



THE LORD'S FLOCK GROWTH DIGEST

PASTORAL GROWTH SERIES

Being Wise with Your Money

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Being wise with money means using the word of God in handling our money, specifically, in the areas of obtaining, saving and spending. Gold and silver are from God (Hag 2:8) and we are his stewards of these treasures. He gives these blessings to us for our daily living; therefore, we should use the wisdom of God to guide our conduct with money.

James 5:1-6 teaches us the following:

1. God hears the cries of the unpaid workers. He condemns the owner's hoarding of wealth while withholding the wages of the workers.
2. Material riches that are hoarded get spoiled in the end (Mt. 6:19-21).
3. God will judge against the rich who take advantage of the poor.

Being rich is not a sin. There are many wealthy believers of God, like Abraham, Job, David and Solomon. God provides material riches to us, "The blessing of the LORD makes rich, and toil adds nothing to it" (Prov. 10:22).

However, the love of money is the root of all evil (1Tim 6:10). He who loves money will not be satisfied with money; nor he who loves wealth, with gain: this also is vanity (Eccl. 5:10). Therefore, we need to steer away from the path that leads to evil and suffering.

How to be wise with money:

1. **How we get our money.** Do we get our money in an honest way? The Bible condemns unlawful means of gaining wealth (Jas 5). God wants employers to treat their employees with justice and fairness (Jer. 22:13). Employees and self-employed individuals are not excused. Cheating and dishonesty to gain material wealth are wrong. Bills have to be paid when they

are due (Prov 3:27-28). We have to give an honest day's work and always deal honestly in every transaction.

2. **How to Save our Money.** Saving money doesn't necessarily mean hoarding it. Saving money is important to secure our future, such as our health, child's education, maintenance of our house and other projects. It is important to foresee our costs as Jesus teaches us to plan ahead (Lk 14:28-30). However, saving money while forsaking our obligations to the church, the community, and our lenders makes us sin. God wants our money to circulate (Prov 6:6-8). Jesus invites us not to worry about tomorrow and to always trust in the God (Mt 6:34) and to accumulate spiritual treasures (1Tim 6:17-19).
3. **How to Spend our Money.** The more money we make, the more possibility that we waste it. We might waste our money by overindulgence, overspending and consumerism. We might be overtly spending on luxurious things for show. We might be spending more than what we earn; we might be focusing on the spend value rather than the spiritual value. Let us plan everything on a budget (*10-10-80 Tithes-Savings-Daily Needs rule*) and stick to it.

To handle finances wisely is to use the word of God in the way we deal with money. Our material riches will be truly blessed if we seek God first and his glory always.

Reflection:

How are you using your money? Are you consulting God in your financial planning (Prov 16:3)? Are you spending your money in a manner that is pleasing to God?

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