

## **What Does It Mean to Manage Our Finances Biblically?**

I recently read a book that said we spend 50% of our time thinking about money – how to get it, how to spend it, how to save it, etc. etc. etc.

Though some here may not agree with the estimated percentage that this particular book suggested I would think that we would all have to agree that we do in fact spend a significant amount of time thinking about money especially now in these very difficult and uncertain economic times.

Therefore in light of this let me ask you a question: What is more important when it comes to money? Is it more important for us as the disciples of Christ to have plenty of it, or is it more important for us as the disciples of Christ to know how to manage it biblically?

What is the answer? It is far more important for us to know how we should manage our money biblically than it is for us to simply have plenty of it. And why is this? It is because if we simply have plenty of it and do not know how to manage it biblically we will not only be exposed to future financial problems but we will also be robbed of present and future spiritual blessings. This is why it is more important that we know how to manage our money than simply to have plenty of it.

Therefore over the next two weeks I would like to highlight for you a few biblical truths related to money and how we as the disciples of Christ should be managing it.

And what is my hope for these messages? My hope is that when we complete this very short series of messages each of us will not only know what it means to manage our finances biblically but are in fact committed to do so thus reaping all the benefits and blessings of such a commitment.

And this leads us to the question that I will be seeking to answer this morning. And what is that question? What does it mean to manage our finances biblically?

First and foremost, managing our finances biblically means that all our financial decisions will be made with the mindset of a steward rather than an owner (Deuteronomy 10:14, Psalm 24:1). And why would I say this? I would say this because this is the only conclusion that we could possibly come to in light of what the Bible teaches.

The world would like to think that everything they possess is theirs but this is not true. Everything that they possess and everything we possess as the disciples of Christ belongs to Lord, and this is the truth and there is no other truth.

Let me now read for you **Deuteronomy 10:14. “Behold, to the Lord our God belong heaven and the highest heavens, the earth and all that is in it.”** So, what belongs to the Lord? Heaven and the highest heavens, the earth and all that is in it. And therefore by deduction what would belong to us? Nothing!

And we find a very similar thought in **Psalms 24:1.** Let me read this verse for you. **“The earth is the Lord’s, and all it contains, the world and those who dwell in it.”** So, what belongs to the Lord? Everything! And what belongs to us? Nothing!

Who owns these buildings? The Lord does! Who owns the cars in the parking lot? The Lord does! Who owns the clothes on our backs? The Lord does! Who owns and wallets? The Lord does! Who owns the money in those wallets? The Lord does! And what does this make us? It makes us stewards. This is what the Bible teaches.

Therefore if we are going to manage our finances biblically, this teaching concerning our stewardship needs to be reflected in all our financial decisions. In other words, we must actually think, when making a financial decision, how the Lord might want us to manage the resources that he has entrusted to us. Doesn’t this make sense if all that we possess is His?

And I would hope that at this point that all of us here this morning, based on the clear teachings of the Word, would agree that this exactly what we need to do when we are in the process of making a financial decision. And what is that? We simply need to figure out as the Lord’s stewards how He would

want us to manage what He has entrusted to us. This leads us to our next point.

Managing our finances biblically means that we as the Lord's stewards will seek in all our financial decisions to pursue the things He has called blessed rather than other things.

Now doesn't this make sense? How in the world, as the Lord's stewards, could we think that we are managing our finances biblically if we ignore what the Lord in His Word has called blessed, while pursuing other things that the Lord in His Word has not called blessed? And, of course, the answer, I believe, is that we can't.

So, what has the Lord in His Word called blessed? In order to answer this question I would like to share with you two very simple biblically based beatitudes.

So, what is the first one? The first biblically based beatitude that I would like to share with you is this: The Bible teaches us that it is more blessed to save than to borrow (Deuteronomy 28:12).

