

SOME BIBLICAL PRINCIPLES OF HANDLING FINANCES

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As missionaries we have special challenges in the financial arena. So we have a special need to understand what the Lord says about money, if we are to honor Him in this area of our lives.

What is your greatest financial concern right now? Stop and think for a moment. What brings you the most anxiety? What specific problem in the area of money is uppermost in your mind? As you go through the following principles, look for possible solutions from God's Word. The Lord has much to say about money. Perhaps this is because He knows we need so much help in this area!

Few things have as great potential for good or evil in our lives as money. The good results from our money come primarily from giving it away rather than acquiring it! A few examples of good:

1. We can honor the Lord with it (Proverbs 3:9).
2. We can lay up treasure in heaven that will last forever (Matt. 6:19-21).
3. It enables us to "abound in every good work" to "enlarge the harvest of your righteousness" and to bring "thanksgiving to God" (2 Cor. 9:7-11).
4. God "richly provides us with everything for our enjoyment" (1 Tim. 6:17).

The Word warns us of money's evil effects also. Here are a few examples:

1. The deceitfulness of riches chokes out the Word (Matthew 13:22).
2. It can divide our loyalty to God, causing us to attempt to serve two masters at the same time (Matthew 6:24).
3. 1 Timothy 6:9,10 speak of the immense dangers of wanting to get rich: "People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

Realizing money's great potential for good or evil, let's look at three foundational issues emphasized in the Word. We need balance in all three areas to be financially successful by God's definition.

Christ-Honoring Heart Attitudes

Our heart attitudes are of highest priority to God. He is deeply concerned about all of our attitudes, especially about money. Three attitudes are especially emphasized in the Word. These are interdependent; we cannot have one without the other two.

1. A heart centered on God, not on material things or wealth. God says that we must choose to love either Him or money. We cannot love both.

Matthew 6:24 says, “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

Colossians 3:1,2: “Since then, you have been raised with Christ, set your hearts on things above, where Christ is seated at the right hand of God. Set your minds on things above, not on earthly things.”

Proverbs 11:28: “Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.”

1 Timothy 6:17: “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.”

See Matthew 6:19-21. Our heart is tied to our treasure.

2. A heart of contentment. Contentment is resting in God’s gracious provision of everything I need in present circumstances. Once our basic needs are met, there is virtually no relationship between contentment and how much we have.

Luke 12:15: “Watch out Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.”

Hebrews 13:5: “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’”

Ecclesiastes 5:10: “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.”

1 Timothy 6:6-8: “But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.”

Contentment must be learned. It doesn't come naturally for most of us. Even Paul had to learn to be content.

Philippians 4:11,12: “...I have learned to be content whatever the circumstances ...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.”

3. A heart of gratitude. Read the story of the ten lepers in Luke 17:11-19. No doubt all felt grateful but only one expressed it. Gratitude unexpressed is ingratitude.

Romans 1:21: “For although they knew God, they neither glorified him as God nor gave thanks to him, but their thinking became futile and their foolish hearts were darkened.”

2 Timothy 3:1-5 lists horrible sins of the last days. One of those sins is ingratitude: an ungrateful heart directed toward God or other people.

Christ-Honoring Faith

Many truths in the Word exist in tension, and there is a delicate balance between faith and works when it comes to money. My balance may not be yours, but I hope you will rethink your own. Would an eavesdropper in your home be able to tell that you live by faith by the way you discuss money? Finances provide outstanding opportunities to grow in faith. Has your faith grown because of what you have seen God do for you in this area?

Two essential kinds of faith are emphasized in the Word, and they must exist in a delicate balance. As you read, ask yourself if they are in balance in your life.

1. Passive, resting faith. This is a deep, quiet trust independent of circumstances, based on our knowledge of God's character. It is the kind of faith Abraham demonstrated as recorded in Romans 4:20,21: “Yet he did not waver through unbelief regarding the promise of God, but was strengthened in his faith and gave glory to God, being fully persuaded that God had power to do what he had promised.” Are you fully persuaded that God will fulfill His promises to you?

