CBMC INTERNATIONAL

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BIBLICAL PRINCIPLES FOR YOUR FINANCES

By Yessica Moreno

Many of us keep calendars for noting and scheduling each of our activities, trusting everything will unfold as planned. But sooner or later – whether at work or within the home – unexpected crises disrupt our routine. Suddenly, important events must be cancelled, work commitments are put on hold, and everyday tasks are affected by circumstances beyond our control. In those moments, our financial and emotional stability can be shaken, generating uncertainty and concern. No person or community is exempt from these difficult challenges that eventually reach us all.

In every economic crisis we experience, we need to pay close attention to principles the Bible offers for managing our finances so we can live with peace and confidence as we work through our challenges. Throughout Scripture, God has given us wisdom for handling every resource He places into our hands. Here are some basic principles found in the book of Proverbs and other parts of the Bible:

1. **Recognize our true situation.** *“Some who are poor pretend to be rich; others who are rich pretend to be poor”* (Proverbs 13:7). If company revenues or our family income has decreased, we must adjust our spending. For example, I know people whose businesses were struggling so they decided to trade in a luxury car for a more economical one. The apostle Paul said, *“I know how to live on almost nothing or with everything”* (Philippians 4:12). This helps us understand that there are times of plenty and times of austerity. We can be grateful to God in both circumstances. *“So if we have food and clothing, we will be content with that”* (1 Timothy 6:8).

2. **Distinguish between what we want and what we need.** Before spending, it helps to ask: Do we really need what we are about to buy, or will it just take up space among unused items? There never is a right time to waste money on non-essentials. There is wisdom in seeking counsel and advice before taking on loans we might not be able to repay. *“The wise have wealth and luxury, but fools spend whatever they get”* (Proverbs 21:20).

3. **Be sensitive and generous toward others’ needs.** Pray and help others as your faith leads. While trusting in God’s protection and provision for us, we also can become the answer to someone else’s prayer. *“If you help the poor, you are lending to the Lord – and He will repay you!”* (Proverbs 19:17).

4. **Let us act with diligence and responsibility in our work.** When facing economic pressure or uncertainty, we may be tempted to take shortcuts – cheating, avoiding responsibilities, or getting involved in dishonest practices to achieve quick results. However, the Bible encourages us to work with integrity and dedication, knowing steady and honest effort is a primary means through which God provides. *“A hard worker has plenty of food, but a person who chases fantasies ends up in poverty”* (Proverbs 28:19). Abandoning diligence to pursue the illusion of an easy solution can lead to painful consequences. On the other hand, when we work with responsibility, punctuality, and excellence, we honor God and open the door for Him to present us with new opportunities.

May God’s promises to supply every one of your needs fill you with peace and security. Remember the Bible’s exhortation: *“Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I fail you. Never will I abandon you’”* (Hebrews 13:5).

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Reflection/Discussion Questions

1. How do you typically respond when confronting a financial crisis, whether in the workplace or in your home?

2. When expenses exceed income, how easy is it to rely on credit to make up the difference? Why is reducing expenditures often regarded as a last resort?

3. What in your opinion is the difference between a 'need' and a 'want'? When someone says, "I need a new car" or "I need a new TV," how would you evaluate whether it is really a need, or simply a want? Can you think of a biblical principle regarding how God provides for our needs – as opposed to fulfilling our wants?

4. It is suggested that even when our financial situations are challenging, we still should consider the needs of other people and to respond with generosity. Do you agree with this? Why or why not?

NOTE: If you have a Bible and would like to read more, consider the following passages: 1 Chronicles 29:11-13; Proverbs 11:24-25, 13:11, 15:16, 21:13, 30:8-9; Matthew 6:19-21,30-34

Challenge for This Week

Few things in our lives and our work are as sensitive and volatile as our finances. We worry when we feel we do not have enough, and we worry if we have enough but are fearful about losing it. This week might be a good time to re-evaluate your attitudes and actions regarding your finances, especially in terms of your relationship with God.

This could generate an excellent and enlightening discussion with a trusted friend, mentor, advisor, or small group in which you are a part. Consider how can you help one another gain a clearer biblical perspective on our money – especially in times of crisis.