So where in the Scriptures do we see this particular beatitude spelled out for us? Where in the Scriptures do we actually see saving presented as more blessed than borrowing? Let me read for you **Deuteronomy 28:12**. **“The Lord will open for you His good storehouse, the heavens, to give rain to your land in its season and to bless all the work of your hand; and you shall lend to many nations, but you shall not borrow.”** In this passage the Lord is speaking to the nation of Israel and is spelling out for her what He was prepared to do for her in the way of blessing if she would simply obey Him. And what was one of the blessings that He spelled out for her? He would make her a lending nation rather than a borrowing nation.

And what is the implication of such a blessing? From the Lord's perspective it is more blessed to save than to borrow.

So if this is true then what would we think the Scriptures would encourage and what would we think that the Scriptures would discourage? Let us, first of all, look at what is encouraged.

Because savings is more blessed than borrowing, savings is encouraged in the Scriptures (Proverbs 6:6-8; 30:24-25). Where do we see the pursuit of savings beings encouraged? Let me read for you just one of several passages. Let me read for you **Proverbs 6:6-8. “Go to the ant, O sluggard, observe her ways and be wise, (7) which, having no chief, officer or ruler, (8) prepares her food in the summer and gathers her provision in the harvest.”** This verse was obviously designed to get sluggards, or in other words people who have a very poor work ethic, off their duffs so that they might be able to, like the ants, accumulate savings, which is inferred to be a very wise thing.

And this is why in the past I have taught, based on the teachings of God’s Word, to accumulate three to six months of income as savings. How is important is this? Biblically I believe that this is pretty important.

So if saving based on this beatitude is encouraged in the Scriptures, what about borrowing? Because saving is more blessed than borrowing, borrowing is discouraged in the Scriptures (Proverbs 22:7).

Let me now read for you **Proverbs 22:7. “The borrower becomes the lender’s slave.”** Clearly this is not an encouragement for people to borrow. It is rather a discouragement.

Does this mean that we cannot ever take on debt? No! Debt in and of itself is not sin. But even though debt is in and of itself not sin, it can lead to sin as well as to financial enslavement and therefore it is discouraged in the Scriptures and therefore must be entered into very carefully and with sufficient safeguards.

If our desire to have things, and to experience things leads us to into debt, is that a good thing? No! And this is why I have counseled you in the past not to go into debt for any consumer item. Or in other words, I have counseled you not to go into debt for anything that you know will in fact depreciate in value.

Now listen very carefully. We do not need the stuff of this world to make us happy. If we are the disciples of Christ and are walking with Him we will have the joy of the Lord and that will be enough for us.

Therefore not needing to consume stuff or to experience stuff we should be in a very good position both to pursue savings and to avoid borrowing! And where will this lead us? It will lead us not to financial ruin but to financial health. This is where it will lead us when we by the grace of God are able to pursue saving and to avoid borrowing.

But we are not done yet; there is still another beatitude that we find in the Scriptures that we need to consider as the Lord's stewards. And what is it?

The Bible also teaches us that it is more blessed to give than to receive (Acts 20:35). Where do we find these words in the Scriptures? We find these words in **Acts 20:35** where Paul, speaking to the Ephesians elders, said the following, **"In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.'"** Who, according to Paul, said that, **"It is more blessed to give than to receive?"** Jesus said it. But what did He mean when He said this?

In order to understand what Jesus meant when He said, **"It is more blessed to give than receive"** we need to consider what He said to His disciples in **Mark 10:28-30**. Let me now read this passage for you.

**"Peter [after Christ's exchange with the rich young ruler] began to say to Him [or in other words to Christ], 'Behold, we have left everything and followed You.' (29) Jesus said, 'Truly I say to you, there is no one who has left house or brothers or sisters or mother or father or children or farms, for My sake and for the gospel's sake, (30) but that he will receive a hundred times as much now in the present age, houses and brothers and sisters and mothers and children and farms, along with persecutions; and in the age to come, eternal life.'"** So based on the words of Christ to His disciples in **Mark 10:28-30**, how should we understand the words of Christ and that are recorded for us in **Acts 20:35** when he said, **"It is more blessed to give than receive?"**

When Jesus said, "It is more blessed to give than receive," He meant that those who gave for Christ's sake and for the gospel's sake would be far more blessed than those who simply received, both in terms of time and eternity" (Mark 10:28-30). This is what He meant.