Psalm 37:3-7 give us seven specific things to do to grow in resting faith: “Trust in the Lord and do good; dwell in the land and enjoy safe pasture. Delight yourself in the Lord and he will give you the desires of your heart. Commit your way to the Lord; trust in him and he will do this: He will make your righteousness shine like the dawn, the justice of your cause like the noonday sun. Be still before the Lord and wait patiently for him; do not fret when men succeed in their ways, when they carry out their wicked schemes.”

Do you consciously do these things when times are rough? In a difficult financial situation, this kind of faith makes the difference between anxiety and peace. In fact, it is an absolute necessity in His service.

2. Active, assertive faith. We not only need a passive, resting faith. God encourages us to have an active faith; a faith that assertively asks Him for what we need and want.

Matthew 7:7: Ask and it will be given to you; seek and you will find; knock and the door will be opened to you.”

John 16:24: “Until now you have not asked for anything in my name. Ask and you will receive, and your joy will be complete.”

This kind of faith not only asks but acts. It motivates us to move out by faith, expecting God to work on our behalf, before we see visible evidence of His working. Hebrews 11 gives us many examples of this kind of faith. In Matthew 9:27-29 notice how the two blind men acted out their assertive faith.

Our missionary lifestyle provides wonderful opportunities to grow in both passive and active faith. Build your own personal “Hebrews Chapter eleven” as you see God working in response to your faith by Keeping a Journal of His Faithfulness.

Christ-Honoring Behavior

It isn't enough merely to have right attitudes and faith. God expects us to express our attitudes and faith in action. We must conscientiously follow the principles of His Word related to finances. Here are some principles of behavior I find important. You may want to add others.

1. Pray in faith. Here are eight critical principles of prayer in the area of finances:
 - a. Be sure to specifically ask Him for what you need and want. Don't complain and feel unhappy about an apparent lack if you haven't followed the principles of prayer outlined

here. James 4:2 says, “You want something but don’t get it ... You do not have, because you do not ask God.”

- b. Make sure your motives are right in asking. James 4:3: “When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.”
- c. Let God know you only want what is His will. 1 John 5:14,15: “This is the confidence we have in approaching God: that if we ask anything according to his will, he hears us. And if we know that he hears us—whatever we ask—we know that we have what we asked of him.” In the area of material things, we have a built-in safety factor by saying, “Give us this only if it is for Your glory and our good; otherwise, we don’t want it.” This brings asking into accord with contentment; we will be content as we realize by faith that He will give His best if that is what we ask for. Matthew 7:11.
- d. Persevere in prayer. The Williams Version correctly translates the Greek in Matthew 7:7: “Keep on asking ...keep on seeking ...keep on knocking ...”
- e. Enlist the help of others to agree with you in prayer. Matthew 18:19: “Again, I tell you that if two of you on earth agree about anything you ask for, it will be done for you by my Father in heaven.”
- f. Let God answer in His ways and His time. Don’t restrict Him by trying to tell Him how and when to answer. See Romans 11:33,34 and Isaiah 55:8,9.
- g. Be free to ask about anything and everything, if you are fulfilling the above principles. Philippians 4:6,7 commands us to pray about everything. But be sure to ask with thanksgiving.
- h. Finally, include your children in your prayers. Let them grow up seeing how you go to the Lord with your needs and find Him faithful. What better gift to give them than precious memories of God faithfully answering in times of struggle Note in 2 Chronicles 20:13 how in a time of trouble the men of Judah went before the Lord “with their wives and children and little ones.”

By the way, do you ever say, “We can’t afford it” in your home? This statement, repeated hundreds of times over the years, gives a powerful message: “God is stingy; He doesn’t provide enough for us to do what we would like to do and to have what we would like to have.”

The statement “We can’t afford it” denies who God is and His gracious provision. Reality is this: either you have the money but want to use it for more important projects; or you don’t have the money. If you don’t have it, then the appropriate action is to decide if you want to pray that God will provide what you want. As you pray for it, you can remind yourselves as a family that if this is God’s will, He will provide (in His way and time). If it isn’t His best, you don’t want it! So when your children want something and you begin to think “We can’t afford it,” try a new approach: “Let’s pray about it, and if it’s the Lord’s best He will provide for it.”

