

# Godly Financial Living

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## Introduction.

- A. If December is the month for opening presents, January is the month for opening bank statements and credit-card bills. Now that the holiday cookies are eaten and the wrapping paper is on its way to the dump, we're left to consider the amount of money we spent on gifts, sometimes more than we could afford. According to this month's *Money* magazine, the average American spends more than \$900 on Christmas and holiday presents.
- B. In this very money-oriented season, then, it's only natural that our minds should turn toward money. Of course, money thoughts have a pretty big place in the other eleven months of the year, too. It seems like there's always some loan we're trying to pay off or something we're trying to save up to buy.
- C. There's nothing wrong with this. There's nothing wrong with thinking about money, there's nothing wrong with having money, and there's nothing wrong even with spending money, but we need to do all of those things in a righteous way. If we don't, our attitude toward money can cost us our souls. To help us, God's word sets out a list of guidelines that will ensure our contentment with money, both in this life and the next. Let's examine these guidelines this morning then, to learn about God's principles for godly financial living.

## I. Be Responsible.

- A. The first thing we need to understand about money is that God expects us to be responsible with it. In order to achieve this fiscal responsibility, one of the main things we need to do is recognize the importance of providing for ourselves. Consider Solomon's words on the subject in Proverbs 6:6-11. This tells us two things:
  1. First, all other things being equal, Christians need to be gainfully employed. There are folks out there who love money, who are obsessed with it, but who spend all their time looking for an easy strike or a handout. As Christians, we can't be like that. We need to be like the ant. We need to work to get what we need. This certainly is the best way to keep out of poverty, but it's also spiritually important. When we work, we learn the virtues of discipline and self-control in ways that idleness can never teach us.
  2. However, this passage also shows us that our labor should provide not just for the here-and-now, but for the future. The ant doesn't eat everything it collects; instead, it stores some of what it gathers for the times when the outside world isn't so bountiful. We need to learn from that. There are going to be times in all of our lives when we suddenly need a bunch of money. For most of us, there is going to be a time in our lives when we become unable to work. We need to look ahead to those times right now. It's important for us to use our paychecks not just for present wants, but for future needs.
- B. However, fiscal responsibility is about more than just working. It also includes learning how to live within our means. Look at Solomon's comments in Proverbs 6:1-5. This passage warns us to avoid getting in debt.
  1. To understand how we should apply this passage, though, we first have to understand that not all debt is created equal. As the saying goes, it takes money to make money, and sometimes, in order to get that money in the first place, we need to borrow it. For most of us, this is true in three main areas. It makes financial sense to take out a mortgage on a house because houses generally go up in value rather than going down in value. Likewise, it makes financial sense to borrow money to buy a car because the car is what gets us to work to earn money. Finally, it makes financial sense to take out student loans because when we go to college and get an education, that helps us earn more money later. Those are OK.
  2. What Solomon is really talking about, then, is what we sometimes call consumer debt, and consumer debt is bad news. Basically, we accumulate consumer debt whenever we use credit to buy a lifestyle we can't afford to pay cash for. When we buy that plasma-screen TV at Best Buy on a payment plan, that's consumer debt. When we carry a credit-card balance, that's consumer debt. It's going into debt for things that don't make us money. Friends, when it comes to consumer debt, we need to follow Solomon's advice and deliver ourselves. If we have consumer debt, we need to rein in our free-spending ways and pay off that debt as quickly as possible. If we don't, our consumer debt will bleed our bank accounts to death. When we were in Texas, Lauren used to work in the corporate office of an appliance-store company. Know how that company made its money? It wasn't from selling dishwashers and refrigerators to folks who paid cash. It was by selling them to folks with payment plans and then gouging them for the interest. Let's be smarter than that, folks. Let's listen to God and be responsible with our finances.

## II. Know Money's Value.

- A. Of course, just being responsible isn't all that God expects of His children with respect to money. He also wants us to know the value of money. Money has value only to the extent that it buys things that are valuable. This means that we should understand enough about the most important uses of money to know how we should spend ours, and it's the Bible that reveals to us what these important uses are.

