



FINANCIAL FAITHFULNESS

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Introduction

One of Satan's most effective delusions is the idea that happiness consists in the things that we possess. Through his deceitfulness, he has erected a golden calf, an idol called materialism. Like a barker on the midway, he calls to every passerby, *"come and worship at its feet, buy, sell, get gain, and possess, and it will make you happy."*



Christians, though a people with a spiritual calling and heavenly assets beyond compare, are not automatically exempt from Satan's schemes nor inoculated against infection from the deadening disease of materialism. Like a plague, it stalks us from every corner—on television, the printed page, the display window, the showroom, the Jones' driveway. Everywhere the seductions of materialism fill the air and seek to come into our lives through both conspicuous and subliminal messages.

In a context that instructs us to live as aliens and strangers (**1 Pet. 1:17-18; 2:11**), and as a people who are to live with a view to a heavenly inheritance that is untouched by decay, unstained by evil, and unimpaired by time (**1 Pet. 1:4**), Peter also warns us to be sober and alert against Satan's devices (**1 Pet. 1:13; 5:8**). Why? Because, if we are not on guard, Satan will distract us through possessions from our heavenly calling as a people for God's own possession who are to proclaim the excellencies of Him who has called us out of darkness (the delusions of Satan) and into His marvelous light (**1 Pet. 2:9**).

Money is a very little thing (**Luke 16:10**). Why? Because money cannot buy happiness.

Money cannot give eternal life nor real meaning in life (**Isa. 55:1-3; Rev. 3:16-18**). Yet, there is nothing that reveals our spiritual orientation and relationship with God like our attitude toward money.

Jesus Christ made it clear that a mark of true spirituality was a right attitude toward wealth. The mark of a godly and righteous man is his preoccupation with God and heavenly treasure.

Scripture has a tremendous amount to say about money or material possessions. Sixteen of the thirty-eight parables of Jesus deal with money. One out of every ten verses in the New Testament deal with this subject. Scripture has 500 verses on prayer, less than 500 verses on faith, but over 2,000 verses on the subject of money. Money is an extremely important issue because a person's attitude toward it is so determinative of his relationship with God, on fulfilling his purpose in this life, and on his character.



The Responsibility for Planning

Without planning based on biblical values, goals, and priorities, money becomes a hard taskmaster and, like a leaf caught up in a whirlwind, we get swept into the world's pursuit of earthly treasures (**Luke 12:13-23**;

1 Tim. 6:6-10).

Financial planning is biblical and is a means to good stewardship, to freedom from the god of materialism, and a means of protection against the waste of the resources God has entrusted to our care (**Prov. 27:23-24; Luke 14:28; 1 Cor. 14:40**).

Financial planning should be done in dependence on God's direction and in faith while we rest in Him for security and happiness rather than in our own strategies (**Prov. 16:1-4, 9; Psalm 37:1-10; 1 Tim. 6:17; Phil. 4:19**).

The Responsibility for Discipline

If our financial planning is to work, it will require discipline and commitment so our plans are translated into actions. We must follow through on our good intentions (**Prov. 14:23**). Financial faithfulness is an important aspect of complete, well-rounded spiritual growth and godliness (**2 Cor. 8:7**). But godliness requires discipline (**1 Tim. 4:8; 6:3-8**).

Good intentions are useless without plans that translate them into actions. The Corinthians had indicated their desire and willingness to give and had even been instructed on planned giving (**1 Cor. 16:1-2**), yet they had failed to follow through on their good intentions (**2 Cor. 8:10-11**).

The Responsibility for Stewardship

Financial faithfulness ultimately flows out of the recognition that everything we are and have belongs to the Lord (**1 Chron. 29:11-16; Rom. 14:7-9; 1 Cor. 6:19-20**). Life is a temporary sojourn in which Christians are to see themselves as aliens, temporary residents, who are here as stewards of God's manifold grace. All we are and have—our talents, time, and treasures—are trusts given to us by God which we are to invest for God's kingdom and glory (**1 Pet. 1:17; 2:11; 4:10-11; Luke 19:11-26**).

The Responsibility for Working

One of God's basic ways to provide for our needs is through work—an occupation through which we earn a living so we can provide for ourselves and our families (**2 Thes. 3:6-12; Prov. 25:27**).

