

MANAGING PERSONAL FINANCES (Matthew 6:19-21)

Many capable and decent people, even professing Christians, are poor at handling money. It is not that the Bible has no guidance on the matter. For it talks much about our money. It is estimated that there are around 500 verses on prayer, less than 500 on faith, but more than 2,000 verses on money and possessions. The Lord Jesus Christ discussed money more than he did heaven or hell. **If God does not care about how we handle our finances – then why does so much of the Bible talk about it?**

BIBLICAL PRINCIPLES ABOUT WEALTH - There are a number of biblical principles that guide us how to manage our money well.

(1) GOD COMMANDS US TO WORK TO PROVIDE FOR OUR FAMILIES

The Bible commands us to be prudent and to provide for our families and their futures. It is not that we are not to be concerned at all about the things of this life, but to avoid being consumed by them. It was God who ordained that man must labour by the sweat of his brow to live and it was God who ordained “*seedtime and harvest*” (Gen. 8:22). God is a God who is at work (John 5:17).

The Apostle Paul also warned that we should work for a living and, “*if any would not work, neither should he eat*” (2 Thess. 3:11; cf. Prov. 19:15; 21:25). He wrote to Timothy that, “*if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel*” (1 Tim. 5:8). The word “*provide*” (1 Tim. 5: 8) is literally, “to think ahead” or “to take thought for,” and is a pretty good case for a man to have adequate life insurance or other provision for his family. This providing for our “*own house*” includes honouring our parents by taking care of their needs. As part of this provision, we need to note what we have (cf. Prov. 27:23-24) and save for needs of family, “*A good man leaveth an inheritance to his children's children*” (Prov. 13:22; cf. Prov. 21:20; 2 Cor. 12:14). Piper is right to urge, “Get a robust, good, and positive theology of work. Realize that God put us on the planet to be co-makers, co-creators, and co-workers with him.”

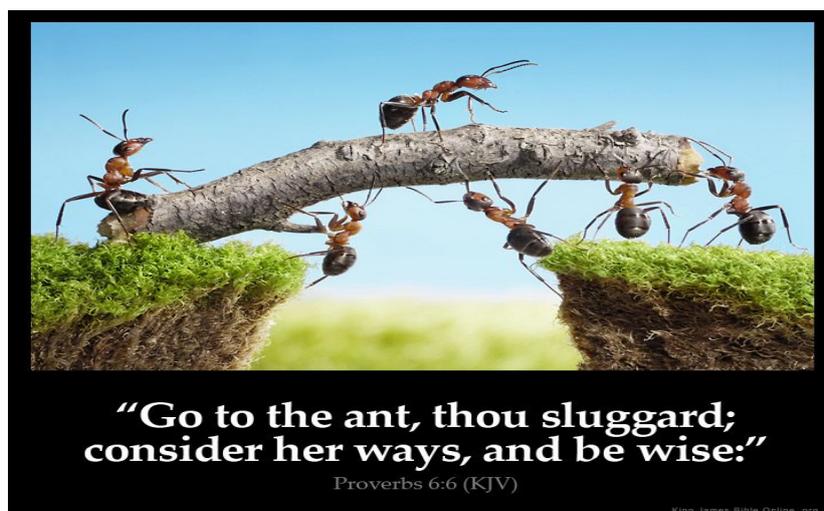
There is, however, an extreme version of work that can be sinful. This is when a person becomes a workaholic and work becomes a barrier to his or her spiritual growth because of greed and self-glory. Some Christians are highly successful in their career at the expense of their family, church commitments, and worship. Believers must never be motivated to work for earthly riches, but by our love for Jesus and others.

(2) GOD COMMANDS US TO BE AVOID LAZINESS

By contrast to the command to work, the Bible rebukes the lazy person, “*The desire of the slothful killeth him; for his hands refuse to labour.*” (Prov. 21:25) Laziness is an aversion to work, slowing our pace and productivity. Work is integral to the character of God, and we, created in His image, are created to work. The Lord Jesus condemned the servant in Matthew 25 who buried his talent. He called him a “*wicked and slothful servant.*” We are not just to work but to work diligently and with desire, “*Whatsoever thy hand findeth to do, do it with thy might...*” (Eccl. 9:10) Jared Wilson is right to note, “Laziness is not rest; this is why there is no joy in it. But when Jesus sets us free, he really sets us free—free to work, free

to love, free to rest—with happiness and delight, awe and wonder, fulfilment and satisfaction.” The book of Proverbs explains laziness in a cause/effect format, “*Love not sleep, lest thou come to poverty; open thine eyes, and thou shalt be satisfied with bread.*” (Prov. 20:13) The classic exposition of this is the use of the ant in Proverbs chapter six,

Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest. How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep: So shall thy poverty come as one that travelleth, and thy want as an armed man. (Proverbs 6:6-11)



(3) GOD COMMANDS THAT WE OBTAIN OUR WEALTH JUSTLY

There is always the temptation to imitate the world in accumulating wealth. People will cheat, lie, sacrifice time and family, and even murder to obtain more wealth. Make sure all the money in your bank account and pocket is properly earned! It is not always a spiritual thing to squeeze every cent out of the dollar.

There are always those who exploit others in every society. It is a sin. The Bible explicitly condemns that, “*Thou shalt not defraud thy neighbour, neither rob him: the wages of him that is hired shall not abide with thee all night until the morning.*” (Lev. 19:13) Cheating others in business transactions by false weights is described as an abomination, “*Divers weights, and divers measures, both of them are alike abomination to the LORD*” (Prov. 20:10; cf. Deut. 25:13-16). In the book of James we read of many rich people who gain their wealth by unjust means. They are solemnly warned,

Go to now, ye rich men, weep and howl for your miseries that shall come upon you. Your riches are corrupted, and your garments are motheaten. Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days. Behold, the hire of the labourers who have reaped down your fields, which is of you kept back by fraud, crieth: and the cries of

them which have reaped are entered into the ears of the Lord of sabaoth. Ye have lived in pleasure on the earth, and been wanton; ye have nourished your hearts, as in a day of slaughter. (James 5:1-5)

In the days of the New Testament the poor were paid starvation wages or did not pay on time. The poor could barely survive. God hates us breaking our word in contracts – the Bible reveals that our word must be our bond in what we agree. In the context of Matthew 5:33-37 into the entering into of solemn oaths and agreements, the Lord Jesus Christ commanded, “ *But let your communication be, Yea, yea; Nay, nay: for whatsoever is more than these cometh of evil.*” When we give our word to do something, God expects us to keep it.



Some even used the court system to financially destroy others. Perhaps by bribing judges or by hiring powerful lawyers, the rich were wrongfully taking land or houses from the poor, or forcing them into a lifetime of indentured slavery. It is wrong to use legal means to take advantage of others, “*Ye shall do no unrighteousness in judgment: thou shalt not respect the person of the poor, nor honor the person of the mighty: but in righteousness shalt thou judge thy neighbour.*” (Lev. 19:15) There is some money you don’t want to have in your pocket. That is why Abraham rejected a penny from Sodom and Gomorrah.

(4) GOD COMMANDS WE MUST HANDLE OUR FINANCES ORDERLY

The Bible makes clear repeatedly that dis-organisation is contrary to the nature and character of God, “*For God is not the author of confusion, but of peace*” (1 Cor. 14:33). God’s universe is orderly. He created everything in an orderly sequence and it functions in an orderly manner. The sun, moon, and stars operate with precise predictability. God commanded that the home, the church, and the nation to be run with order. Self-control is one of the fruit of the Spirit (Gal. 5:23). Confusion is an attribute of the devil. Order implies a neat and logical organization of finances, items, tasks, or people. Since God is a God of order, we should be, too. Every Christian and every Church to be disciplined in managing their finances.

It is interesting that in the earliest days of the church the proceeds of the sale of properties was laid at the apostles’ feet (Acts 4:34-35) As the church grew, the Apostles ordered mature and godly men to be appointed by the church to handle these things. There was always a plurality of men involved in this process. This protected the funds and

protected the reputations of those involved. The church leadership is called to stay above reproach (1 Tim. 3:2; Titus 1:6-7). When writing to the Corinthians church members, Paul described a man chosen to accompany their gifts to poorer saints in other churches,

And we have sent with him the brother, whose praise *is* in the gospel throughout all the churches; And not *that* only, but who was also chosen of the churches to travel with us with this grace, which is administered by us to the glory of the same Lord, and *declaration of your ready mind: Avoiding this, that no man should blame us in this abundance which is administered by us: Providing for honest things, not only in the sight of the Lord, but also in the sight of men.* (2 Cor. 8:18-21)

It is noticeable that the one chosen to go along with Paul and Titus to guard these funds is one who “*is praised by all the churches for his service to the gospel.*” Furthermore, Paul doesn’t choose this person by himself, “*chosen of the churches to travel with us with this grace.*”



Despite his apostleship, Paul invited transparency, scrutiny and accountability. The key is leave no opportunity for accusations! The fact that the Bible deals with this shows that these things are important. God wants to bring order in our lives as He did with the universe. Financial matters of the church (and workplace and home) are to be done transparently, decently and in order.

