

Christian Financial Principles

“*Who’s in Control?*”

God’s Responsibilities and Our Responsibilities

Introduction

Because God cares for us, He gave us guidelines for handling money. The Bible contains more than 2,350 verses dealing with money and possessions. Jesus taught more about money than almost any other subject.

The Lord said so much about money and possessions for spiritual reasons and very practical reasons.

1. Spiritual reasons

A. How we handle money has a big impact on the intimacy of our relationship with Christ.

“If you have not been faithful in the use of [worldly] . . . wealth, who will entrust the true riches to you?” (Luke 16:11, NASB).

A more intimate relationship with Christ is the “true riches” in life.

B. Money is a primary competitor with Christ for the lordship of our lives.

“No one can serve two masters. 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 both God and Money” (Matthew 6:24).

2. Practical reasons

The Lord knew we needed wisdom in using money. He revealed in Scripture His principles for working, earning, spending, saving, investing, giving, getting out of debt, and teaching children how to handle money.

If people have been taught anything about God’s way of handling money, it has usually been about giving. And although giving is very important, the principles of earning and spending have rarely been taught. Therefore, God’s people have managed their money from the world’s perspective, rather than God’s.

I. God's Responsibilities and Our Responsibilities with Money

1. God's responsibilities

A. God is the owner of everything.

"The earth is the Lord's, and everything in it, the world, and all who live in it"
(Psalm 24:1).

(1) God owns all the silver and gold.

"The silver is mine and the gold is mine," declares the Lord Almighty
(Haggai 2:8).

(2) God owns all the land.

"The land must not be sold permanently, because the land is mine . . ."
(Leviticus 25:23).

(3) God owns all creatures.

"Every animal of the forest is mine, and the cattle on a thousand hills . . . the creatures of the field are mine. If I were hungry, I would not tell you, for the world is mine, and all that is in it" (Psalm 50:10-12).

God created all things. *"In the beginning God created the heavens and the earth"*
(Genesis 1:1). God owns all things, and He never transferred the ownership of His creation to people.

As followers of Christ, we recognize that God owns all our possessions. Jesus said, *". . . Any of you who does not give up everything he has cannot be my disciple"* (Luke 14:33).

B. God is in control.

Our loving heavenly Father is in ultimate control of every event.

"The Lord does whatever pleases him, in the heavens and on the earth," (Psalm 135:6). *"I praised the Most High. . . He does as he pleases with the powers of heaven and the peoples of the earth. No one can hold back his hand or say to him: 'What have you done?'"* (Daniel 4:34-35).

It is comforting for those who follow Christ to realize that God uses everything, even difficult circumstances, for ultimate good. *"And we know that in all things God works for the good of those who love him, who have been called according to his purpose"* (Romans 8:28).

This is illustrated in the life of Joseph, who was sold into slavery by his jealous brothers. Joseph told his brothers: “. . . *Do not be angry with yourselves for selling me here, because it was to save lives that God sent me ahead of you. . . . It was not you who sent me here, but God. . . . You intended to harm me, but God intended it for good to accomplish what is now being done, the saving of many lives*” (Genesis 45:5, 8; 50:20).

C. God will provide our needs.

In Genesis 22:14 God is spoken of as Jehovah-jireh, which means, “the Lord will provide.”

“Seek first his kingdom and his righteousness, and all these things [meaning food and clothing] will be given to you as well” (Matthew 6:33).

“My God will meet all your needs according to his glorious riches in Christ Jesus” (Philippians 4:19).

God is both predictable and unpredictable. He is predictable in His faithfulness to provide. He is unpredictable in how He will provide. In the Bible, the Lord provided for His people in many different and often unexpected ways.

The same Lord who fed manna to the children of Israel during their 40 years of wandering in the wilderness, and who fed 5,000 with only five loaves and two fish, has promised to provide our needs. This is the same Lord who told Elijah, “. . . *I have ordered the ravens to feed you. . . . The ravens brought him bread and meat in the morning and bread and meat in the evening. . . .*” (1 Kings 17:4, 6).

