

FINANCIAL  
LESSONS  
*from the*  
BIBLE

# Financial Lessons from the Bible

There are over 2,000 verses in the Bible that deal with personal finance. Most of our lives are shaped by our financial decisions, and God is very concerned with how we manage and think about finances, more than just tithing on Sunday.

## Wealth

*No one can serve two masters, for 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 God and money. (Matthew 6:24)*

Most of the time when this passage is preached, it focuses on the idea that you can't be rich and serve God. The problem with that interpretation is the story of Job. He was one of the wealthiest men in his day and was chosen by God to be tested by Satan. Even after he was brought down to nothing, God restored his wealth and family to him. It is not wrong to have wealth, it is wrong to let it rule in your life. We focus in on the word "money," but we should focus on the word "masters."

## Contentment

*Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me. (Philippians 4:11-13)*

## Financial Lessons from the Bible

Contentment in finance is the key to a Christian outlook. Yes, abundance is usually easier than always being lean. If you can, be content in both, trusting God's timing for your life. Being content also doesn't mean being lazy. Paul, the author of Philippians, was one of the hardest working characters in the Bible. We as Americans often confuse contentment with lack of action. We should always be striving to be better and to have success in this life. Where we differ from the rest of the world is that our success isn't measured in earthly units, but in Godly units.

### Debt

*Owe no one anything, except to love each other, for the one who loves another has fulfilled the law. (Romans 13:8)*

*The rich rules over the poor, and the borrower is the slave of the lender. (Proverbs 22:7)*

Debt is one area in which Americans have really missed the mark when it comes to how we run our finances. American Christians are just as guilty of debt as non-Christians. This is not to say you can't have debt. In the world we live in today debt is a useful tool, but we are supposed to be wise about it. Proverbs says the borrower is a slave to the lender. Think of the debt payments you make each month, (i.e. house, car, credit card, student loans, etc.) Now think about how your life would be different if that money was freed up. How are you teaching your children to manage their finances? Are you creating a cycle of living life in debt? On average, the first five to ten years you are on your own, out from mom and dad, you make all the financial decisions that will affect you the rest of your life. College loans, home, marriage, kids, credit cards, cars, retirement funding, etc. Were you prepared for

# Financial Lessons from the Bible

these decisions? Are your kids? Talk about debt from a Biblical perspective and help guide your decisions and train your family to do the same. We cannot have a Christian worldview in the rest of our life and fail to have one with our finances.

## Greed and Ethics

### Greed

*Whoever is greedy for unjust gain troubles his own household, but he who hates bribes will live. (Proverbs 15:27)*

*A greedy man stirs up strife, but the one who trusts in the Lord will be enriched. (Proverbs 28:25)*

*And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." Luke 12:15*

### Ethics

*Wealth gained hastily will dwindle, but whoever gathers little by little will increase it. (Proverbs 13:11)*

*A good name is to be chosen rather than great riches, and favor is better than silver or gold. (Proverbs 22:1)*

*Behold, the wages of the laborers who mowed your fields, which you kept back by fraud,*

## Financial Lessons from the Bible

*are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts. You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter. You have condemned and murdered the righteous person. He does not resist you. (James 5:4-6)*

Greed and Ethics are combined because, as Christians, we are held to the highest standard. Both of these speak to the type of person the world sees. Not a lot of people will know how much debt you have or how you manage your money, but if you are greedy and will sacrifice ethics to put yourself ahead, that is seen, and speaks volumes to the people around you. We need to be people above reproach, and not just compared to others. Lowering the standards to the level of non-Christians is not what God has set for his people. God's standard is the only standard. Just think of the witness you are by just doing your job as if you were doing it to God's standard. Do you think that God would not bless your efforts even if your employer and coworkers don't? Your love of God should outshine the drive to earn an income for your family and the chasing of possessions here in this life. That doesn't mean we don't strive to be the best workers on our jobs. We have a great calling to do all things as unto the Father. That means we should always be working to do better. It is when we try to take the short cuts that we fall in to a problem with greed and ethics.

