



Following God's Financial Counsel

Daily Reflections Leading to a God-pleasing Financial Life

Week 1:

Monday:	The Importance of Planning
Tuesday:	Whose Money Is It Anyway?
Wednesday:	Learning to Be Content
Thursday:	Being Rich Toward God
Friday:	Developing a Spending Plan
Saturday:	Seeking Eternal Treasures
Sunday:	Giving the First Part of Your Income

Week 1 – Monday – The Importance of Planning

“The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty” (Proverbs 21:5).

The key to managing our money responsibly is planning. H. Stanley Judd wrote, “A good plan is like a road map: it shows the final destination and usually marks the best way to get there.” Just as we would never go on a long trip without directions, we should not try to manage our money without a plan. A common phrase puts it bluntly: “If you fail to plan, you plan to fail.”

Whether God gives you little or lots of money, responsible planning is vital. Planning enables you to accomplish more with the money God entrusts to you. In Proverbs 16:3 we read: “*Commit your work to the Lord, and your plans will be established.*” Plan with confidence since God will always be with you to bless and watch over those plans you have committed to Him. “*The heart of man plans his way, but the Lord establishes his steps*” (Proverbs 16:9).

A basic step in planning is to determine your goals and to calculate the financial resources needed to accomplish them. A goal is a measurable objective toward which you want to move. A goal is more than “Wouldn’t it be nice if...” or “I’d really like to have...” Goals need to be realistic, practical, attainable, and have definite deadlines. With goals to keep you focused, you are less likely to be sidetracked. As you set your goals, remember that each and every goal needs prayerful consideration. Therefore, begin with prayer for God’s wisdom as you prioritize your goals and seek His guidance in His Word.

Planning for the future begins today. Procrastination is one of the greatest hindrances to financial planning. Galatians 6:7 reminds us that we reap what we sow. If you sow nothing (that is, don’t plan), you reap nothing. In other words, little or no planning results in the likelihood that your financial goals will not be achieved. Best intentions without follow-through will get you nowhere.



Application: As I plan for my future, I will list and prioritize my goals on paper. Then I will determine how much money I will need, as well as how much time I will need to accomplish those goals. With this information, I can then determine how much I need to save and invest monthly in order to achieve my goals. I will pray for God's wisdom.

Prayer: Dear good and gracious Lord, help me always to seek and depend on Your wisdom and guidance in my planning. Give me the desire to do Your will and gratitude for all You have done for me. I pray with a grateful heart in Jesus' name. Amen.

Week 1 – Tuesday – Whose Money Is It Anyway?

"For all things come from You, and of Your own have we given You"
(1 Chronicles 29:14b).

Our perspective of ownership will affect our attitudes toward money. If we view money as our own rather than belonging to God, we will use it differently than if we acknowledge that it belongs to Him. God's Word clearly states that He is the sole owner of all things. *"The earth is the Lord's, and the fullness thereof, the world and those who dwell therein"* (Psalm 24:1). We must honestly remember that we are stewards, entrusted by God, in charge of the goods He has given to us.

Through faith, you will be able to understand and take to heart the words of Deuteronomy 8:17-18: *"Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' You shall remember the Lord your God, for it is He Who gives you the power to get wealth..."* God is not only the owner of everything, but He even gives you the desire and ability to work and earn a living.

How you answer the question regarding the ownership of your money is pivotal. Will you acknowledge God's ownership and control? Do you see yourself as a steward, not an owner? Does your life give evidence to what you say? Because money and material things can become sources of pride and self-sufficiency, you can easily live with the attitude that you are in control, following the ways of the world and your own desires.

In the Parable of the Sower, Jesus warns us about how our attitude toward money and things can affect our response to God's Word. Jesus stated that some *"seeds fell among thorns, and the thorns grew up and choked them"* (Matthew 13:7). He explained, *"As for what was sown among thorns, this is the one who hears the word, but the cares of the world and deceitfulness of riches choke the word, and it proves unfruitful"* (Matthew 13:22). Having money and possessions can deceive you into believing that nothing is more important than owning things and enjoying the things money can buy. If the love of money controls your heart, God is pushed aside, and you will endanger your eternity with Him. Like the Rich Young Ruler (Luke 18:18-30), you will walk away sadly, unable to part with your money, so that God may have first place in your life.

Application: By making my church contribution my first priority, I acknowledge God's ownership of my money. That acknowledgement will help me break the grip that money can have over my life.

Prayer: Father, help me always to acknowledge my role as a steward. Thank You for Your faithfulness to me even though I am not always faithful to You. Amen.



