



Following God's Financial Counsel

Daily Reflections Leading to a God-pleasing Financial Life

Week 2:

Monday: God Will Supply
Tuesday: Antidote for Worry
Wednesday: Money and Pride
Thursday: Making a Commitment to Save
Friday: Controlling Your Debt
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Sunday: When Do I Say I Have Enough?

Week 2 – Monday – God Will Supply

“And my God will supply every need of yours according to His riches in glory in Christ Jesus” (Philippians 4:19).

We go to work based on the promise of a wage for our labor. We enter into marriage covenants promising to be faithful to our spouses for life. We get on planes, trusting the pilots are well trained and the aircraft safe so we can get to our destinations. We drive our cars on the right side of the road (in the US, anyway!), confident that oncoming traffic will stay in their proper lanes.



If we put so much faith in fallible humans who are prone to error and misjudgment, how much more can we live as stewards who give first to God, trusting Him to supply all our needs! *“Blessed be the Lord,”* prayed Solomon. *“Not one word has failed of all His good promise, which He spoke by Moses His servant”* (1 Kings 8:56).

God's stewards throughout history have praised God for His faithfulness: Elijah, fed by ravens beside the brook (1 Kings 17:2-4); Daniel in the lion's den (Daniel 6); Paul preaching the Word of God even while imprisoned (Acts 28:17-31).

How about the Macedonians who gave generously even out of their poverty to share with others they felt were even more needy (2 Corinthians 8)? All these attest to the faithfulness of God. Surely God has blessed us, too, so that we can bless others with our gifts. David, the psalmist, wrote from experience: *“I have been young and now am old, yet I have not seen the righteous forsaken or his children begging for bread. He is ever lending generously, and his children become a blessing”* (Psalm 37:25-26).

Application: I will spend time in God's Word, being reminded of how faithful God is in keeping His promises. I will rely on Him, by His grace, to respond generously in giving of my resources, trusting He will care for all my needs.

Prayer: Dear Father in Heaven, keep me in Your Word for Your Word is truth and leads me in paths that bring glory to Your name and true wealth to my spirit. Thank You for Your promise that You will never leave me nor forsake me. In Jesus' name I pray. Amen.

Week 2 – Tuesday – Antidote for Worry

"Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink nor about your body, what you will put on. Is not life more than food, and the body more than clothing?" (Matthew 6:25).

Worry is an activity that can sap our strength, consume our thoughts, and steal our joy. What don't we worry about? We worry about our jobs, especially in this economy; we worry about our health, especially as we age; we worry about our children and our parents. Even when things are going well, we worry, because tomorrow may bring another calamity.



The Gospel writer Matthew devotes three chapters in his book to what we commonly call Jesus' Sermon on the Mount. Ten verses in those three chapters quote Jesus' words about worrying. Jesus says, "Don't do it!" He asks a rhetorical question: *"And which of you by being anxious can add a single hour to his span of life?"* Jesus goes on to tell us about how He cares for the birds of the air and the lilies of the field, reminding us again that He is in control of all things and that He cares for us far more than these things.

What, then, is the antidote for worry? Don't run after all these things, but know that *"your Heavenly Father knows that you need them all."* Instead of concentrating on material things, *"...seek first the kingdom of God and His righteousness, and all these things will be added to you"* (Matthew 6:25-34).

What joy and peace come to us as we focus on God's kingdom! Instead of moaning and wringing our hands over our "dire" situations, we rejoice in all that our Father provides for us – in this life and the next. Instead of wasting time running after those things that are temporal, we invest in others and in telling them the Good News that God cares for them as well.

Application: By God's grace, as I meditate on His Holy Word, I will learn to trust Him for all my needs.

Prayer: Dear heavenly Father, I confess that I am prone to worry, that one minute I take my concerns to You in prayer and the next I snatch them back and my worry intensifies. Forgive me. Help me to look at the blessings You provide instead of fretting over the "bumps" in the road. Let me remember that You know my needs better than I myself do and let me rest in Your promise to give me what You know is best for me. Thank You in Jesus' name. Amen.

Week 2 – Wednesday – Money and Pride

“For if anyone thinks he is something, when he is nothing, he deceives himself” (Galatians 6:3).

Wise Benjamin Franklin once said, “There is perhaps not one of our natural possessions so hard to subdue as pride. Beat it down, stifle it, and mortify it, as much as one pleases, it is still alive. Even if I could conceive that I had completely overcome it, I should probably be proud of my humility.” C.S. Lewis had the following to say about pride: “According to Christian teachers, the essential vice, the utmost evil, is pride. Unchastity, anger, greed, drunkenness, and all that, are mere fleabites in comparison; it was through pride that the devil became the devil; pride leads to every other vice; it is the complete anti-God state of mind. Pride is inherent in every one of us and we all have to deal with it.”



