

Biblical Solutions for Life Issues

Topic 24 – God’s Priorities For Your Resources

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Introduction

God has provided money and possessions to us with the expectation that we will use them. We have the ability to and are expected to spend, save or give away that money or those possessions. In His goodness He has not left us to our own devices to figure out what His expectations are. He has provided us commands and guidelines in scripture to help us to be successful in using what He has given. God wants us to be financially successful but we need to define that VERY carefully.

Financial success for the believer is defined as:
Using God’s material resources to accomplish His purposes.

Why Does God Give Us Material Resources?

Handling money and possession can be a real difficulty and distraction in our lives. So why would God give us a thing that can be such a distraction? In His infinite wisdom God has provided us money and possessions as a tool to accomplish His purposes in the world, as a test to refine our faith and as a testimony for the advancement of the Gospel and bringing glory to Himself. The handling of money is one more area in our lives where God gives us the opportunity to refine our faith, demonstrate our obedience and heart for Him by using what we have been given to accomplish His will.

As we studied materialism (Topic 23) we saw how God does not want us to use our money and possessions. Those were the condemned uses. This week we are going to see how God does want us to use the material possessions He has provided. The commended uses.

God’s Priorities For Our Material Resources

God, in His Word, has given us instructions regarding what to do with money and possessions. Based on those instructions I believe we can assign some priorities to what God says we are to do with the material resources we have been given. We are going to look at God’s High, Moderate and Low priorities for our money and possessions.

God’s HIGH priorities for the money He has provided are those areas where He has given direct command in scripture. The prohibitions, commands to not do something, regarding materialism are HIGH priorities. In place of these prohibited uses God has given us commands about how He expects us to use our money. He has given direct commands regarding Paying our Taxes, Repaying our Debts, Caring for our Family and Giving.

God’s MODERATE priorities are presented in scripture as areas where we are not given direct commands but rather statements regarding the wise or foolish uses of our resources. God’s Moderate priorities should only be accomplished after the High priorities have been met. His moderate priorities for our resources are Saving (Planning) and Repaying debt more quickly than required.

LOW priorities with God are areas or ways that we may expend resources where the Bible is silent. That is everything else that we spend money upon.

Taxes

God has given direct commands to us that we are to use what He has given us to pay taxes. Therefore we can assign this a High priority with God. We are to pay our taxes because He has instituted government:

Romans 13:1, 6-7 *“Every person is to be in subjection to the governing authorities. For there is no authority except from God, and those which exist are established by God...For because of this you also pay taxes, for rulers are servants of God, devoting themselves to this very thing. Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor.”*

Whether we like it or not God has instituted ALL governments that we see in the world. Those governments are His servants to accomplish his purposes in the world. We are to support God in His work through those governments by using the resources He has provided to pay taxes.

Jesus own teaching and example demonstrate this. During His life He addressed taxes both in regard to the secular as well as the religious government of the day.

In regard to secular government:

Luke 20:22-26 *“Is it lawful for us to pay taxes to Caesar, or not?” But He detected their trickery and said to them, “Show Me a denarius. Whose likeness and inscription does it have?” They said, “Caesar’s.” And He said to them, “Then render to Caesar the things that are Caesar’s, and to God the things that are God’s.” And they were unable to catch Him in a saying in the presence of the people; and being amazed at His answer, they became silent.”*

In regard to religious government:

Matthew 17:24-27 *“When they came to Capernaum, those who collected the two-drachma tax came to Peter and said, “Does your teacher not pay the two-drachma tax?” He said, “Yes.” And when he came into the house, Jesus spoke to him first, saying, “What do you think, Simon? From whom do the kings of the earth collect customs or poll-tax, from their sons or from strangers?” When Peter said, “From strangers,” Jesus said to him, “Then the sons are exempt. However, so that we do not offend them, go to the sea and throw in a hook, and take the first fish that comes up; and when you open its mouth, you will find a shekel. Take that and give it to them for you and Me.”*

Jesus makes the point in both cases that taxes were to be paid even paid to repressive, evil, hated governments. From a strictly human perspective, you might think that Jesus of all people would have been against paying taxes. Especially to these two groups. In regard to the Temple tax He stated that He and Peter are exempt. Why should Jesus pay a tax from which He is exempt? In regard to paying taxes to the Romans...they were oppressing His chosen people. Oh and by the way the Jews through the Romans are out to crucify Him. It is even possible that the coin Peter provided was one of the 30 pieces of silver given to Judas. Why would he want to support that? Well it is because God used both the secular and religious government of the day to accomplish His purposes at the cross. Do you want to be financially successful as we have defined? Then pay your taxes.