2. Our responsibilities

A. We are stewards of God’s possessions.

A steward is a manager of someone else’s possessions.

B. We are to be faithful.

God owns all that we have, and He has given us the responsibility to manage our things faithfully according to the financial principles of Scripture. *“It is required that those who have been given a trust must prove faithful”*(1 Corinthians 4:2).

(1) We are to be faithful with all that we have.

Not only are we to be faithful stewards of the 10 percent tithe that we give but also of the other 90 percent. All we have is the Lord’s and we are to manage it in a way that is pleasing to Him.

(2) We are to be faithful in little things.

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much” (Luke 16:10).

If we are faithful with small things, God can trust us with greater responsibilities. We must not spend our money in ways that we know would displease Him because this would make us unfaithful stewards.

C. When we are faithful, we will benefit in three ways.

(1) We will grow closer to Jesus Christ.

When we are faithful to obey and serve the Lord, we grow in our love for Him. Jesus said, *“Whoever has my commands and obeys them, he is the one who loves me. He who loves me will be loved by my Father, and I too will love him and show myself to him”* (John 14:21). Faithfully applying God’s financial principles will help you grow in your love for Christ.

(2) We will develop godly character.

God uses money to reveal and refine our character. How we handle money is an outside indicator of our true spiritual condition.

You can tell a lot about the character of people by examining how they handle money. For example, are they dishonest or honest? Do they gamble or do they give? Do they spend lavishly on themselves but neglect the needs of others, those in distress or the poor?

(3) We will begin to have financial stability.

As we apply God’s principles to our finances, we will begin to spend more wisely, start saving for the future, and give even more to the work of Christ.

Be careful of extreme teachings on wealth and poverty. One extreme is that godliness can only occur in poverty.

Money and possessions can be used for good or evil. A number of godly people in Scripture were among the wealthiest people of their day.

In the Old Testament the Lord extended the reward of abundance to His people when they were obedient, while the threat of poverty was one of the consequences of disobedience. Deuteronomy 30:15-16 reads, *“I set before you today life and prosperity, death and destruction. For I command you today to love the Lord your God, to walk in his ways, and to keep his commands . . . and the Lord your God will bless you. . . .”*

Psalm 35:27 reads, “. . . *The Lord . . . delights in the prosperity of His servant*” (NASB). We may legitimately pray for prosperity when our relationship with the Lord is healthy and we have a proper perspective of possessions. “*Beloved, I pray that in all respects you may prosper and be in good health, just as your soul prospers*” (3 John 2 NASB). The Bible does not say that a godly person must live in poverty. A godly person may have material resources.

The opposite extreme is that all Christians who truly have faith will always prosper financially. This extreme is also an error.

Study the life of Joseph. He is an example of a faithful person who experienced prosperity and poverty. He was born into a prosperous family, then thrown into a pit and sold into slavery by his jealous brothers. While Joseph was a slave, his master promoted him to be head of his household. Later he made the righteous decision not to commit adultery with his master's wife. The result? He suffered years in prison for that right decision. But then, in God's timing, he was elevated to Prime Minister of Egypt.

The guideline for prosperity is found in Joshua 1:8, “*Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful.*”

This passage offers two requirements for prosperity. Meditate on the Scriptures and do everything they command. When you do this, you place yourself in the position to be prospered financially.

There is no guarantee, however, that God will choose *financial* prosperity for you. Inner prosperity, however, is a promise of God and should be your focus—that you prosper in your relationship with Christ and in godliness. He knows what is best for you and requires that you trust Him for whatever He chooses.

Final thoughts...

I John 2:16-17: “*Do not love the world or things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world—the desires of the flesh and the desires of the eyes and the pride in possessions—is not from the father but is from the world.*” (ESV)

I Timothy 6:10: “*For the love of money is the root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.*”

Hebrews 13:5: “*Keep your life free from the love of money, and be content with what you have, for he has said, “I will leave you nor forsake you.”*”