



What are the Biblical Principles to Wise Financial Planning?

“This God stuff can be overwhelming. There’s so much to know and to think about! I know being a Christian means having a heart that believes in God’s sacrifice and follows His lead in my life, but what does that really look like? What about the daily stuff in my life? My finances, for instance, does God care about that? How should the way I spend my money differ from the world?”

Psalm 24:1 *“The earth is the LORD’s and everything in it, the world and all who live in it.”* This truth is tough for a lot of us to comprehend. Everything is God’s? Yep, EVERYTHING! We grow closer to God and are able to serve Him more when we realize all we have are gifts from Him! Thinking about our money in a God sense is a bit challenging, because the world tells us that the accumulation of money is what proves our success. Our finances, in a way, are a means of keeping score...”whoever dies with the most toys, wins.” The charitable Christian knows that the joy of giving far overrides things we might buy, though the world might say,” Why would I give away what I worked so hard to get?”

Finances are very important to God. There are more than 2,300 passages in the Bible that deal with money and material possessions. God knew that our stuff and money was going to be a huge stumbling block for us, and that’s why He gave us so much instruction about how to spend and save it. Money is not the issue, but the LOVE of money is of huge concern to God. There are five general biblical principles that we can practice in becoming better stewards of our finances: generous giving, fleeing the love of money, living within your means, planning ahead and using a spending plan.

Know that our God is a giver who loves the poor, ministries, children, families, and the Church, to name just a few. He expects us to follow His lead and give generously of our time, prayers, and our money to meet the needs of those whom God puts on our hearts. Giving generously to believers or nonbelievers is a way of sharing God’s love, comfort and concern. We are told to give sacrificially, which means that we are called to go beyond giving what we think we can afford or what is comfortable. When we go without in order to give to others, and give without bragging about it, God is pleased. He knows a lot about self-sacrifice (2 Corinthians 8:1-12).

Our love of money most often takes form in showing others what “your” money has bought. The flesh loves extravagant things, be it choice food and drink on a table, dream homes, expensive cars or designer handbags. If God owns all of it anyway, the questions we need to ask ourselves are: “Am I glorifying God with all that I have?” and “Do I manage well what God provides for me?” We must continually think of our finances with a heavenly perspective. Being a good steward of our finances means we are diligent in knowing what we are spending, while planning ahead for our future. Using a good spending plan is one way to not only put our minds at ease about our finances, but it also helps us tremendously in staying out of debt.

Money can either cripple us, or be a vehicle that allows us to live well by enjoying and sharing the blessings that God has entrusted to us through it. It is truly more blessed to give than to receive! (Acts 20:35).