

Finances: How Should You View and Manage Your Wealth?

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I. Introduction

When two lives join in marriage there are many things that the couple must now do together, one of them is finances. How should they handle their money to pay bills, to buy their daily food, a car, a house, or save for retirement? In order to answer these and many other questions the couple must have the proper understanding of wealth. What attitude should they have about acquiring it, spending it, and saving it?

II. What Does God Say About Wealth?

Is it OK to pursue Wealth? God says, “Yes, but ...” If Israel would have obeyed God, He would have blessed them with tremendous wealth. However, their focus was to be obedience, Deuteronomy 28:1–13. You should pursue wealth not only for your benefit, but the benefit of others, Proverbs 13:22. Wealth is not evil, it’s a gift from God, Ecclesiastes 5:19. God expects us to do the most with what He gave us, including our material wealth, Matthew 25:14–30.

How do you acquire wealth? God says, “Work hard, but ...” Wealth is acquired through diligent hard work, Proverbs 10:4. Why do many lottery winners end up broke and miserable? Because they don’t properly understand wealth. If they’re spendthrifts, they’re soon broke. If they’re overly frugal, they become worse misers. Like Ebenezer Scrooge they will not spend even when they should. It also doesn’t pay to acquire wealth by fraud, Proverbs 13:11. What about the wicked who prosper? God allows it in order to punish them even worse, Romans 1:28 (Psalm 73:3–16, 17–19). Neither does it pay to chase the “good life,” Proverbs 21:17.

Wealth requires not only hard work, but financial planning. You must have a financial budget and plan for your household that looks to the future, Proverbs 27:23–24 (6:6–8; 10:5). Your budget should take into consideration several things: Income, Expenses, Savings (short-term, e.g., 6 months’ worth of living expenses, and long-term, e.g., retirement), Long-term goals (e.g., house, college funds, retirement), and Short-term goals (e.g., car, furniture, school clothes). Budgeting eliminates waste and maximizes savings, e.g., a \$4.00 cup of coffee 5 days a week costs you \$1,040 per year, which could be put into savings. If you don’t know how to budget, seek professional assistance from a nonprofit like the Consumer Credit Counseling Service of Orange County (800) 213-2227 www.cccsoc.org. They will provide valuable assistance.

Is there something more valuable than wealth? God says, “Seek My wisdom first.” It’s profitable to pursue wealth for your family’s future. But it’s even better to pursue God’s wisdom, Proverbs 3:13–16. God will show you how to properly pursue wealth and how to handle its details. And having less wealth along with the understanding that without God wealth is meaningless is far greater than having all the wealth in the world and the trouble that goes with it, Proverbs 15:16.

Wealth is profitable, but first seek the kingdom of God. If you want to flourish, don't trust in wealth instead pursue righteousness, Proverbs 11:28. When we worry that our wealth is dwindling or where we'll get our next meal, God says, "Follow Me and I'll take care of the rest," Matthew 6:25–34.

Wealth is the means, but to what end? God says, "Use your wealth to serve Me and I'll bless you beyond the grave." If your life's ambition is to pursue wealth, you're wasting your life. But if you give up your life, including your wealth, for Christ's sake, this is a life well lived, Mark 8:35–36. Enjoy your wealth, but don't make it your life's ambition because you can't take it with you, Luke 12:16–21. When you use your wealth for the service of God, He gives it back to you with everlasting interest, Luke 12:32–33. Caution: whatever you see as your treasure is what matters to you the most; this is where your heart is, Luke 12:34.

Wealth, it's a grave danger. When you make wealth your life's ambition, you will forget the One who blessed you with it and you'll begin to think that you did it all on your own, Deuteronomy 8:11–19. All the wealth in the world cannot save your life from God's wrath, only living righteously can, Proverbs 11:4. You cannot love riches and God; you'll end up hating God, Matthew 6:24. Some fail to enter heaven because of their wealth. They can't let go of it and are thus blind to their need for God's salvation, Matthew 19:16–24. Being enamored with wealth can rob you of your service to God (and future heavenly rewards), Mark 4:18–19. Lust for wealth can lead to very wicked behavior, James 5:1–6. The love of money is a snare that leads to many sorrows, 1 Timothy 6:9–10.

III. Wealth Does Not Equal Dollars/Money

On the surface a \$250k job, \$10k savings account, \$7k a month beach house rental, \$100k leased car, owning a 20 ft. boat, Jet Skis, and \$5k suits seems a lot better than a \$100k job, \$40k savings account, owning a \$400k house, \$35k car, and \$150k 401(k). But *looking* like you're wealthy doesn't make you wealthy. The second scenario follows Scripture: the individual plans for the future (Prov. 27:23–24), makes the most of what God gave him/her (Matt 25:14–30), has control of their wealth instead of wealth controlling them (Prov. 21:17), etc. If both lost their job, the first one suddenly doesn't have a place to live; the second does. The first may be scrambling to pay for daily necessities; the second isn't. You must think in terms of capabilities instead of dollars/money. The second option looks at wealth in terms of a place to live, food to eat, and the ability to do what you need/want.

IV. Conclusion

Wealth is a tremendous blessing from God and there's nothing wrong with pursuing it. If you want it, work hard, but realize that God's wisdom is worth more. Thus, first seek the kingdom of God and God will take care of the rest. As God's blessing, wealth is to be a means to His ends; remember you're a steward of His wealth. Finally, beware of wealth. It can make you forget God, keep you from heaven or heavenly rewards. Pursuing it for its own end, is a snare that will lead to many evils and sorrows.....as married couples, this is how we should manage our finances and plan for our future.