Debt

Assuming a debt is not expressly prohibited in scripture. God gave guidelines to the Jews for how they were to manage debt through the charging (or not) of interest (Deuteronomy 23:19-20). They were to forgive debt among themselves every Year of Jubilee (Deuteronomy 15:1-11). Since it is not expressly forbidden, the decision to take on a debt becomes an area of wisdom. God has given us direct and wisdom statements regarding the repayment of our debts and also wisdom statements about what type of debts we might assume.

Repaying our debt as it is Due and Payable is a HIGH priority with God:

Psalm 37:21 *“The wicked borrows and does not pay back, But the righteous is gracious and gives.”*

God expects us to use the money and possessions He has given us to pay back what we have borrowed.

Repaying our loan more quickly than required is a MODERATE priority with God. This is a wisdom area. The Bible does not address this specifically it does give several down sides to being in debt...

Indebtedness presumes on the future (James 4:13-15)

Proverbs 27:1 *“Do not boast about tomorrow, for you do not know what a day may bring.”*

We often assume that things will only be better in the future. That the asset securing the loan will always increase in value or that our earning situation will always be the same or better than it is today...we presume upon the future

Indebtedness exposes us to the potential of default (Psalm 37:21):

Ecclesiastes 5:5 *“It is better that you should not vow than that you should vow and not pay”*

We certainly don't want to be people who are viewed as wicked. We want to be viewed as people of our word and generous. We don't want to be people who take high risks with the potential of defiling God's name/reputation.

Indebtedness makes us beholden to another:

Proverbs 22:7 *“The rich rules over the poor, And the borrower becomes the lender's slave.”*

We place ourselves in a situation where we may not be free from external influences or control. When we owe a debt we are required to respond to another's wishes and desires.

God expects us to be wise in regard to the type of debt that we take on. There are two types of debt. The first type we will call Secured debt. This is a debt where the loan is secured by a physical asset. These types of loans may be loans such as a Mortgage, Real Estate Loan, Business Loan, Auto Loan (?) or a Loan against your Tax Return. It is assumed the asset securing the loan holds its value or appreciates, so in theory you are not exposed to default or presuming upon the future. If you can't make the payments then the asset can be taken back or sold to cover the outstanding amount of the loan.

The second type of debt we will call unsecured debt or Consumer debt. This type of debt is NOT secured by the asset purchased. It can be a Credit Card balance, Student Loan, Store Loan, or an Auto Loan or Mortgage where the loan amount is larger than the value

of the asset. Most often in these situations the asset purchased is consumed or has less value the instant it leaves the store. This type of debt is counseled against in Proverbs
Proverbs 22:26-27 *“Do not be among those who give pledges, among those who become guarantors for debts. If you have nothing with which to pay, why should he take your bed from under you?”*
Proverbs 11:15 *“He who is guarantor for a stranger will surely suffer for it, But he who hates being a guarantor is secure.”*

Giving

Giving is commanded all throughout the Bible and is therefore a HIGH priority.
Luke 6:38 *“Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return.”*

In the Old and New Testaments we see both required and freewill giving. We see giving done by Abraham, Jacob and Joseph before the Law of Moses (Genesis 14:18-20; Genesis 28:20-22; Genesis 41:34-36). We see giving then codified in the Law of Moses (Exodus 25:1-6; Leviticus 27:30-33, 19:9; Numbers 18:12; Deuteronomy 14:22-27, 14:28-29; Nehemiah 10:32-33).

In the New Testament we see both required and freewill giving. Jesus addressed both during His earthly ministry (Matthew 23:23; Luke 6:38, 11:42, 20:20-26). Luke describes giving in the early church in Acts (Acts 2:44-45, 4:32-37, and 11). Paul addresses giving as part of his ministry to the churches (Romans 13:1-6, 15:25-27; 1 Corinthians 16:1-2; 2 Corinthians 8:2, 11:8; Philippians 4:16; 1 Tim 6:18).