- B. The first of these important uses for money is discussed in 1 Timothy 5:8. A valuable use for our money is to provide for our families. What tells us that this is valuable? Well, this tells us that if we don't, we're worse off than an unbeliever. As a result, when we provide for our loved ones, we get both the satisfaction of seeing them cared for and the knowledge that we are doing what we absolutely must do if we want to go to heaven.
- C. Now, this seems like a "Duh!" point, but there are all too many people, some of whom are even Christians, who don't understand that their families' needs come before their wants. These people say, "It's my money, so I'm going to spend it how I like." Actually, friends, it's not our money. It's God's money, and He gave it to us to use for His purposes, not ours. If there's some left over after we fulfill God's purposes, fine. God wants us to enjoy it. Our enjoyment, though, has to take second place to God's priorities for our families.
- D. We also get the maximum value for our money when we are generous and hospitable. Consider what 1 Timothy 6:17-19 reveals on the subject. Although this passage might seem a little narrow in scope, in Biblical terms, I'm fairly sure that everyone in this building is rich, so it applies to all of us. We need to be people who are rich in good works, ready to give, and willing to share. This should be generally true in our dealings with anyone. We have to be careful not to value our money more than we value the welfare of another human being, and we should help everyone as we have opportunity.
- E. However, these things are especially true of our conduct within the household of faith. The generous Christian needs to be particularly generous in his dealings with his brethren. This spirit of generosity can appear in any number of ways. Having some folks over for dinner after services or offering a brother a place to stay are just a couple of options. The possibilities are infinite, but so is the good, and here's why: First of all, when we behave in this way, we obviously please God. He loves to see His children love one another. Second of all, this generous, giving spirit is precisely the kind of spirit that binds a church together. It shows our love to our brethren as well, and it also gives us the chance to associate with one another and build one another up.
- F. Finally, though, we get maximum value for our money when we contribute to the Lord's work. Paul defines this contribution in 1 Corinthians 16:1-2. Those are the bare bones of the procedure, but its spirit is described in 2 Corinthians 9:6-8. We need to rejoice both in our giving and in the opportunity to give, and this is especially true in the Lord's church. This church doesn't waste money on coffee or basketball courts or anything like that. In accordance with the Scripture, we spend the Lord's money on the Lord's work—on getting souls to heaven. That means that every dollar each one of us puts in the collection plate is spent on the most important thing imaginable. Think about that. Someday, when all of us are in heaven, we can look at some of our brothers and sisters and say, "They were saved because of a work that I supported." Won't that be a great feeling? And it will be a feeling that will last forever. That will be money well spent!

### **III. Trust in God.**

- A. Finally, though, to deal with our money in a godly way, we have to learn to trust in God. This is so easy to say, but it's so hard to do sometimes, and preachers are not immune. There are certainly times in my life when I stress myself out about finances. In times like those, though, all of us need to remember who's really in control and how He regards His children. Look at Jesus' comments in Matthew 6:31-33. Now, this is the kind of passage that some of those unscrupulous preachers on TV love to distort. They try to tell us that if we serve God—which usually just means "send them money"—then God will make us rich. I've heard folks on TV before say that some particular day was a special day, and that anyone who sent one dollar to the TV preacher on that day would get six back from God. The problem with that way of thinking, in addition to not being true, is that it turns Christianity into a way to get rich instead of a way to serve God. That can't be right. The promise that God makes here only applies to those who seek His kingdom first.
- B. If we do that, though, God promises that we will receive what we need. Now, that's not the same thing as what we want. We're never promised that. But we are promised that God knows the needs of His people and will meet them. Look at the words of David in Psalm 37:25-26. David says that in all his life, he has never seen God abandon a righteous man. That's comforting, both because it reminds us of what's really important, and it tells us that we will always have what's important. We're surrounded by ads that try to convince us that we need everything under the sun, that our lives won't be complete unless we have this fancy phone that's an I-Pod too. Folks, we don't need those things, and if we don't have enough money to buy them, that's not any kind of proof that God's forsaken us. Instead, let's look at the things we do need—food to eat, clothes to wear, somewhere to live that keeps the cold off—and recognize that God is providing for us, just as He promised.
- C. All right, well and good, but what if we keep doing what God tells us not to do? What if we keep worrying? God gives us the solution to this problem in Philippians 4:6-7. Instead of being anxious, we need to learn to pray instead, to go to God about every area of our lives that makes us worry. This works just as well with finances as it does with anything else, and it's certainly something that I've learned to do. It refocuses our minds on the goodness of our Father and everything that He is willing to do for us. Prayer works.

**Conclusion.** If this way of life sounds appealing to you and you don't have it, come to God today.