(5) GOD COMMANDS WE MUST AVOID UNPAID DEBT

The Christian should seek, as best he can, debt-free living. We are urged to be very cautious about taking on debt, “*Be not thou one of them that strike hands, or of them that are sureties for debts. If thou hast nothing to pay, why should he take away thy bed from under thee?*” (Prov. 22:26-27) For the one who does so can easily find himself losing everything. A retrenchment, recession, illness, miscalculation, inflation, naivety or a calamity can result in financial disaster. You can be rich today and broke tomorrow! We must carefully count up the cost before entering into contracts and deals. The Lord Jesus Christ was very clear on this point:

For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, Saying, This man began to build, and was not able to finish. (Luke 14:28-30)

CONSEQUENCES OF DEBT – The Bible warns that taking on any debt will mean carrying a burden, *“The rich ruleth over the poor, and the borrower is servant to the lender.”* (Prov. 22:7) We will always be limited in what we can do when we have debts to pay. The more debt – the heavier is the burden and limitations. The knowledge of that debt can frustrate, bring stress, and divide homes. It can even weigh us down with a sense of utter hopelessness, *“Heaviness in the heart of man maketh it stoop”* (Prov. 12:25a). Not only might we lose everything but our testimony is greatly affected. The Psalmist warns, *“The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth.”* (Psalm 37:21) The defaulting borrower or the bankrupt is known as *“wicked”* for not repaying his debts. That is not a title any Christian would want associated with his or her name!

IS TAKING ON DEBT A SIN? - The Apostle Paul states, *“Owe no man any thing, but to love one another.”* (Rom. 13:8a). The tense is of this verb *“owe”* is the present continuous imperative, which in this context expressly forbids the continuance of an action already going on. This Greek word translated *“owe”* has diverse meanings including monetary and moral obligations. So, Paul is commanding, not suggesting, that his readers do not continue owing a debt i.e. ensure that you don’t remain in debt by properly discharging them.

There are some writers who assume that the expression here, *“Owe no man any thing”* means that it is wrong for a believer to borrow or lend to another. This is an erroneous interpretation that can be demonstrated from other Scriptures. It was God who sanctioned borrowing and lending (Exod. 22:25; Lev. 25:35-37; Deut. 15:7-9; Neh. 5:7; Psa. 15:5; 37:21, 26; Ezek. 22:12; Matt. 5:42; Luke 6:34). Indeed, we are expressly told, *“A good man sheweth favour, and lendeth: he will guide his affairs with discretion”* (Psa. 112:5). The principle that Paul is setting forth here must be guided by the context of this chapter and this book. In Romans 13:7 he instructed, *“Render therefore to all their dues: tribute to whom tribute is due; custom to whom custom; fear to whom fear; honour to whom honour.”* So, in light of those duties Paul immediately instructs in the next verse, *“Owe no man any thing.”* In other words, what duties we owe to the state must be discharged properly and promptly. Once you miss a scheduled payment, then you come under the enforcement of this passage.



Notwithstanding, I believe, there are wider applications. This is also a warning to every individual, every businessman, and every church to live within their means. They should not rashly take on debts, when there is no reasonable expectation that they can meet the contracted repayment schedules. Many people have a tendency toward greed and self-

gratification, which means wanting more of what God can provide as fast as it can be obtained. In a day when credit cards and loan companies proliferate, we need to be careful with our finances. The majority of what we tell ourselves we need, we don't actually need. Before you commit to borrowing, think it through carefully and prayerfully because your testimony will be greatly harmed if you are unable to meet your debts.