Why are we to give? It is another demonstration of obedience and care for others. We are to care for both the believing and unbelieving poor...those who don't have food or covering (Galatians 2:10; Acts 2:45, 4:34-35; Romans 15:26)

James 2:15-16 *“If a brother or sister is without clothing and in need of daily food, and one of you says to them, “Go in peace, be warmed and be filled,” and yet you do not give them what is necessary for their body, what use is that?”*

Galatians 6:10 *“So then, while we have opportunity, let us do good to **all people**, and especially to those who are of the household of the faith.”*

We are to support those who feed us spiritually (1 Corinthians 9:4-14)

Galatians 6:6 *“The one who is taught the word is to share all good things with the one who teaches him.”*

1 Timothy 5:17-18 *“The elders who rule well are to be considered worthy of double honor, especially those who work hard at preaching and teaching. For the Scripture says, “YOU SHALL NOT MUZZLE THE OX WHILE HE IS THRESHING,” and “The laborer is worthy of his wages.”*

We are to give in order to care for the poor and to support those who watch over and teach us spiritually so that they may be more productive.

Often there are many questions surrounding giving. What about Tithing? Or “How much are we to give?”. Tithing is covered in great detail in the Valley Bible Church position paper Tithing¹ and in MacArthur's book *Giving God's Way*².

¹ Tithing: A Valley Bible Position Paper (<http://www.valleybible.net/PositionPapers/Tithing.pdf>)

² **John F. MacArthur, Jr.**, *Giving: God's Way* (Wheaton, IL: Tyndale, 1986)

The word tithe means literally one tenth or a tenth part. Tithing is referred to in the Old Testament, the Gospels and once in Hebrews. Prior to the Law when Abraham and Jacob tithe it is a freewill offering. There was no requirement to provide that amount. It wasn't until the Law that tithing becomes required as we see in the Old Testament and the Gospels. Under the Law tithing was the taxation system used to support the Levites, the poor and festivals. After the Law was fulfilled in Christ tithing is never required or encouraged. In the New Testament, after the Law, freewill giving is the only type mentioned and it is never dictated how much we are to give. Therefore as believers in Christ we are free in the amount that we choose to give. Since giving is commanded (Luke 6:38) I do not believe that giving nothing is an option.

As you give, the amount is not the measure but rather the attitude. The New Testament gives lots of indication of what proper giving looks like. We are to give generously, purposefully, voluntarily and cheerfully (2 Corinthians 8:3, 9:6-7; 1 Timothy 6:18). We are to give proportionally (according to our prosperity), regularly and anonymously (1 Corinthians 16:1-2; Matthew 6:2-4). Sacrificial giving is commended (Mark 12:43-44; 2 Corinthians 8:3).

If we want to be financially successful as we have defined then we need to keep in mind that giving to God's work is a HIGH priority.

Living (Caring for our families)

God expects us to expend some of what He has provided to care for ourselves and our families. We spend on ourselves and our families to provide the things that support our lives and meet our physical needs. I imagine this spending area consumes the largest percentage of your income. It can include things such as Food, Clothing, Toiletries, Housing, Transportation, Entertainment, Schooling, Health Care, Insurance. All areas where we spend money on and for ourselves.

Expending resources on the basics of food and covering is a HIGH priority with God.

The basics that we need for our existence are food and covering

¹ 1 Timothy 6:8 *"If we have food and covering, with these we shall be content."*

Jesus asked for us to pray for this provision from God

^{Luke 11:2-4} *"And He said to them, When you pray, say: Father, hallowed be Your name. Give us each day our daily bread. And forgive us our sins, For we ourselves also forgive everyone who is indebted to us. And lead us not into temptation."*

He has given us a means of providing these things through our work.

² 2 Thessalonians 3:7-8 *"For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you, **nor did we eat anyone's bread without paying for it**, but with labor and hardship we kept working night and day so that we would not be a burden to any of you;"*

We are to feed and cloth ourselves so that we will not be a burden on others.

Although in God's sovereignty we may be in the position of needing to rely on another to provide our daily needs, our expectation should be that this is not the norm and that it should only be the case after we have worked as hard as we are able to provide for our own daily needs

² 2 Thessalonians 3:10-12 *"For even when we were with you, we used to give you this order: if anyone is **not willing to work**, then he is **not to eat**, either. For we hear that some*

among you are leading an undisciplined life, doing no work at all, but acting like busybodies. Now such persons we command and exhort in the Lord Jesus Christ to work in quiet fashion and eat their own bread.”