So now let us look more closely at Christ's words in **Mark 10:30** and consider how individuals might expect to be blessed in terms of this present age if their lives, for Christ's sake and for the sake of the gospel, were characterized by giving. Christ said, in **Mark 10:30**, that they would receive 100 times as much.

But what does this mean? Does this mean that if we as a follower of Christ find ourselves separated from our biological mother and father for Christ's sake and the sake of the gospel that Christ will replace our biological mother and biological father with a 100 biological mothers and 100 biological fathers? No! This is not what Jesus was saying. This would be absurd.

When Jesus told His disciples in Mark 10:30 that they would receive one hundred times as much as they had given in this present age, He was speaking figuratively of spiritual blessings.

So what spiritual blessings might these be? Let me just for a moment speak on a personal level. When I have the opportunity to give what He has entrusted me to do something that I feel that He would have me to do I feel this incredible connection to Him. How could I not? For if Christ does in fact live in me, and if He is in fact living through me as I bow before Him, how could my life not be characterized by giving. It would be impossible.

Therefore when I find myself being moved to give, not only at a point in time but as a way of life, not must monetarily but on every level, I feel this incredible connection with Christ. And what is the value of this to me? It is far beyond measure for in this. Not only am I blessed in being the vessel of His life, but I am blessed by seeing gift that have been given move people to praise Him and to give Him thanks.

When we give for Christ sake and for the sake of the gospel are we rewarded with spiritual blessings in this present age a 100 times? No! Not just a hundred times, but a 100 times a hundred times.

And this would not only be true for me but for anyone who, for the sake of Christ and for the sake of the gospel, as an outflow of his life is characterized by giving. But this is not the end of it.

They can also expect eternal life. Isn't that exactly what He said in **Mark 10:30**? Absolutely! But now let me clarify something for you.

When Christ told His disciples that those who had given up so much for His sake and the sake of the gospel could in addition to expecting overwhelming spiritual blessings in this life could also expect eternal life in the next, He was not saying that they could through their giving earn eternal life.

We cannot earn eternal life. The Scriptures are clear. Eternal life is a gift made possible through the death, burial and resurrection of Christ and can only be received by us exercising faith, but those who exercise faith and embrace Jesus as the Lord and seek to follow in His footsteps and allow Him to fill their lives and to live through their lives will give, thus confirming what? Thus confirming that they know Christ and can be assured when passing out of this life into the next that they will inherit eternal life.

So, what is the second beatitude that we have considered that it specifically stated in the Bible? It is more blessed to give than to receive.

So now let me ask you this question. If we, in fact, in all our financial decisions, as the Lord's stewards, would seek to honor what God Himself has said concerning the blessedness of giving, will this lead us to spiritual ruin or spiritual prosperity? Obviously it will lead us to spiritual prosperity both in this life and the life to come.

We are the Lord's stewards. We are responsible for managing what He has entrusted to us. So how are we going to do this?

The world is telling us to consume it. The world is trying to get us to buy into the belief that the more stuff that we consume and the more stuff we experience the happier we will be. This is a lie.

Consuming stuff and experiencing stuff does not bring happiness. The only thing that can bring us happiness and true fulfillment is to embrace Christ as our Lord and Savior and to live our lives in a manner pleasing to Him.

So how can we, in our stewardship of the stuff He has entrusted to us, live a life pleasing to Him? I have given you two basic biblical beatitudes.

It is more blessed to save than to borrow. And it is more blessed to give than to receive. If we apply these beatitudes to our lives we will prove ourselves to be faithful stewards and will reap all the benefits and blessings of such.

But if we fail by His grace to apply these very basic biblical beatitudes to our lives, we not only will forfeit all the benefits and blessings that come to those who are seeking to honor the Lord and His Word, but we will expose ourselves to financial ruin, a spiritual wasteland in this life, and perhaps even to eternal damnation in the next.

May God give us the grace to be His faithful stewards emphasizing in all our financial decisions what He Himself has called blessed thus honoring Him and bringing blessing to ourselves and others.