### **Working Hard and Rest**

*In all toil there is profit, but mere talk tends only to poverty. (Proverbs 14:23)*

*A slack hand causes poverty, but the hand of the diligent makes rich. (Proverbs 10:4)*

Again, God designed us to be hard workers, being diligent in our work. Diligent is a word

## Financial Lessons from the Bible

that describes how we are supposed to approach our work and finances. "Constant in effort to accomplish something; attentive and persistent in doing anything; done or pursued with persevering attention; painstaking." Have you ever tried to be diligent in your finances (retirement planning, emergency funds, paying off debt, tithing, etc.)? Being diligent in your efforts puts you on the right path to succeed.

### Rest

*It is in vain that you rise up early and go late to rest, eating the bread of anxious toil; for he gives to his beloved sleep. (Psalm 127:2)*

*Six days you shall do your work, but on the seventh day you shall rest; that your ox and your donkey may have rest, and the son of your servant woman, and the alien, may be refreshed. (Exodus 23:12)*

*And on the seventh day God finished his work that he had done, and he rested on the seventh day from all his work that he had done. So God blessed the seventh day and made it holy, because on it God rested from all his work that he had done in creation. (Genesis 2:2-3)*

You might not think of rest as being part of your personal finance outlook, but God set the work week to be 6 days with rest coming on the 7th. Many times we think that in order to get ahead or to just make it in this world we have to be connected 24/7. Trust God; get some sleep. You will be more productive at work and happier in your work. Scientific research has spent a lot of money to find this out, even though God set it up at the beginning of time. Science continues to prove what God has already told us. We should be

# Financial Lessons from the Bible

way ahead of non-Christians when it comes to these matters. We have had a pretty good head start.

## Planning Ahead and Savings

*In everything the prudent acts with knowledge, but a fool flaunts his folly. (Proverbs 13:16)*

*For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, saying, "This man began to build and was not able to finish." (Luke 14:28-30)*

*Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest. (Proverbs 6:6-8)*

One of the greatest examples of this idea that people need to plan ahead is found in Acts, when Paul sets up shop making tents so that he can continue his ministry. It is not stated in the scriptures that Paul was planning ahead for his up coming journey or that he planned to work as he traveled to fund his ministry, but we see very clear examples of him doing this very thing. Paul was a student of the scriptures so the verses in Proverbs would have been well know to him and he would have internalized them in his life. If we are going to use Paul as an example for our ministries, then shouldn't we also look at how he handled his finances as an example as well?

# Financial Lessons from the Bible

## Savings

*The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty. (Proverbs 21:5)*

*On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come. (1 Corinthians 16:2)*

*The prudent sees danger and hides himself, but the simple go on and suffer for it. (Proverbs 27:12)*

*Four things on earth are small, but they are exceedingly wise: the ants are a people not strong, yet they provide their food in the summer; (Proverbs 30:24-25)*

Planning ahead and savings go hand-in-hand. People often don't see the importance of saving and planning for the future, even though there are clear examples in the scriptures to back up the process. Having a plan and saving for the future doesn't mean you are not trusting God to provide for your future. He is providing by giving you the income to set aside a part for future situations that may arise and for your retirement.

You have probably heard the joke about the man that climbed on his roof during the flood and prayed to God to deliver him. One family came by in a row boat and he told them he was fine; God was going to deliver him. Then a man on a motor boat came by and offered to help. He told him the same. As the flood waters rose up to the roof top, the man prayed again. A helicopter came by and the man told them the Lord was going to deliver him so they left as well. Now the waters had reached his feet and he cried out to the Lord for help.

## Financial Lessons from the Bible

The Lord answered him and said, "I sent you a row boat, a motorboat, and a helicopter. What more would you like?"

