
(Proverbs 30:7-9).

The danger of riches is

The danger of poverty is

The principle is clear when dealing with poverty (honesty versus dishonesty). But the distinction is not as clear with wealth. Why? Because we become content without God.

GOD'S ATTITUDE TOWARD DEBT

There is much confusion regarding whether a Christian should borrow money. The Bible does not prohibit borrowing or lending, but it warns of problems that can accompany being on either side of debt. God does not want us to be in bondage, because it inhibits our ability to serve Him.

Debts are delinquent financial obligations. If we borrow money and repay it according to agreement, we are not "in debt" in the context of this discussion; it is a financial obligation (i.e., a loan). But when we fail to honor an agreement, we are in debt. To avoid bondage to a lender, we need to repay our financial obligations quickly and responsibly.

PEOPLE GET IN BONDAGE THROUGH DEBT

One of the most common causes of bondage is the abuse of credit.

"The rich rules over the poor; and the borrower becomes the lender's slave" (Proverbs 22:7).

This principle should make us cautious about borrowing. When people consciously borrow beyond their normal ability to repay, usually it is because they lack the self-discipline or the strength of character to deny themselves what they can't afford.

INDULGENCE

It's easy to rationalize an indulgent lifestyle in a society in which the majority of people indulge themselves. People who are never willing to sacrifice or deny impulses to spend will always be in financial bondage.

God speaks to the attitude, not to the act. Most debt is the result of an unscriptural attitude.

"Like a city that is broken into and without walls is a man who has no control over his spirit" (Proverbs 25:28).

UNPAID DEBT IS A SIGN OF A DEEPER LIFE PRIORITY PROBLEM

"The wicked borrows and does not pay back, but the righteous is gracious and gives" (Psalm 37:21).

"If you have not been faithful in the use of that which is another's, who will give you that which is your own?" (Luke 16:12)

DEALING WITH DEBT: INTEGRITY – GIVE TO GOD FIRST

Is God's plan logical? Probably not. In worldly terms, to avoid debtors seems more logical. A common response of the borrower is, "How will I ever pay back all this debt?" God's Word has the answer.

"Offer to God a sacrifice of thanksgiving and pay your vows to the Most High; call upon Me in the day of trouble; I shall rescue you, and you will honor Me" (Psalm 50:14-15).

When Christians transfer assets simply to avoid creditors, it reflects a basic lack of trust and a deceitful attitude.

God always looks at our hearts. As we read in Genesis 22:1-18, when God asked Abraham to sacrifice his son Isaac, which to Abraham represented everything, God looked into Abraham's heart and saw a true commitment to His will. Abraham believed that if God could send him a son when he was 100 years old He could surely retrieve that son from death. As a result, God entrusted to Abraham His kingdom on earth.

BONDAGE THROUGH WEALTH

Financial bondage also can exist even with an abundance of money. Those who use their money for self-satisfaction or hoard it all for the elusive "rainy day" also are bound. The accumulation of wealth and the physical possession of money can become an obsession that will destroy health, family, and friends. Suddenly everything and everybody become objects to be used to make more money.

"If I have put my confidence in gold, and called fine gold my trust, if I have gloated because my wealth was great, and because my hand secured so much ... That too would have been an iniquity calling for judgment, for I would have denied God above" (Job 31:24-25, 28).

CONDITIONS OF SERVITUDE

In order to find God's financial solutions, it is first necessary to recognize the problems. Too many times we treat symptoms rather than problems. As previously discussed, circumstances are merely consequences of earlier wrong attitudes. We want to treat the real issues—not just the symptoms. We want to be "cured," not just released from the "pain."

Christians can assess whether a problem attitude exists if any of the following symptoms apply.

1. Overdue Bills

Anxiety, frustration, and worry occur when bills cannot be paid.

"Do not withhold good from those to whom it is due, when it is in your power to do it. Do not say to your neighbor, 'Go, and come back, and tomorrow I will give it,' when you have it with you" (Proverbs 3:27-28).

2. Worry About Investments

Anyone overly concerned about retirement, savings, or anything else that distracts from God's will and service can become a servant to it.

"No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth" (Matthew 6:24).

3. A Get-Rich-Quick Attitude

Profit without effort is the attitude behind every get-rich-quick scheme. It is a something-for-nothing mentality.

