



Financial Counsel from God's Word

Daily Reflections Leading to a God-pleasing Financial Life

Week 3:

- Monday: Money and the Great Commission
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- Saturday: Overcoming Selfishness
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Week 3 – Monday – Money and the Great Commission

“But you will receive power when the Holy Spirit has come upon you, and you will be My witnesses in Jerusalem and in all Judea and Samaria, and to the end of the earth” (Acts 1:8).

Jesus’ parting command was: *“Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you.”* (Matthew 28:19-20). Jesus was very direct and explicit with His mandate. There is no question as to where or with whom we are to share the Gospel. The love God gives us is to be shared by us with all people everywhere. He has given us our marching orders, and, in His strength, we can give ourselves fully to His work.

God has chosen to use us as His tools to bring salvation to all people and equips us to use our lives and gifts to spread the Good News. Paul wrote, *“Therefore, we are ambassadors for Christ, God making His appeal through us”* (2 Corinthians 5:20). One of the tools God gives us to use in our mission of reaching out to others with the Gospel is our money. According to an old stewardship phrase, *“Stewardship without mission is unnecessary and mission without stewardship is impossible.”* Stewardship and mission are inseparable. The funding of the Great Commission needs to come from believers. The money God entrusts to us has many purposes, and the funding of mission work is of first importance. Through the giving of our money, we demonstrate our obedience to Jesus’ command to reach out to all people. Paul wrote that through our giving we *“test the sincerity of [our] love by comparing it with the earnestness of others”* (2 Corinthians 8:8 NIV).

For nonbelievers and those who lack spiritual maturity, the giving of money is done begrudgingly out of a sense of obligation. By the grace of God, our attitude toward giving can be like that of the Macedonians who were *“begging us earnestly for the favor of taking part in the relief of the saints”* (2 Corinthians 8:4). We view giving as a privilege and an opportunity to spread the Gospel through our money. Our giving



expresses our gratitude for who God is and all that He has done for us through His Son. Through faith, we hold onto our money loosely and then are privileged to experience the joy of giving God our first and best. As Christians we understand that God has a claim on all we have, so we willingly and cheerfully give our money to help all people hear of God's love. Money is an important tool for God's mission. Through our faithful giving, we are able to witness for Jesus to all people.

Application: I will find a mission opportunity through my church or elsewhere to which I can send money regularly.

Prayer: Lord, help me to see money as a tool that can be used to spread the Good News to others. Loosen the grip on all that You entrust to me. In Your name I pray. Amen.

Week 3 – Tuesday – Seeking Financial Counsel

"...for wisdom is better than jewels, and all that you may desire cannot compare with her" (Proverbs 8:11).

As in other areas of life, you should never be closed-minded about accepting good counsel and wisdom about money. It is wise to seek counsel, but we are often reluctant to ask for it—often because of our pride. Telling others about our financial plight is embarrassing. In addition, the counselor who works with us may point out some things we don't want to hear. We may be advised that we have to give up some things or activities we enjoy. *"When pride comes, then comes disgrace, but with the humble is wisdom" (Proverbs 11:2).* However, King Solomon encouraged us to embrace wisdom. *"Listen to advice and accept instruction, that you may gain wisdom in the future" (Proverbs 19:20).*



As a Christian, you should seek counsel from other Christians. In Psalm 37:30 we read, *"The mouth of the righteous utters wisdom, and his tongue speaks justice."* Godly people will have your best interests at heart and be able to apply God's Word to your finances so you can rely on their counsel. Many churches have members who are experienced in handling money and are willing to offer assistance.

If you are married, your spouse also can provide advice. As a couple, husbands and wives have unique gifts that contribute to the collective wisdom God gives families. In addition, discussion of financial issues with your spouse can foster a deeper relationship that will strengthen your marriage.

Besides seeking advice from your spouse, you may want to consider getting counsel from your parents or siblings who may have more experience managing money than you. After seeking counsel from God, Godly people, your spouse, and your family, you should be ready to make tough financial decisions. By seeking wisdom from some or all of these sources, you are applying the wisdom found in Proverbs 15:22, *"Without counsel plans fail, but with many advisers they succeed."*

Application: Whether it is planning, budgeting, saving, or investing my money, God's Word encourages me to seek financial counsel. For most financial issues, I should be able to find counsel within my church.

Prayer: Lord, help me to swallow my pride so I will seek wise financial counsel when I need it. Enable me to be a faithful steward of the money entrusted to me. In the name of my risen Lord. Amen.

Week 3 – Wednesday – Investing Wisely

“The blessing of the Lord makes rich, and He adds no sorrow with it” (Proverbs 10:22).