Our tendency during times of prosperity is to believe that we deserve credit for what we've done to accumulate our money and our material possessions, but the Bible reminds us of the source of our blessings. *“You shall remember the Lord your God, for it is He Who gives you power to get wealth...”* (Deuteronomy 8:18). The Apostle Paul stated to Christians in Corinth, *“For who sees anything different in you? What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?”* (1 Corinthians 4:7). Forgetting or refusing to acknowledge that God is our provider, not we ourselves, is evidence of our pride and our mistaken notion that we are able to take care of ourselves. We think that, since we can do things ourselves, we have no need for God. We have everything under control—why trust God? We have secure jobs and are making lots of money—why go to God in prayer asking for our daily bread? Pride in ourselves and all of our wonderful accomplishments erodes our faith, and the things of God become less important.

Pride takes on a different perspective when we use a position of rank, wealth, or accomplishments to elevate our status among our friends and peers, or when our pride finds pleasure in being richer, better looking, cleverer, etc. than others. God is calling us not to be arrogant and full of pride. (Galatians 6:3-4). God's grace is sufficient to meet the temptation of pride. His strength will be perfect in our weakness. Let us choose to be weak, to be low, and to be nothing. Let humility be to us joy and gladness

Application: I will seek God's strength to overcome the temptation to make money and things overly important. I will acknowledge continually that God is the source of my blessings, and He is the owner.

Prayer: Lord, I am filled with pride and arrogance. Please forgive me and help me to learn humility. Help me to see Your grace, love, and mercy at work in my life and to give You praise and thanks which You alone deserve. Use me as a channel to serve and help others. In Your precious name I pray. Amen.

Week Two – Thursday – Making a Commitment to Save

“Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it” (Proverbs 21:20).

Perhaps you had parents who encouraged you to save your money. Now, as an adult, you realize how wise they were. Scripture also encourages



you to save. The verse printed above points out that only foolish people save nothing for the future. In Proverbs 6:6-8 we read, *“Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest.”* Even the ant saves. Saving money rather than borrowing makes economic sense, because you are earning money on your savings rather than paying it out on interest charges.

In your lifetime, you will save money for many purposes. Saving may help you fund education for yourself and/or your family and help you pay for emergencies. Saving may help you pay for a car and a comfortable home. Saving may enable you to retire comfortably. Saving may keep you from being a burden to others. Saving may enable you to give to those in need. John Wesley, the founder of Methodism, wrote, “Christians should make as much as they can, save as much as they can, and give as much as they can.”

So how do you save as much as you can? In order to save, you need to make a commitment to save, set saving goals, and develop discipline to make it happen. Start saving today; you can’t afford to procrastinate! It also makes good sense to save money systematically through regular automatic deposits into savings accounts. The systematic approach keeps you committed to saving. Examples of systematic savings are retirement accounts at work or accounts you set up on your own. Saving money in retirement accounts is likely to provide you with tax advantages as well.

Don’t allow yourself to say that you don’t have enough money to save. It is very important to put money aside for your future regardless of the amount. As Solomon wrote, *“...whoever gathers little by little will increase it”* (Proverbs 13:11).

Application: After giving God His share of my income, I will set goals that motivate and encourage me to save. I commit to save \$ _____ per week. If my work offers a 401(k) plan, I will save ____% of my income which is \$ _____ per pay period.

Prayer: Dear good and gracious Heavenly Father, I pray that You will grant me the discipline and commitment I need to develop a savings program. Amen.

Week 2 – Friday – Controlling Your Debt

“The wicked borrows but does not pay back, but the righteous is generous and gives” (Psalm 37:21).

If we were to add a third certainty to death and taxes, it might be debt. We live in a debt-filled society, and borrowing is a way of life. Each year Americans waste tens of billions of dollars on excess interest payments, annual and late fees, and credit counseling.

Scripture does not forbid us from borrowing money, but it does discourage it. Solomon spoke the truth: *“The rich rule over the poor, and the borrower is the slave of the lender”* (Proverbs 22:7). Each time you take on debt, you give up some of your freedom to the lender. Too much debt may create bondage to the world and prevent you from allowing God to act as freely as He wants in your life. The channel that God wants you to be for giving may be closed if you are in debt.

Whereas some debt may be avoidable and unacceptable, there is debt that is necessary and even wise to take on. If you experience a job loss or health problems, you may not be able to avoid debt. Debt for education, mortgage on a home, or business investment purposes is often necessary and acceptable.

