

Christin Money Management

Money is a necessary evil, or so the saying goes. It is certainly a necessary medium of exchange, but it doesn't have to be evil. Whether money is a good or bad influence depends on our approach to it.

Jesus Christ wasn't opposed to wealth or a high standard of living. He said, "I have come that they may have life, and that they may have it more abundantly" (John 10:10). The Bible is a guidebook toward the abundant life He wants us to enjoy. Money can be an integral part of the right kind of success. Christian money management is crucial to a believer's financial stewardship.

On the other hand, the love of money has corrupted and twisted the lives of many people and is a root cause of much evil (1 Timothy 6:10). The Phillips Modern English translation captures the essence well and serves as a worthy commentary on this particular passage: "For loving money leads to all kinds of evil, and some men in the struggle to be rich have lost their faith and caused themselves untold agonies of mind."

What else does the Bible have to say about money and family finances?

It has been discovered that the Bible contains more than 2,300 verses on how to handle money and possessions. The book of Proverbs, a guidebook with wise advice on numerous subjects, contains financial guidance to help us manage money wisely. Let's take a look at some of the sound financial principles it offers.

Our Attitude Toward Money We must not let money become overly important to us. Indeed, one of the first statements in Proverbs shows us we should honor God, who owns everything. "Honor the Lord with your possessions, and with the first fruits of all your increase; so your barns will be filled with plenty, and your vats will overflow with new wine" (Proverbs 3:9-10). It is essential that we return a portion of what we receive to the One who gave it.

Jesus Christ tells us to "seek first the kingdom of God and His righteousness, and all these things shall be added to you" (Matthew 6:33). If we put spiritual matters first, then we can count on His help with the physical necessities of life. Acknowledging and giving to the One who owns all, who shares with us what we need to survive and prosper, helps us keep physical things in their proper perspective. We must not allow material possessions to become so important to us that pursuing them dominates our lives to the detriment of our spiritual development.

Money makes a good servant but a poor master. It can separate us from our families and God if we find ourselves caught up in an unwinnable race for more possessions. Wealth can intoxicate and enslave. "Do not wear yourself out to get rich; be wise enough to desist" (Proverbs 23:4, New Revised Standard Version). The apostle Paul spoke of learning to be content with and enjoy the things that we have.

"For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition" (1 Timothy 6:7-9). It has been said that the test of a man's character is how he spends his time and money.

Integrity Matters How we go about earning our money is, in the long run, more important than how much we earn. Earn it in such a way that you can sleep at night. God tells us, "The blessing of the Lord makes one rich, and He adds no sorrow with it" (Proverbs 10:22) and "Treasures of wickedness profit nothing . . ." (verse 2). We should earn our living honestly. Do not climb over the backs of others to make money. Proverbs tells us: "Do not rob [or exploit] the poor because he is poor, nor oppress the afflicted at the gate; for the Lord will plead their cause, and plunder the soul of those who plunder them" (Proverbs 22:22-23). Such shortcuts to gaining wealth are really only traps, says God. "He who oppresses the poor to increase his riches, and he who gives to the rich, will surely come to poverty" (verse 16). We are never to take advantage of someone else. When we give our employer an honest day's work, we earn more than the day's wages. "Servants, in all things do the orders of your natural masters; not only when their eyes are on you, as pleasers of men, but with all your heart, fearing the Lord: Whatever you do, do it readily, as to the Lord and not to men . . ." (Colossians 3:22-23, Bible in Basic English). God expects us to work for our employers or customers as though we were working for Him.

Share with Others A key to financial contentment and happiness is to share our blessings. ". . . Remember the words of the Lord Jesus, that He said, 'It is more blessed to give than to receive' " (Acts 20:35). Some of the most miserable people are those who cling to every last penny they have, fearful that someone else may get some of it. "Some give freely, yet grow all the richer; others withhold what is due, and only suffer want. A generous person will be enriched, and one who gives water will get water" (Proverbs 11:24-25, New Revised Standard Version).

Proverbs is filled with admonitions to share the wealth God has shared with us. "He who has a generous eye will be blessed, for he gives of his bread to the poor" (Proverbs 22:9). "He who despises his neighbor sins; but he who has mercy

on the poor, happy is he" (Proverbs 14:21). "Whoever shuts his ears to the cry of the poor will also cry himself and not be heard" (Proverbs 21:13).

Wealth Through Diligence Too often people want to get something for nothing. They look for a shortcut to wealth. The luck of the lottery comes to only a tiny minority and sometimes brings more pain than pleasure. A more sure way to financial security is through hard work. "He who tills his land will be satisfied with bread, but he who follows frivolity is devoid of understanding" (Proverbs 12:11). Perhaps you are familiar with modern proverbs such as "The harder I work the luckier I get" and "Success is 1 percent inspiration and 99 percent perspiration." The Bible tells us that a key to advancement is to develop our skills and then do the best we can at what we have been given to do. "Do you see a man who excels in his work? He will stand before kings; he will not stand before unknown men" (Proverbs 22:29).

Properly Manage Once you earn money, you must properly manage it. Otherwise it will soon be gone, with little to show for it. "Be diligent to know the state of your flocks, and attend to your herds; for riches are not forever . . ." (Proverbs 27:23-24). Some Christians seem perpetually to have holes in their pockets. Their money goes out as fast as it comes in. They just can't seem to hang onto what they earn. A family budget helps to show what is happening to what we earn and can help us to see whether we need to make any adjustments in our spending. One simple way to hang onto more of our earnings is to be cautious about buying on credit. "The rich rule over the poor, and the borrower is servant to the lender" (Proverbs 22:7).

Financial Self-discipline It's important to control our wants. "Death and Destruction are never satisfied, and neither are the eyes of man" (Proverbs 27:20, New International Version). We will always desire something. Once one want is fulfilled, our eyes will turn to something else. "The desire of the lazy man kills him, for his hands refuse to labor. He covets greedily all day long . . ." (Proverbs 21:25-26). Perhaps you've heard this saying: "Some people spend money they don't have to buy things they don't need to impress people they don't like." Don't let material pursuits cause you to live a life of deceit and pretense. Financial success includes controlling selfish desires. "He who loves pleasure will be a poor man; he who loves wine and oil will not be rich . . . There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it" (Proverbs 21:17, 20). It is hard for young people, in particular, to be patient. They want and expect instant financial security and amassing material possessions their parents may have taken years to accumulate. Proverbs 28:20 cautions against such an approach: "A faithful man will abound with blessings, but he who hastens to be rich will not go unpunished."

True Security Lasting security is found not in a big bank account, but in building strength of character and a good reputation. No lasting security is to be found in wealth. "He who trusts in his riches will fall, but the righteous will flourish . . ." (Proverbs 11:28).

So many unforeseen events can wipe out material wealth overnight--an accident or natural disaster, a stock-market crash, an extended illness, a criminal act. The only lasting security is a right relationship with our Maker. "Riches do not profit in the day of wrath, but righteousness delivers from death" (Proverbs 11:4). We need to keep in mind another modern-day proverb: "It is good to have money and the things that money will buy, but it is also good to make sure we haven't lost the things that money can't buy."

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