Week 1 – Wednesday – Learning to Be Content

"I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need" (Philippians 4:12).

Paul had learned the secret of contentment, of being satisfied with every circumstance in which God placed him. Paul was in prison when he wrote these words. He had been at the point of death several times. If anyone could have said he was in need or want, it was Paul. He had suffered much, yet he learned to be content, *"facing plenty and hunger, abundance and need."* Like Paul, we too, can learn contentment. The secret of contentment is gratitude for what God gives.

Because many people are infatuated with things and the desire to acquire more and more, they fall victim to discontentment. There is a correlation between "having more" and "wanting more." Even though we are surrounded by material abundance, we don't believe that we have enough, so we are discontented.

There are two ways you can strive to have enough. You can try to accumulate more, or you can learn to be satisfied with less. If you pursue the first way, accumulating more, you will discover that more is never enough. Those who have followed that route have found that money can't buy lasting satisfaction. By concentrating on the blessings you do have and being willing to use those blessings in God-pleasing ways are attitudes that contribute to your contentment. Those who have less and are content are better off than those who have much and always want more.

Asaph, the Psalmist, had an intimate relationship with God Who enabled him to be content with what He had provided. *"Whom have I in Heaven but You? And there is nothing on earth I desire besides You. My flesh and my heart may fail, but God is the strength of my heart and my portion forever"* (Psalm 73:25-26).

Application: I will begin each day in prayer, thanking God for all the wonderful blessings He gives me each and every day.

Prayer: Lord, thank You for the wonderful blessings You have given me. Help me to show my gratitude to You by being content with what You give to me. In Jesus' holy and precious name I pray. Amen.



Week 1 – Thursday – Being Rich Toward God

"Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions" (Luke 12:15).

The society in which we live tells us that more is better. We're told that in order to be happy we must have the newest and best things. People foolishly believe that money provides a lifetime of security, so they spend their time and resources chasing after it. Unfortunately, even if they are successful in their pursuit, their lives are often filled with despair.

In the Parable of the Rich Fool (Luke 12:13-21), Jesus warns us about the problem of greed. In this parable, Jesus tells about a wealthy and successful farmer who produced such a big crop that he made plans to tear down his existing barns and build bigger ones to store his abundant harvest. Basking in his



success, he had no worries about his future as he looked forward to an easy retirement of eating, drinking, and being merry. We might admire him for his success, but God called him a fool, because God saw him as selfish and greedy. He ignored God as well as his neighbors, and God called him to account for his greed. The Rich Fool forfeited his life. *“So is the one who lays up treasure for himself and is not rich toward God”* (verse 21), Jesus said.

Jesus did not condemn the rich farmer because he had wealth, but He did condemn his wrong attitude toward his riches. His wealth had become the most important thing in his life. Through this parable, God is warning us about the problem of greed and our need to use our wealth properly.

Rather than being rich toward money, God wants you to be *“rich toward God.”* Start by acknowledging that God is the source of all that you have. Decide to use your money in God-pleasing ways rather than hoarding it. Your primary goal is not to amass more money for personal use and enjoyment, but instead to glorify God through the use of your money. In this way, you are *“rich toward God.”*

Application: One way I can be rich toward God with my money is to identify things that I can do without so that I have more to give to God and to share with others.

Prayer: Dear Lord, help me to develop a proper attitude toward the money You have entrusted to me. Help me to see my money as a tool to help others. Amen.

Week 1 – Friday – Developing a Spending Plan

“Know well the condition of your flocks, and give attention to your herds” (Proverbs 27:23).

In the same way that shepherds take special care of the animals in their flock, you, as a steward, need to be accountable for the money and goods God entrusts to you. An important step in managing your money wisely is to develop a spending plan or budget to help you match your expenses to your income. This budget is a set of guidelines that will point you in the direction you want to go.

Developing a spending plan is not always the most entertaining thing to do, but, if you want to be able to enjoy a comfortable lifestyle, give more, reach your goals, and reduce some of the anxieties associated with the mismanagement of money, a plan is essential. If you can’t control your spending or manage your money well, you will be unable to give or save much money, nor will you be able to invest it. If you can’t invest your money, you can’t make it grow to reach your financial goals, to create an adequate retirement fund, and to have more funds to share with others.

In order to develop a spending plan, you need to gather your financial information. First, you need to know how much you are earning. For most of us, the income side is simply adding the money we receive from work. If your income is from commission, you may need to calculate a monthly average. Next, you need to examine your spending habits. For a period of two or three months, you need to keep meticulous records by noting where and how you spend your money. By watching where you spend every penny, you will get an accurate picture of where your money is going. You may be surprised!

