



# *God's Ways of* **MANAGING MONEY**

Biblical Principles of Money Management (2)

# Devil's 5 Lies about Money

## You will be happier if you have more

- **God's answer:** Whoever loves money never has enough; whoever loves wealth is never satisfied with their income (Ecclesiastes 5:10).

## The more money you have, the more valuable you become

- **God's answer:** You are no longer a slave, but God's child; and since you are his child, God has made you also an heir (Galatians 4:7).

## Money provides you with security

- **God's answer:** Don't weary yourself trying to get rich. Why waste your time? For riches can disappear as though they had the wings of a bird (Proverbs 23:4-5).

## All you have is yours, you deserve it

- **God's answer:** The earth belongs to God! Everything in all the world is his (Psalm 24:1).

## Christians should be poor

- **God's answer:** My God will meet all your needs according to the riches of his glory in Christ Jesus (Philippians 4:19).

# 10 Biblical Principles of Money Management



## Recognizing God's ownership and our role as stewards

- God is the ultimate owner of all resources, and we are entrusted with the responsibility of managing them wisely.
- Naked I came from my mother's womb, and naked I will depart. The LORD gave and the LORD has taken away (Job 1:21).
- Everything comes from you, and we have given you only what comes from your hand (1 Chron. 29:14).
- God's part is ownership and our part is stewardship. Stewardship is a manager of God's possessions.
- **Application:**
  - This principle shapes how we view finances, transforming them from a secular pursuit to a spiritual discipline aimed at honoring God.
  - When you receive income, "this is God's money that he has entrusted to me."
  - Are you faithfully managing the resources that are entrusted to you by God as He intended?

# 10 Biblical Principles of Money Management



You must give an account to God of your money management

- Each of us will give an account of ourselves to God (Romans 14:12).
- The parable of talents (Matthew 25:14-30) illustrates accountability, where servants are judged on how they used the talents (money) entrusted to them.
- For we must all appear before the judgment seat of Christ, so that each of us may receive what is due us for the things done while in the body, whether good or bad (2 Cor. 5:10).
- Look, I am coming soon! My reward is with me, and I will give to each person according to what they have done (Revelation 22:12).
- Application
  - God is watching you and keeping record of what you think, do and speak.
  - When you spend money, “Is this a good use of God’s money? Would I have any shame about this purchase/investment when I give an account to God on the last day?”

# 10 Biblical Principles of Money Management



## God expects us to work and earn a living

- God worked for six days and rested on the seventh day. Christians are expected to work to support themselves, their families, and the church and community.
- Creation Mandate: The LORD God took the man and put him in the Garden of Eden to **work** it and take care of it (Genesis 2:15).
- You should mind your own business and **work** with your hands (1 Thessalonians 4:11).
- The one who is unwilling to work shall not eat (2 Thessalonians 3:10).
- The Bible condemns laziness and idleness, encouraging people to be industrious.
  - You wicked, lazy servant! So, you knew that I harvest where I have not sown and gather where I have not scattered seed? (Matthew 25:26).
  - Why have you (David) come down here? With whom did you leave those few sheep in the wilderness? ... When a lion or a bear came and carried off a sheep from the flock, I went after it, struck it and rescued the sheep from its mouth (1 Samuel 17).
- Application
  - For whom do you work? The answer is: (**I work for Christ**).
  - Do you work diligently and with integrity, seeing your work as an act of service to God?

# 10 Biblical Principles of Money Management

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## Plan and budget wisely

- Wise planning and hard work lead to prosperity.
- The plans of the diligent lead to profit as surely as haste leads to poverty (Proverbs 21:5).
- **ABC** Godly planning method
  - **A**cknowledge whose money is.
  - **B**udget His money: List monthly expenditure and available income; Compare income vs. expenses; Reduce expenses if expenses > income.
  - **C**ontrol His money: Focus on needs (not wants); avoid greed; plan and be diligent.
- Application
  - Making a budget helps you put your needs first, manage your money according to biblical values, and be responsible with the resources God has entrusted to you.



# 10 Biblical Principles of Money Management



Avoiding debt: The Bible warns against it.

- There are 26 Bible verses to debt, all are negative.
- Debt is a form of bondage: The borrower is slave to the lender (Proverbs 22:7).
- Debt is a lack of contentment: I have learned how to be content with whatever I have (Phillipians 4:11).
- Debt presumes on the future: Why, you do not even know what will happen tomorrow. What is your life? (James 4:14).
- Application
  - Budgeting and wise spending can help minimize debt and prioritize paying off existing debts, leading to greater financial freedom and enabling generosity.
  - Don't cosign: The Bible is clear that we should not become responsible for the debt obligation of others (Proverbs 6:1-5; 11:15; 17:18; 22:26).