"A faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished" (Proverbs 28:20).

"A man with an evil eye hastens after wealth and does not know that want will come upon him" (Proverbs 28:22).

4. Laziness

God specifically condemns slothfulness and has established guidelines for us to follow. He warns us about the results of this dangerous attitude.

"The desire of the sluggard puts him to death, for his hands refuse to work; all day long he is craving, while the righteous gives and does not hold back" (Proverbs 21:25-26).

Sometimes lazy people depend on others to take care of their needs, which result from irresponsibility.

"Even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either" (2 Thessalonians 3:10).

5. Deceitfulness

Deceitfulness refers not only to lying to others; it is also not being entirely honest. Many people today seem to

believe that they cannot be both successful and honest. That is a lie promoted by Satan.

"Better is a poor man who walks in his integrity than he who is perverse in speech and is a fool" (Proverbs 19:1).

"He who practices deceit shall not dwell within my house; he who speaks falsehood shall not maintain his position before me" (Psalm 101:7).

6. Greediness

When we consistently crave more than we have or always demand the best, that is being greedy. Materialism becomes the object of our lives.

"The wicked boasts of his heart's desire, and the greedy man curses and spurns the Lord" (Psalm 10:3).

"Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions" (Luke 12:15).

7. Covetousness

Desiring what someone else has is promoted by the advertising media as being acceptable and normal. However, God's Word describes this attitude differently.

"This you know with certainty, that no immoral or impure person or covetous man, who is an idolater, has an inheritance in the kingdom of Christ and God" (Ephesians 5:5).

"I wrote to you not to associate with any so-called brother if he is an immoral person, or covetous, or an idolater, or a reviler, or a drunkard, or a swindler—not even to eat with such a one" (1 Corinthians 5:11).

WHAT ARE SOME SURE SIGNS SOMETHING IS WRONG!

1. Family Needs Unmet

Wasting money to the point that basic needs go unmet is common today.

"If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever" (1 Timothy 5:8).

2. Overcommitment (Work – Overtime – Extra Jobs, etc.)

When we reverse the order of priorities in our lives, we suffer both spiritually and financially. Overcommitment is as extreme as slothfulness.

"It is vain for you to rise up early, to retire late, to eat the bread of painful labors; for He gives to His beloved even in his sleep" (Psalm 127:2).

3. Self-Indulgence

A self-first attitude normally is characterized by irresponsible spending for things that yield temporary satisfaction and little usefulness. One who is never willing to deny impulses to spend and constantly seeks to indulge whimsical desires will always be in spiritual and financial bondage.

"The seed which fell among the thorns, these are the ones who have heard, and as they go on their way they are choked with worries and riches and pleasures of this life, and bring not fruit to maturity" (Luke 8:14).

In this verse, what three factors result in an unfruitful life?

- a. _____
 b. _____
 c. _____

4. **Assumed Superiority**

We don't usually think of this as an example of financial bondage, but it certainly is. Those who depend on riches to make them feel superior to others will eventually find out how poor they really are. (Ezekiel 7:19)

"Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy" (1 Timothy 6:17).

5. **Financial Resentment**

Many people in financial difficulty blame everyone but themselves for their problems. They have never submitted to God's authority or yielded to His wisdom. Inwardly, they might even resent God. Again, attitude is the keynote in God's plan.

"As for me, my feet came close to stumbling, my steps had almost slipped. For I was envious of the arrogant as I saw the prosperity of the wicked" (Psalm 73:2-3).

BASIC STEPS TO FINANCIAL FREEDOM

1. TRANSFER OWNERSHIP OF YOUR MONEY, TIME, POSSESSIONS AND EARNING POWER TO GOD – (DO THIS WITH YOUR FAMILY—YOUR WHOLE HOUSEHOLD)

In order for God to provide for our needs and perform extraordinary illustrations of His power through our finances,

the total control must belong to Him. This means that we don't have the final word on how our money, time or possessions will be used. This is especially important to remember when someone else approaches us with a request for money, time and possessions.