(6) GOD COMMANDS US TO ENJOY THE WEALTH HE HAS GIVEN US

There is a balance in the Bible. All wealth comes from God. It is His sovereign gift. We need not be embarrassed of His gifts. Indeed, just as it is a sin to waste the material blessings God has given us (cf. Prov. 23:21) it is also a sin not to enjoy them. To over save can be just as wrong as to overspend. Once we have acknowledged that God is the One who has enabled him to work (cf. Deut. 8:18) and returning the rightful portion to the Lord, we are called to enjoy the material fruits of our labour, *“There is nothing better for a man, than that he should eat and drink, and that he should make his soul enjoy good in his labour. This also I saw, that it was from the hand of God”* (Eccl. 2:24; 3:13; 5:19). Paul echoes that God, *“who giveth us richly all things to enjoy”* (1 Tim. 6:17).

There is no spiritual benefit in living like a miser! The Lord Jesus occasionally attended public parties and feasts (cf. Luke 5:29-32; John 2:1-11) However, our wealth should not be wasted upon lustful desires and pointless things. In Proverbs 21:17, Solomon deals very matter-of-factly with those bent on self-indulgence and endless amusements, *“He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich.”* In other words, a society that tends to focus greater attention on saving and investment than on personal consumption will be more successful in the long run.



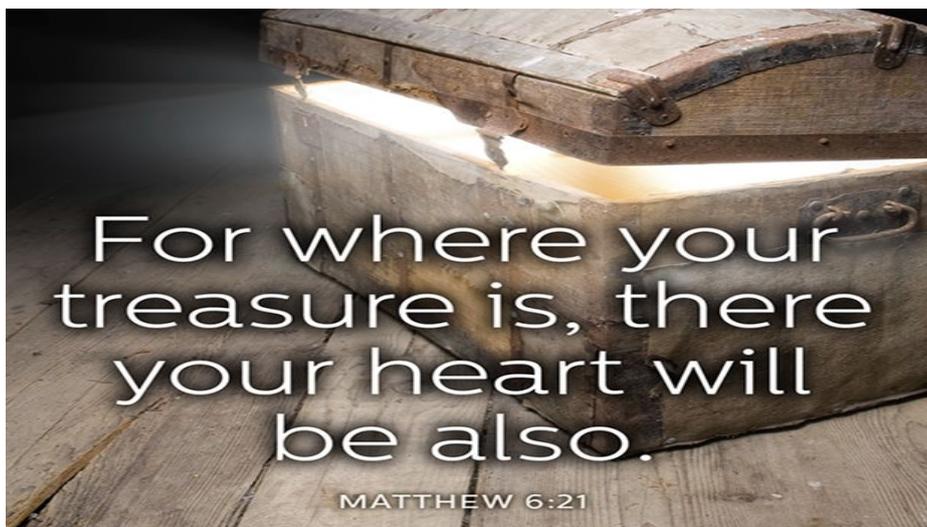
CONCLUSION

We are called to live holy, disciplined lives for the glory of God. Money has a vital role to play in our lives. It is the currency of life. As Solomon noted, *“money answereth all things.”*

(Eccl. 10:19b) But money has no inherent moral value. It is how we use it. That is the real test of our faith. Ray Pritchard cautions,

“Money does weird things to the brain. Apart from God’s grace, we may become enslaved to our money and insensitive to the needs of others. In the end we come back to a familiar theme. Hold lightly what you value greatly because it isn’t yours anyway. Everything you have is a gift from God. Hold your blessings lightly. Don’t be afraid to let go of the things you own. You never really “owned” them anyway. All of life is on loan from God. One day we will give back everything to the Lord, even the life he gave us in the beginning.”

As believers, how we use our money and resources is intricately connected to our beliefs. The Bible only describes every individual as just as steward or manager of God’s resources. All of life is on loan from God. When each of us stand before the Lord, our money will be a witness for or against us. Every penny we have and spend must be for the glory of God, *“Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God.”* (1 Cor. 10:31)



The reasons that God puts such an emphasis on our attitude to our possessions is that they reveal our heart, *“For where your treasure is, there will your heart be also”* (Matt. 6:21). Make sure our own hands are clean before we meet the Lord. *No one stays rich forever because no one lives forever.* When God calls us to give an account for our lives, our massive collection of gold coins, DVDs or handbags won’t seem very impressive! This life is not a final destination and that true satisfaction can only be found in the life to come. Our focus should be on eternal dividends rather than financial dividends.