Your investments play an important role in your ability to accumulate and compound the money God has given you. Your individual circumstances determine what specific investments are appropriate for your situation.



From the Parable of the Talents (Matthew 25:14-30), we learn that our financial lives are important to God and that He wants us to increase the money He entrusts to us. In this parable, a well-to-do master went away on a journey, but, before he left, he entrusted his servants with different amounts of talents, or money. The master wanted the servants to demonstrate their faithfulness and hard work by investing and receiving dividends on his money. Upon the master's return, each servant was held accountable for what he had accomplished. To each servant who invested wisely, the master said, *“Well done, good and faithful servant!”* This parable leads us to these conclusions: our business lives are important to God; wise and faithful investment of money pleases the Lord.

Before you invest, you must first save enough money for an emergency fund that would provide for your needs and the needs of your family in case of health problems or job loss. Most financial advisors recommend that you have nearly six months of your estimated expenses set aside in such a fund. Only then should you consider investment options.

To develop the best investment plan for yourself, you first need to establish your financial goals. As you evaluate the investment choices that could help you achieve your goals, you need to consider your risk tolerance, your age, and your stage in life. If you are a young investor with few responsibilities, you may be inclined to take greater risks. However, you should be more averse to risk as you age, when you are likely to have more responsibilities and less time to recover from any investment mistakes. One of the keys to reducing your investment risk is to diversify your investments, which means that you spread your risk across a number of investments. As an investor, remember to *“listen to advice and accept instruction, that you may gain wisdom in the future”* (Proverbs 19:20).

Application: In order to become a good investor, I need to become knowledgeable about investing. I will attend workshops or classes about investing and seek wise counsel.

Prayer: Dear Heavenly Father, as I invest the money that You have entrusted to me, grant me Your wisdom to make it grow so that I will have more to use in Your service. Amen.

Week 3 – Thursday – Earning a Living

“Six days you shall work, but on the seventh day you shall rest...” (Exodus 34:21).

Scripture is very clear about your need to work. God placed Adam in the garden where he was to work the soil (Genesis 2:15). Paul wrote, *“For even when we were with you, we would give you this command: ‘If anyone is not willing to work, let him not eat.’ ”* (2 Thessalonians 3:10). For a person who is able to work, work is not an option. Paul raises the bar even higher in Ephesians 4:28 when he says that we must *“labor, doing honest work with [our] own*



hands, so that [we] may have something to share with anyone in need.” In 1 Timothy 5:8 we read, “But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.” God wants you to be industrious. Throughout Scripture, hard work is encouraged and slothfulness is condemned. Solomon wrote, “Whatever your hand finds to do, do it with your might...” (Ecclesiastes 9:10). If you are disinterested in working and are lazy, you dishonor the Lord.

The Bible does not rank any honest profession above another. There is respect and dignity in all different types of honest work. Many different vocations are mentioned in Scripture. Before David became king, he was a shepherd. Jesus was a carpenter. The apostle Paul was a tentmaker. Matthew was a tax collector. Luke was a doctor. In God’s view there is dignity and value in any honest labor. Regardless of your vocation, you need to follow Paul’s admonition: “Whatever you do, work heartily, as for the Lord and not for men” (Colossians 3:23).

Work can be a blessing God has given to you. Work does not just give you the opportunity to earn money; it helps you develop Godly character in your life. Work can be very satisfying. It may give you an avenue to develop and use your creativity. Through work you can put your unique skills and interests into action. Your place of work may provide you with opportunities to share God’s love with those around you.

Application: God’s Word says that I need to work. Work is important, but I need to be careful not to become addicted to my work. I need to keep a proper balance between my work, my family, and my service for the Lord.

Prayer: Dear Lord, I thank You for the talents and abilities that You have given me for my work. May all that I do in my work and in all places give You glory. I come before You in the name of Jesus, Your Son, and my Savior. Amen.

Week 3 – Friday – For Better or for Worse

“Love never ends” (1 Corinthians 13:8a).

Staying happily married for a lifetime is a very challenging task. Those who stay committed “till death do us part” should be commended. The single greatest obstacle to the longevity of marriage is money issues. Today half of all new marriages in America dissolve within the first five years. It is estimated that 70 percent or more of all young couples who get divorced say they believe that the number one source of their problems was money.

Why does money cause the problems in marriages that it does? In looking at this question, you must understand how intertwined your lives are around money. You may spend up to 75 percent of your waking hours on making money, spending money, or thinking about money. Almost daily, you buy something with cash, checks, or credit cards. Everyone is a money manager. Some are better at managing it than others.