The money we earn is also to be used as a means of supporting God's work and helping those in need, first in God's family and then for those outside the household of faith (**Gal. 6:6-10; Eph. 4:28; 3 John 5-8**).

Guidelines Regarding Savings

Biblical Support

- (1) God directed Joseph to save for the future (**Gen. 41:35**).
- (2) Saving for the future shows wisdom and is demonstrated in God's creation (**Prov. 21:20; 30:24-25; 6:6-8**).
- (3) Saving for the future is responsible stewardship when designed to meet both the predictable and unpredictable needs of the family (**1 Tim. 5:8; 2 Cor. 12:14**).
- (4) Decisions concerning future investments are to be made prayerfully in view of the Lord's will (**James 4:13-15**).
- (5) Don't use money in saving-investment programs that God desires be used for giving. This occurs when savings or investments become extreme and for the wrong reasons as seen above (**Luke 12:16-21; 1 Tim. 6:18-19; 1 John 3:17**).
- (6) Avoid high-risk investments or get-rich-quick schemes (**Prov. 21:5; 28:20, 22; 1 Tim. 6:9**).
- (7) Watch those priorities. Make the kingdom of God your number one investment (**Matt. 6:33; Luke 12:31; 1 Tim. 6:18-19**).

Guidelines Regarding Spending

Contentment

We need to learn to be content (spiritually independent on the details of life for our happiness and security) with what we have (**Phil. 4:11-13; 1 Tim. 6:6, 17-19; Heb. 13:5**). When we are content with what we have, we are free from servitude to materialism. This means freedom to follow the Lord; freedom to pursue His values and objectives. How does one acquire contentment? Contentment is the product of possessing heavenly treasure and casting the whole of one's care on the sovereign God as our

loving heavenly Father (**Matt. 6:19-33; 1 Pet. 5:6-7**).

Temptation

Be on guard to the temptations and messages of the world (**Rom. 12:1-2; 13:11-14; 1 Pet. 1:13-16; 5:8**). There are thousands of messages every day that clamor for our attention through the press, television, radio, billboards, salespeople, and store displays—all designed to get us to buy things we don't need, with money we don't have, to impress people we don't know, and to find happiness where it simply cannot be found.

Evaluate Purchases According to Biblical Principles

- (1) Can we pay cash or will the purchase put us in debt?
- (2) Do we have complete peace about it with no doubt? (**Rom. 14:23; Col. 3:15**) We need to watch our tendency to rationalize—giving ourselves deceptive answers to do a bad thing.
- (3) Is it a real need or a matter of greed? (**1 Tim. 6:9; 1 John 2:15**) Will it be profitable to our family, our spiritual growth, our health, our ministry, the Lord's reputation, and will it increase our love for the Lord or could it hinder it? (**1 Tim. 3:4; 5:8; 1 Cor. 6:12**)
- (4) Is our lifestyle adequate or more than adequate? Do we need to reduce our spending by lowering our expected standard of comfort? (**Matt. 6:33; Luke 12:15, 23; Prov. 15:16-17; 16:8; Eccl. 5:10-11**).

Guidelines Regarding Credit

Basic Principles

- (1) God favors lending (investing) over borrowing because it promotes freedom and wise stewardship (**Deut. 15:5-6**).
- (2) Unwise borrowing can put us in a position of servitude (**Prov. 22:7**).
- (3) Use credit wisely and avoid it whenever possible. Though not prohibited by Scripture, credit is generally mentioned in a negative sense. **Romans 13:8** is often used as an absolute prohibition against borrowing, but it does not necessarily

forbid the use of credit. It may simply teach the necessity to pay one's obligations whether physical or spiritual as they come due.

(4) Concerning credit there are two basic alternatives: (a) Buy now on credit and pay the installments with interest. (b) Save now and buy later with cash and save the interest.

Keep Borrowing to a Minimum

(1) Interest adds to the cost of living and thereby reduces our capacity for wise stewardship. If we must borrow, we should seek low interest for short terms.

(2) Credit can be risky because it can place people in bondage to creditors and to their own desires rather than to God's will. It makes impulsive buying too easy. The world system depends heavily on impulsive buying as a balm for being bored and frustrated with life.

