

Biblical Principles of Financial Management

If you want to experience the peace of God with your finances, you have to follow God's plan for your finances. That will take discipline and you may need to make some tough choices and changes in your values and lifestyle.

Rate each of the following, based on how difficult or easy it is for you to believe and/or consistently follow.

1. Everything you have is a gift from God. He gives us the ability to produce wealth. (Deuteronomy 8:17-18)
Difficult Neutral Easy
2. The purpose of earthly wealth is to provide for your family (1Timothy 5:8), to help those in need (Proverbs 11:25), and to invest it in eternal things. (Matthew 6:19-20)
Difficult Neutral Easy
3. Make regularly giving God the first fruits of your labor, your first priority. (Proverbs 3:9-10, 1 Corinthians 16:2) Tithing is God's gift to help us manage our thirst for riches, and the process through which He will bless us.
Difficult Neutral Easy
4. Work hard, and spend less than you earn. (Proverbs 13:11, 21:20)
Difficult Neutral Easy
5. Avoid the use of debt. (Proverbs 22:7) Only borrow (carefully) to purchase things that are likely to appreciate in value over time.
Difficult Neutral Easy
6. Handle your finances honestly. (Proverbs 13:11, Romans 13:7a, Matthew 22:21b)
Difficult Neutral Easy
7. Be content with what God provides. (Ecclesiastes 5:10, 1Timothy 6:6, Philippians 4:12-13, Hebrews 13:5)
Difficult Neutral Easy
8. Set aside funds for emergencies. (Proverbs 6:6-8) Three to six months of living expenses is recommended.
Difficult Neutral Easy
9. God blesses generous people. (Proverbs 19:17, 22:9, Luke 6:38, 2 Corinthians 9:11, 1Timothy 6:17-19)
Difficult Neutral Easy
10. True generosity involves sacrifice. (2 Samuel 24:24a, 2 Corinthians 8:1-4)
Difficult Neutral Easy
11. Take a day of rest each week. (Exodus 23:12a)
Difficult Neutral Easy
12. Keep a proper perspective on money and financial success. (1Timothy 6:17)
Difficult Neutral Easy

Discuss the two easiest and two hardest principles for you to follow.

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