Married couples face the challenge of controlling money before it controls them. Handling money well can help unite couples as readily as poor handling of money can break them up. Managing money poorly within a marriage can cause strife and tension. The thoughts and conversations of couples with money



problems will be consumed with money. Because of financial worries, couples may become less intimate, social, and caring. Relationships tend to suffer when couples undergo stressful financial situations. Besides affecting human relationships, money problems may cause individuals and couples to question whether or not the Lord actually loves and cares for them.

It's wise to equip yourself to deal with money issues so they do not become obstacles in your marriage. You have the responsibility to become more knowledgeable about money so you can manage it wisely. It is to your benefit as a couple to spend sufficient time to comprehend how money affects both your material and spiritual lives. Money can be a resource or a tool that draws couples closer together.

Application: I will set aside time regularly to discuss finances with my spouse.

Prayer: Dear Lord, grant me the desire to grow in knowledge of finances. Give me wisdom so I can take control of the money You entrust to me. Help me to be a servant to You through my service to others. In Your precious name I pray. Amen.

Week 3 – Saturday – Overcoming Selfishness

“And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work” (2 Corinthians 9:8).

By nature, we are selfish people. At an early age, we voice our selfishness with the word “Mine!” Unfortunately, this selfish attitude often carries forward into our adult years. Many people live with the attitude, “What is mine is mine, and I’m going to keep it.” Because of our selfishness, we look at life in terms of our money, our things, and our achievements. We focus on ourselves and give little thought to those around us.



A selfish attitude is obviously not conducive to giving. Believing that we need and deserve all we have, we have little interest in giving generously. Because of our sinful, self-oriented natures, we fail to exercise generosity in our daily lives. The Bible depicts our fallen condition: “. . . *for all have sinned and fall short of the glory of God*” (Romans 3:23). Likewise, Isaiah 53:6 says, “*And we like sheep have gone astray; we have turned—every one—to his own way...*” We want to do and accumulate things only for ourselves, and our society does little to redirect our focus. The media rarely applauds selfless acts of giving. Instead, admiration is saved for men and women who have attained power, prestige, and material wealth.

When God changes our hearts, though, our selfishness is no longer an obstacle to our giving. With hearts right with God, we acknowledge God as the owner of all things and trust in Jesus rather than our money for our security and salvation. By the working of the Holy Spirit, through His Word, God can remove our selfishness.

Application: With God’s strength, I will become a generous giver by making giving a priority. I commit to work toward giving a tithe or ten percent.

Prayer: Dear Father in Heaven, I pray for a giving spirit. Lord, enable me to give my treasures cheerfully. In Jesus’ precious name I pray. Amen.

Week 3 – Sunday – Giving Infuses Life with Joy

“The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully” (2 Corinthians 9:6).



When we give to God through giving to our church and others, we experience one of the true joys of being Christians. Jesus said, *“It is more blessed to give than to receive”* (Acts 20:35). God doesn’t need our gifts, but He asks us to give them. He accepts and uses them and gives us joy in sharing them. As we respond to God’s love for us by giving back to Him part of what He’s given to us, He reacts by giving us even more. *“Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you”* (Luke 6:38). Although we don’t give so that we will receive God’s blessings, God’s Word promises us that, when we give faithfully and willingly, we will receive an abundance of spiritual blessings and, for some, material blessings as well .

Have you ever wondered why you are left with such a joyful feeling when you are able to give a gift to your church or to help a person in need? The answer to that question may be rooted in us as Christians who are being recreated in the image of God. To be made in God’s image means we are made to be like Him Whose nature is to give. Giving helps us feel fulfilled as we reflect His nature. Although the image of God was lost by sin, as those converted by faith in Jesus, we *“have put on the new self, which is being renewed in knowledge after the image of its creator”* (Colossians 3:10). Our Creator empowers us to give joyfully to our church and others according to His will. With this attitude of joyful gratitude, God keeps us close to Him, and others see His image through us.

Our pursuit for fulfillment and joy culminates in the discovery that we receive those things when, by God’s grace, we respond with eagerness to God’s directive to give. Like David, we exclaim, *“But who [are we]...that we should be able thus to offer willingly? For all things come from You, and of Your own have we give You”* (1 Chronicles 29:14).

Application: I want to please God by giving cheerfully and generously. The first portion of my income goes to the Lord through my church.

Prayer: Dear Heavenly Father, thank You for all of my blessings. Grant a giving and generous heart so I may experience joy in giving. In Jesus’ precious name I pray. Amen.