2. Keep your relationship with God first priority. The financial part of our life must be considered only in the context of our whole relationship with God. If we have our priorities right we know God will provide.

Matthew 6:33: "But seek first his kingdom and his righteousness, and all these things will be given to you as well."

Psalm 84:11: "For the Lord God is a sun and shield; the Lord bestows favor and honor; no good thing does he withhold from those whose walk is blameless." This principle is especially true when we are asking God to provide. See John 15:7 and Psalm 66:18.

3. Don't buy on credit. The Word doesn't say much about this, but look at a couple of Scriptures:

Romans 13:8: "Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law."

Proverbs 22:7: "...the borrower is servant to the lender."

Purchasing a home may be an exception, since a home is a basic need and normally a good investment of the Lord's money. With other items, wait on God's provision rather than using credit, not because it's morally wrong, but for the joy of living a debt-free life. Living free of debt gives God greater Lordship over what we buy, as we trust Him to provide for what He knows we need. And it frees us from the tyranny of interest and debt payments.

4. Don't spend major amounts unless you're certain it's His will. Having money is not sufficient reason to spend it. God may want you to give the money away! Pray, seek conviction, assurance, and peace from God. Ask God to reveal wrong motives. If you're married, be sure both of you have peace about it. If in doubt, wait. Before you spend the money, ask God if He wants to meet the need in another way. Give Him the opportunity to provide for you in creative ways.

Proverbs 3:5,6: "Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight."

5. Give generously. This principle speaks for itself. Many Scriptures emphasize it.

Luke 6:38: “Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”

Proverbs 3:9,10: “Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.”

Proverbs 11:24,25: “One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed.”

6. Have a regular savings plan, but beware of wrong motives. It’s not wrong to save for the future! The Word encourages it. However, be careful of the dangers of wanting to get rich, seeking security through savings, and pride. Proverbs 27:23-27 provide several insights into this area.

Proverbs 13:11: “Dishonest money dwindles away, but he who gathers money little by little makes it grow.”

1 Timothy 5:8: “If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”

2 Corinthians 12:14: “...children should not have to save up for their parents, but parents for their children.”

7. Train your children at every opportunity. We have almost limitless opportunities to train our children in godly financial principles. As we bring them up in the training and instruction of the Lord” according to Ephesians 6:4, let’s be sure that handling money is included. Our example, coupled with verbal instruction over many years provides powerful training. One of the finest gifts we can leave our children is for them to grow up committed to Christ-honoring attitudes, faith and behavior regarding finances.
8. Demonstrate your gratitude to God and others. As mentioned before, gratitude must not only be felt but expressed. Are you genuinely grateful for every blessing, spiritual and material, and do you demonstrate that gratitude both to God and to those whom God is using to bless you? Paul expressed this in 2 Corinthians 9:11, as quoted in the introduction.

Gratitude is absolutely necessary. Why is an attitude of gratitude essential to financial success in God’s sight? God’s nature is to respond to a grateful heart. Hundreds of Scriptures attest to this. And He has created us in His image, to respond as He does to gratitude and thanks. When

we express our gratitude to others, it is their nature to respond, with a greater motivation to pray, give, and be more involved with us. Our motivation for thanking God and people must not be to get them to respond. It must be an expression of the genuine gratitude we feel. But when people respond to our gratitude, we can accept that as God's work in their hearts.

This principle is so important that we must not ignore it! If our needs are not being met in the way we want them to be met, this is one place to look for at least part of the solution. Ask yourself: "Do I consistently express my thanks to God and to others for every act of kindness shown, for every gift given?"

If your financial support depends directly on the gifts and churches and individuals, you may want to read "A New Look at Missionary Support" and "Fifty Ways of Expressing Gratitude to Partners in the Work," by this writer.

What about that financial concern you thought about when you first began this paper? Prayerfully look back over the principles you've read, and see which ones you can apply to that concern right now. Begin applying them, and maybe you'll experience the Lord's blessing in a new way.