Expending resources to support our extended family with food and covering is a HIGH priority with God.

^{1 Tim 5:4, 8} *“but if any widow has children or grandchildren, they must first learn to practice piety in regard to their own family and to make some return to their parents; for this is acceptable in the sight of God... But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.”*

We as children are to honor our parents and grandparents by providing for them when they are not able. This is an expected use of the resources God has provided. It should not be our expectations that others are to support our extended families when they are unable to support themselves.

Everything else we spend money on to support our life style is a LOW priority with God. The scripture is silent regarding how we to support our life style other than with food and clothing

Saving (Planning)

Saving is a moderate priority with God. There are no direct commands in the Bible to save. There are however references to planning and saving being something that God commends as wise. We are to plan and commit those plans to the Lord even though we don't necessarily know the outcome...because God is sovereign.

^{Proverbs 16:3, 9} *“Commit your works to the LORD and your plans will be established... The mind of man plans his way, but the LORD directs his steps.”*

Our planning with respect to finances should result in having savings. We are to plan in order to have an abundance (savings). This doesn't just happen.

^{Proverbs 21:5} *“The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.”*

We see that it is wise to store up but foolish to use it all up

^{Proverbs 21:20} *“There is precious treasure and oil in the dwelling of the wise, But a foolish man swallows it up.”*

Those savings (the abundance) allows us to prepare for the expected, the unexpected and the opportunity to help others.

The expected items are those things that we know will come to pass...you may be certain that your home and autos will need repairs. You may expect that there will be times when things will not be as they are today. We are to see and learn wisdom from nature...we should plan for when things are not as they are today and then implement those plans.

^{Proverbs 6:6-8} *“Go to the ant, O sluggard, observe her ways and be wise, Which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest.”*

^{Proverbs 10:5} *“He who gathers in summer is a son who acts wisely, But he who sleeps in harvest is a son who acts shamefully.”*

It is wise in times of plenty to be preparing for the lean times.

The unexpected are those things that are not certain to happen but may...think times of disaster. We see Joseph commended for his plan to save up for a time of disaster
Genesis 41:35-37, 39 “Then let them gather all the food of these good years that are coming, and store up the grain for food in the cities under Pharaoh’s authority, and let them guard it. Let the food become as a reserve for the land for the seven years of famine which will occur in the land of Egypt, so that the land will not perish during the famine.’ Now the proposal seemed good to Pharaoh and to all his servants. So Pharaoh said to Joseph, “Since God has informed you of all this, there is no one so discerning and wise as you are.”

It is also good to have an abundance that can be shared with others
Proverbs 13:22 “A good man leaves an inheritance to his children’s children, And the wealth of the sinner is stored up for the righteous.”
1 Timothy 6:17-18 “Instruct those who are rich in this present world...to do good, to be rich in good works, to be generous and ready to share,”
If we plan and save, we can rest in the fact that we have done what is pleasing to God. Then we can release the outcome of those plans to God’s sovereignty

Real Life Scenarios

Yourself #1

You purchase a car through a personal transaction. The seller says, “I’ll leave the purchase amount block blank for you to fill in later.” What amount do you fill in? What principles come into play?

Yourself #2

A fellow believer or family member approaches you with a request to borrow money. What do you consider to determination whether or not to do this? What stipulations do you give if you choose to lend the money?

Someone Else #1

A believing friend who appears to be living well (nice clothing, home, cars and vacations) shares that there is a lot of stress in their life around money. They explain that they are just getting by paycheck to paycheck, haven’t been able to give to the church in a while and their car is need of major repairs. What do you do? How to you counsel them in order to provide care in both the near and longer term?

Conclusion

God has provided us resources to accomplish His purposes in the world, as a way to test our faith and as a means to advance the gospel. To be financially successful in God’s eyes we should use what He has provided with the priorities He has assigned to accomplish His purposes rather than our own. As long as we are meeting God’s high (Giving, Taxes, Debt repayment, food and covering) and moderate (Repaying our debts more quickly, saving) priorities for the money we have been provided, we are free to save, spend or give as we see fit. This is an incredible responsibility and should be considered with great care and much prayer for wisdom.