(3) Credit can be used as a substitute for trusting God or to get what we want in place of waiting on Him. We use it to buffer ourselves from having to depend on the Lord. Why? Because we are often afraid He won't give us what we want when we want it (Ps. 37:7-9, 34; 147:11; Matt. 6:30-34; Phil. 4:19).

(4) Credit reduces our ability to give to God and to those in need.

(5) The use of credit is often nothing more than a failure to be content with what we have (the sin of dissatisfaction) (Phil. 4:11; 1 Tim. 6:6-8; Heb. 13:5). The materialist is never content, but the godly learns contentment.

Don'ts for Borrowing

(1) Don't purchase something on credit if it will jeopardize your financial freedom.

(2) Don't go into debt today based upon a future event (such as a raise or a potential sale). This is presuming upon the Lord and His sovereignty.

(3) Don't go into debt for a house before you have secured a source of income (Prov. 24:27).

(4) Don't finance daily needs, living expenses, or pleasure items.

(5) Don't finance items that depreciate quickly, except on very short terms (i.e., 30-90 days).

(6) On appreciating items, such as a house or for business investments, don't borrow beyond your ability to cash out of the obligation through sufficient collateral plus the value of the item, should it be necessary to sell.

(7) Don't allow debts (excluding mortgage) to exceed 20 percent of your take-home pay. Shoot for ten percent or less.

(8) Don't allow a mortgage payment (including insurance and taxes) to exceed 25 or 30 percent of your take-home pay.

Questions to Ask Before Borrowing

(1) Do I really need it?

(2) Have I asked God for it and waited long enough for Him to supply?

(3) Am I impatient and seeking immediate gratification?

(4) Is God testing my faith, my values, my motives, etc.?

(5) Did I wrongly spend the money God provided for this item or have I violated God's financial principles?

(6) Am I guilty of:

Stinginess: "There is one who scatters, yet increases all the more, and there is one who withholds what is justly due, but it results only in want" (Prov. 11:24; 11:25-27).

Hastiness: "A faithful man will abound with blessings: but he who makes haste to be rich shall not go unpunished" (Prov. 28:20).

Laziness: "A little sleep, a little slumber, a little folding of the hands to rest, then your poverty will come as a robber, and your want like an armed man" (Prov. 24:34).

Guidelines for Giving

God Expects Us to Give

(1) **By His Grace Work:** Through fellowship with Him, giving is to be the product of God's grace working in the life so that it first produces a commitment of one's total life to God with giving as an overflow of that previous commitment (2 Cor. 8:1-2, 6-7; 9:9-11).

(2) **In faith:** He has promised to supply all our needs; our giving will not be our

lack (2 Cor. 9:7; Phil. 4:19).

(3) **Purposefully:** We are to give from careful and prayerful planning. "Let each one do just as he has purposed (planned beforehand) in his heart" (2 Cor. 9:7).

(4) **Regularly:** "On the first day of every week" helps promote diligence and disciplined giving. This creates a consistency and regularity that translates good intentions into actions (1 Cor. 16:2).

(5) **Personally:** "Let each one of you" brings out the need for every believer to take giving as a personal responsibility for which God holds us each responsible (1 Cor. 16:2).

(6) **Systematically:** "Put aside and save" brings out the need to have a method or system whereby money for the Lord's work is specifically set aside, stored up for giving, so that it is not used for other things (1 Cor. 16:2).

(7) **Proportionately:** In the New Testament, set amounts of compulsory giving (as in the tithe) have been replaced by the grace principle of voluntary, purposeful, and proportionate giving. The new standard for today is "as He may prosper" (1 Cor. 16:2), "they gave of their own accord" (2 Cor. 8:3), "it is acceptable according to what a man has, not according to what he does not have. For this is not for the ease of others and for your affliction, but by way of equality ..." (2 Cor. 8:12-15, Mark 12:41-44), and "let each one do ... not under compulsion" (2 Cor. 9:7).

To Whom Should We Give?

The Local Church

"And let the one who is taught the word share all good things with him who teaches" (Gal. 6:6; also 1 Tim. 5:17-18). If the local church is to form a solid home base for other ministries of outreach, it is only logical that it should become a first priority for our giving.

Other Organizations and Individuals

This would include missions, para-church groups and individuals who are involved in these ministries (3 John 5-8).

Continued in next issue...