2. ESTABLISH THE TITHE AS A WEEKLY REMINDER THAT IT ALL BELONGS TO GOD (Malachi 3:11)
 - Proportional (Matthew 23:23)
 - Consistently – each paycheck
 - Sacrificial
 - Christ honoring – don't "tip" God; illustration: some spend more on dog food than what they give to the Lord's work

3. MAKE IT YOUR LIFE GOAL TO CREATIVELY AND TACTFULLY PRESENT JESUS CHRIST AND HIS WAY OF LIFE (Matthew 6:33)

4. GET OUT OF DEBT ALTOGETHER

A debt involves money, goods or services owed to other people with payments past due. Such debts greatly hurt the reputation of God and affect the work which He wants to do through our lives.

The following steps should be considered until debts are cleared up:

 - A. With the aid of a discerning friend, list all your expenditures and number in order of importance.
 - B. Discontinue any expenditures which are not absolutely essential, especially services which you can perform. Sell any items which have a high depreciating rate such as a new car, new major appliances and replace them,

if necessary, with similar items with a lower depreciating rate.

- C. Begin buying on a cash basis. Discontinue credit cards unless they are essential for record keeping and money has been set aside for expenditures made on the card.
- D. Avoid "get rich quick" schemes, but consider the possibility of additional work.

5. EVALUATE EVERY EXPENDITURE ON THE BASIS OF HOW IT WILL BENEFIT THE WORK AND REPUTATION OF GOD
"Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God" (1 Corinthians 10:31).

6. GIVE GOD A CHANCE TO PROVIDE AN ITEM BEFORE YOU BUY IT
"For the eyes of the Lord run to and fro throughout the whole earth to show Himself strong on behalf of them whose heart is perfect toward Him" (2 Chronicles 16:9).

7. NEVER BORROW MONEY FOR DEPRECIATING ITEMS (VACATIONS, FURNITURE, FANCY APPLIANCES, CARS, VIDEO GAMES, COMPUTERS, IPADS, AND TECHNOLOGY, ETC.)

Romans 13:8; Proverbs 22:7; James 4:13-17

- D. It produces pressure of insecurity. When a tight budget is established, there is a fear of unforeseen illness or expenses which will jeopardize the payment of current debts. The wife will especially feel this pressure because her life is more related to the items which were purchased. 1 Timothy 5:8.

- E. It limits God in providing the item through an unexpected source. It may be that God had a particular reason for providing an item in some other way. "Your gifts administered through us will mean that many will thank God." 2 Corinthians 9:11.
- F. It denies God an opportunity to withhold harmful items. To borrow money is to run ahead of the Lord and denies yourself and others the lesson which God wanted to teach. Isaiah 55:8,9 "My ways are not your ways, saith the Lord."

8. EXCEL IN WORK (1 Peter 4:10)

9. REFUSE QUICK DECISIONS

"The plans of the diligent lead to profit as surely as haste leads to poverty" (Proverbs 21:5).

10. MAKE CONFESSION AND RESTITUTION WHEN NECESSARY (Luke 19:8; Matthew 5:23-24)

11. LEARN CONTENTMENT IN YOUR WALK WITH JESUS (Philippians 4:11-12; 1 Timothy 6:6-10)

- Sacrifice your desires and learn sales (advertising, marketing) resistance
- Discern needs and wants – God has promised to provide our needs

12. DETERMINE GOD'S REASONS FOR LACK OF FUNDS

If there is insufficient money to buy a particular item and God does not seem to supply the funds in any way, the following questions should be asked:

- A. Do I need it?
- B. Is He testing my faith?
- C. Did I misspend the money He sent for it?
- D. Have I violated financial principles?
 1. Stinginess – Proverbs 11:24; Malachi 3:11
 2. Hastiness – Proverbs 28:22
 3. Stubbornness – Proverbs 13:18
 4. Laziness – Proverbs 20:13; 6:11
 5. Gluttony or drunkenness – Proverbs 23:21
 6. Craftiness – Proverbs 28:19-20
- E. Should I make a major change in my work? The foundation for all earnings is service to individuals. The emphasis should be on meeting basic needs rather than salary and benefits. As the service concept is creatively developed, needs will be met and God's reputation will be enhanced. Matthew 23:11 "But he that is greatest among you shall be your servant."

Sources:

Larry Burkett, *How to Manage Your Money Workbook*, revised edition, (Chicago: Moody Publishers, 2000), 12-39.

Curriculum in Principles of Life, Advanced Leadership Guide (Institute in Basic Youth Conflicts), Principles of Finance, 3-9.