One of the biggest keys to a successful spending plan is that total expenditures, which include giving God His first part and saving, do not exceed spendable income. When money is saved every month, there will be fewer surprises and fewer problems.



Application: In order to control my future spending, I need to analyze my current spending. For two or three months, I will document all expenditures. I will develop a spending plan by determining an appropriate amount to spend on food, housing, clothing, car, gas, etc. To the best of my ability, I will stick to the spending plan that I develop.

Prayer: Dear Heavenly Father, I pray that You will enable me to be faithful with all my blessings, especially in the management of my money. In Jesus' name I pray. Amen.

Week 1 – Saturday – Seeking Eternal Treasures

"I press on toward the goal for the prize of the upward call of God in Christ Jesus" (Philippians 3:14).

We are in the world, but we are not of the world. Only what we do for God's kingdom has eternal ramifications. The things of the world have no lasting value. Jesus warns that earthly treasures we own will rust, be lost, and be destroyed (Matthew 6:19).

When the Lord takes us to our eternal home, we will take nothing with us. Seeing the eagerness and effort of most people in the pursuit of things during this life, one would assume we receive a U-Haul to take our lifetime possessions with us after we die.

What are eternal treasures? Someone once said that the only things we can take to Heaven are the things we've returned to God. Words on an old gravestone read: "What I spent, I used; what I saved, I lost; what I gave, I have." Obviously this person had much wisdom. He realized that, during his life, only that which was given to the Lord had any lasting value. The things that he had purchased while alive were used up and gone, and the possessions he owned at death were of no good to him now.

You lay up treasures in Heaven when you love and help others. Helping others involves your time, abilities, and money. You receive eternal treasures through your church service and involvement, as well as giving. When you are ministering to others, you are doing the work of the Lord and making investments for eternity.

Speaking to this subject, Jesus said, *"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in Heaven...For where your treasure is, there your heart will be also"* (Matthew 6:19-21). Jesus said that treasures on earth would not last. Cars you wash and wax so carefully will become dented, rusted, and end up in junkyards. The clothes you chose so meticulously will be out of style in a year. Jesus said that you are to store up treasures in Heaven. As the epitaph said, "What I gave, I have." God is blessed and honored through your faithful giving.

Application: I will spend time with God in prayer, asking Him to help me to live and think with an eternal perspective.

Prayer: Dear Lord, You are the provider and controller of all things. Help me to serve You rather than what You have created for me. In Your precious name I pray. Amen.



Week 1 – Sunday – Giving God the First Part of Your Income

“It is more blessed to give than to receive” (Acts 20:35).

Through faith, we acknowledge God as the source and owner of all things. As God’s stewards, we should ask the question, “God, what do You want me to do with Your money?” God’s Word clearly directs us to give the first portion of what we receive to Him. In Proverbs 3:9 we read, *“Honor the Lord with your wealth and with the firstfruits of all your [income].”* The first part of all that we receive belongs to the Lord. The apostle Paul tells us that everyone has a personal responsibility to give regularly according to the blessings that he or she receives. *“On the first day of every week, each of you is to put something aside and store it up, as he may prosper...”* (1 Corinthians 16:2). The first portion we give should be to our local church. Other gifts and offerings can go to Christian causes, those in need, special church projects or other worthy causes.



Through your giving, you demonstrate your gratitude to God for who He is and what He has done for you through His Son Jesus. Giving is an act of faith and an act of worship. Giving puts your love for the Lord into action.

With so many demands on your money, it is difficult to give the first part of your income to God through your church. Satan is constantly working on you to keep you from making your contribution. Without God’s strength, you are inclined to give Him your leftovers, if anything at all.

However, through the working of the Holy Spirit, you can give God your first and best. Paul wrote, *“But as you excel in everything — in faith, in speech, in knowledge, in complete earnestness, and in our love for you — see that you also excel in this act of grace also”* (2 Corinthians 8:7). These words are meant for us as well. Because of the grace given to you in Christ, you are enriched and enabled to give. His love compels you to give. When you give Him your first and best, you show your love, and you excel in the grace of giving.

Application: In order to give faithfully, I need to give in proportion to how God blesses me. My goal is to increase my giving by one percent each year until I become a tither (give one-tenth of my income) and try to surpass the tithe eventually.

Prayer: Lord, help me to grow in my generosity. I rejoice that Jesus has come to save me from my sins and give me eternal life in Him, Whose name I pray. Amen.