Each of us is equipped with a brain and God expects us to use it. Planning and saving for future needs is as simple as setting it up as an automatic payment at the first of each week

or to come straight from our paychecks each payday. It makes sense that planning ahead used to be a way of life, but we have kind of lost track of why over the years. You had to plan your crops, and what would happen if they failed. Or plan on providing for your animals so that they were taken care of in the lean months. But in today's world everything is at our fingertips. Even our dinners are not planned in advance anymore. How many times have you gotten into the car and said, "So, what do you want to eat?" Technology has made our lives much simpler, but we have lost the ability to really see past the "here and now" in a lot of things in our lives. We always think if something happens I will just deal with it, but that is not the example we see in the Bible. God didn't create us to fly by the seat of our pants all the time. Yes, sometimes situations come up that call for that, but most of our lives should be following some type of plan. Think of it as a starting point as to which you can deviate.

A lot of the time just having a starting point makes all the difference in the world.

Your life will never follow a plan completely, but not having one keeps you drifting through life with no direction.

# Financial Lessons from the Bible

## Stewardship, Giving, and Trusting God

*As for the rich in this present age, charge them not to be haughty, nor to set their hopes on*

*the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. (1 Timothy 6:17-19)*

*For if we live, we live to the Lord, and if we die, we die to the Lord. So then, whether we live or whether we die, we are the Lord's. (Romans 14:8)*

*For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them, and he made five talents more. So also he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master's money. Now after a long time the master of those servants came and settled accounts with them. And he who had received the five talents came forward, bringing five talents more, saying, "Master, you delivered to me five talents; here I have made five talents more." His master said to him, "Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master." And he also who had the two talents came forward, saying, "Master, you delivered to me two talents; here I have made two talents more." His master said to him, "Well done, good and faithful servant. You have been faithful over a little; I will set you over*

## Financial Lessons from the Bible

*much. Enter into the joy of your master." He also who had received the one talent came forward, saying, "Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here you have what is yours." But his master answered him, "You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. So take the talent from him and give it to him who has the ten talents. For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth." (Mathew. 25:14-30)*

Stewardship is usually the most talked about topic in personal finance in a church setting, and also refers to how the church handles their finances. We want the people in charge to be good stewards of the funds we as members entrust to them for the kingdom work. Although, stewardship deals with many areas of our lives such as time, talents, and money, usually we only focus on money. If you were to sit down and look at your finances in total, what would it say about your stewardship? Are you using the things God has entrusted to you in a way that would be pleasing to him? Are you teaching the next generation to do the same?

### Giving

*Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Corinthians 9:7)*

## Financial Lessons from the Bible

*Every man shall give as he is able, according to the blessing of the Lord your God that he has given you. (Deuteronomy 16:17)*

Tithing and offerings are often a sore subject when it comes to church members. You start talking to them about giving money to the church and everyone gets very uncomfortable. Why? As Christians we say we believe that everything we have is the Lord's already. Throughout scripture we are shown example after example of His people giving to the temple or congregation to help fund the ministry and provide for the ministers. If we really believe everything belongs to God how does it look to non-Christians when the church is struggling to pay bills and to put on functions in the community? The verse in Deuteronomy that every man shall give as he is able, according to the blessing of the Lord, doesn't say there is a set amount to give. Many people tithe 10% because of how the tithe was set up in the Old Testament but, if you look at what the people actually gave, it was closer to 30%. If you were to look at your checkbook what would it show is most important in your life? Many Christians give more to their entertainment than to the work of God.

### Trusting God

*And my God will supply every need of yours according to his riches in glory in Christ Jesus. (Philippians 4:19)*

*You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day. (Deuteronomy 8:18)*

The passage in Deuteronomy 8 doesn't say that God guarantees us wealth; it says he gives

## Financial Lessons from the Bible

us the power to get it. We have to do our part if we really want it. Christians have opportunities that others don't because God supplies our needs. We usually get our needs confused with our wants, but God also will supply us strength for the wants, as well, if we ask.

**These are just some of the Bible verses that discuss money and financial principles. Our hope is that you will study all the Bible has to offer on this topic, and that you actively and prayerfully build them into your life.**

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