# 10 Biblical Principles of Money Management



## The Bible encourages saving and investing for the future

- Wise Christians save for the future and invest responsibly.
- The wise store up choice food and olive oil, but fools gulp theirs down (Proverbs 21:20).
- Saving (wise & responsible stewardship) vs. hoarding (excessive accumulation for self-serving reasons).
- Saving and investing for growth and stewardship
  - Providing for a family (1 Timothy 5:8).
  - Preparation for unforeseen circumstances (Genesis 41:34-36).
  - Saving for giving and generosity (On the first day of every week, each one of you should set aside a sum of money in keeping with your income, **saving** it up, so that when I come no collections will have to be made, 1 Cor. 16:2).
- Application
  - Are you a saver or a hoarder?
  - You should align saving/investment decisions with Christian values. How can you ensure your saving/investment align with biblical principle?



# 10 Biblical Principles of Money Management



## Generosity and giving

- Generosity reflects God's character and is a key component of biblical financial management.
- For God so loved the world that he **gave** his one and only Son, that whoever believes in him shall not perish but have eternal life (John 3:16).
- 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 3:9-10).
- Each of you should **give** what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver (2 Corinthians 9:7).
- Application
  - Are you a cheerful giver? It is more blessed to **give** than to receive (Acts 20:35).
  - Prioritizing giving demonstrates trust in God's provision and a commitment to His kingdom work.
  - What can you really give to God? Can you as Christian give anything more than your own hearts? What makes your tithe and offerings worship?

# 10 Biblical Principles of Money Management



## The secret of contentment

Finding contentment in God's provision, rather than seeking happiness in material wealth, is vital for true financial freedom.

- But godliness with contentment is great gain (1 Timothy 6:6).
- Keep your lives free from the love of money and be content with what you have (Heb. 13:5).
- Better a little with the fear of the Lord than great wealth with turmoil (Proverbs 15:16).
- God wants you to be satisfied with the money He has entrusted to you.

## You are rich

- For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might **become rich** (2 Corinthians 8:9).
- I have come that they may have life, and that they may have it more **abundantly** (John 10:10).

## Application

- Your life goal is contentment, not material wealth.
- Contentment helps you distinguish between needs and wants, avoid impulsive spending, and find satisfaction in God's blessings rather than the pursuit of more money.



# 10 Biblical Principles of Money Management

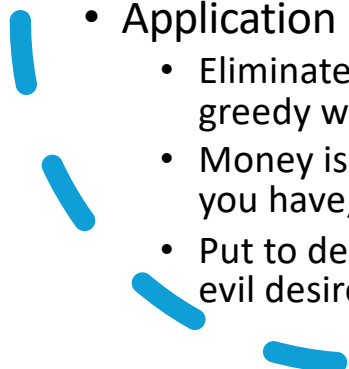


## The Bible condemns greed as a sin

- Greed: An excessive and selfish desire for more than what is needed, especially in material possessions (Ex. King Ahab who coveted Naboth's vineyard, Judas Iscariot who betrayed Jesus for money).
- Greed is harmful: Those who trust in their riches will fall, but the righteous will thrive like a green leaf (Proverbs 11:28).
- Greed brings ruin and destruction: No immoral, impure or greedy person—such a person is an idolater—has any inheritance in the kingdom of Christ and of God (Ephesians 5:5).

## • Application

- Eliminate greed by delighting in Jesus. The more we learn to find our worth in Christ, the less greedy we become in our lives.
- Money is a tool to discipline us, helping us live and love like Jesus. Regardless of how much money you have, God is at work in our life through our circumstances.
- Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry (Colossians 3:5).



# 10 Biblical Principles of Money Management

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## Seeking wise council

- Seeking advice from trusted mentors is essential for sound financial decisions.
- Pray God when you make a big financial decision. He knows what is best for you and desires that you prosper.
- Trust in the LORD with all your heart and lean not on your own understanding (Prov. 3:5).
- The plans of the righteous are just, but the advice of the wicked is deceitful (Prov. 12:5).
- Your statutes are my delight; they are my counselors (Psalm 119:24).
- Application
  - Before making any significant financial decisions, you should pray about it and seek counsel with spiritual advisors/mentors whose lives align with biblical values.
  - The Bible is the living word of God through which He communicates His direction and truths to you.