The debt that has caused the most headaches and hardships in households is credit card debt, so this should be avoided. Between the many credit cards being offered to you and the daily barrage of advertisements that encourage you to spend, you may be tempted not to live within your means. Because it is so easy to spend, you may often buy things that you don’t need with money you don’t have.



Excessive debt of any type can be devastating. It can ruin your family's financial future, put your goals in jeopardy, create tension and chaos in your family, break up your marriage, and cause health problems. As a Christian, your goal should be to reduce or eliminate your debt and become financially free.

Application: In order to become debt free, I will list all my debts and begin paying more than the minimum payment on the debt with the highest interest charges. I will reduce the number of credit cards that I have and use them only when I will have the funds available at the end of the month to pay for my purchases. I commit to paying off all my credit card bills by _____.

Prayer: Lord, open my eyes to the problems that debt can cause. Help me to be a better steward so I can faithfully use the blessings You entrust to me. Amen.

Week 2 – Saturday – Living a God-pleasing Lifestyle

“Honor the Lord with your wealth...” (Proverbs 3:9).

Scripture does not dictate that you maintain a certain standard of living. God does not list the specifics regarding the type of home, the number of cars, or the size of the wardrobe you are to have, but He does want you to develop certain attitudes within the area of financial responsibility.

First of all, God wants you to have an eternal perspective that will cause you to act and live differently from the rest of the world. Your lifestyle should reflect your relationship with Christ. As you acknowledge God's ownership and love, you are called to be a good steward by using your gifts and financial blessings in God-pleasing ways. An eternal perspective calls you to live modestly and share generously in the work of the Lord. Financial decisions will be spiritual decisions.

God does not condemn being rich or poor, but He warns against greed and the self-centered attitude that can result from wealth or the desire to acquire wealth. Money is not inherently bad, but you can become so preoccupied with it that it blocks your focus on God. God wants you to love Him rather than the things of this world. Your attitude toward your possessions is more important than what you own. 1 Timothy 6:9 cautions, *“But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction.”* You must be careful not to be consumed by the desire for money and things.

If you acquire things for a comfortable lifestyle at the expense of God, it reflects the hardened condition of your heart. Jesus said, *“But seek first the kingdom of God and His righteousness, and all these things will be added to you”* (Matthew 6:33). If you have followed God's will, it is not wrong for you to buy a new car, even the best model. A new purchase, however, is certainly wrong if made outside the will of God. You may be ignoring God's will if you incur large debt or if the purchase reduces your giving to God. If you have little, it does not mean that you should go into debt to buy more, nor do any of us need to live the most opulent lifestyle we can afford.

Application: By identifying the difference between needs and wants, I can gain control of my spending. I will live within my means and control my purchases.

Prayer: Lord, forgive me for allowing material things to become too important. Help me to become less self-centered and grant me a loving heart focused on serving You. May my lifestyle bear witness to the love of Jesus in my life. In Jesus' name I pray. Amen.



Week 2 – Sunday – When Do You Say, “I Have Enough”?

“Whoever trusts in his riches will fall, but the righteous will flourish...”
(Proverbs 11:28).

It has been said that today’s necessities are yesterday’s luxuries. For example, not long ago, it seemed that only a few people had cell phones; now almost everyone has one. Cell phones have become necessities rather than just luxuries.

When you purchase things, do you think in terms of what is a necessity and what is a luxury? An equally important question is, “How much of what I own is based on what my neighbors or friends have?” Jesus said, *“Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and His righteousness, and all these things will be added to you”* (Matthew 6:31-33). Jesus is promising you that, if you first seek a relationship with Him, He will provide for you because He knows what you need. While God promises to *“supply every need of yours”* (Philippians 4:19), there is no promise to provide for your wants or luxuries. As Jesus said, *“Gentiles seek after all these things.”* In contrast, our attention and energy, as Christians, need to be focused on Jesus.

Studies have shown that, as you move up the economic ladder of success, you may stop feeling grateful for your improved circumstances and focus on the luxuries you still don’t have. Rather than bringing you fulfillment, financial success can actually increase your desire for more luxuries. Then your three-bedroom home no longer gives you the happiness you seek because you long for a four-bedroom home with a bathroom in each one.

It seems the desire for more things is like drinking salt water; the more salt water we drink the thirstier we become. When do you stop wanting more and say “enough is enough”? Because we are by nature selfish and greedy people, only the strength that comes from Jesus can separate us from our desire for more and more.

Application: Just as the apostle Paul learned to be content, I can learn to be content. When I seek God’s strength, He will give it to me as He gave it to Paul. He will empower me and give me gratitude to say, “Thank You. I have enough.”

Prayer: Father, Giver of every good and perfect gift, help me to treasure Your gifts to me and to use them diligently and joyfully in Your service. In Christ, I pray. Amen.



