Bible Principles For Handling Money to Honor God & Bless Your Family

Trust God for your needs:

- Sincerely seek God and obey his commands and He says He will meet your needs and even prosper you. (Psalm 128:1-2 *Blessed are all who fear the LORD, who walk in his ways. You will eat the fruit of your labor; blessings and prosperity will be yours.* And Psalm 112:1 and 3 says *Blessed is the man who fears the Lord, who finds great delight in His commands. Wealth and riches are in his house...“*) And Psalm 37:25 says *I was young and now I am old, yet I have never seen the righteous forsaken or their children begging bread.*)  
  
  **Application:** Seek God by spending at least 10 minutes in Bible every day, praying 10 min every day...ask God each morning to shape your to-do-list and give you his eyes and his heart for the day

- Trust God for provision when you’ve done all that you can on your own. (Matthew 6:30-33 , Jesus says “*If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith?* 31 *So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ 32 *For the pagans run after all these things, and your heavenly Father knows that you need them.* 33 *But seek first his kingdom and his righteousness, and all these things will be given to you as well.* And 2 Cor 9:10-11 says *Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.* 11 *You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.* and we are also reminded so many times of God’s miraculous provisions in the Bible, such as Jesus feeding the 5 thousand with just a few fish and a few loaves of bread in Matthew 14 and God supernaturally feeding the Israelites in the desert with manna from heaven! That story is in Exodus 16. Surely he can take care of your needs! Psalm 20:7 also reminds us not to trust in what we can do or what we possess. Trust in God. It says “*Some trust in chariots and some in horses, but we trust in the name of the Lord our God.*”  
  
  **Application:** God may want to
help you through other’s Godly counsel so let others know what’s going on…..pray and ask God to provide a miracle.

**Be a wise steward of money and resources God has allowed you to possess:**

- Realize your money and possessions actually belong to God and without Him, you would have nothing! (Job 41:11 God says “Everything under heaven belongs to me” and Ecclesiastes 5:19 says *Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work—this is a gift of God.* )
  
  **Application:** Voice your gratitude out loud to God every day. Teach your children to acknowledge thankfulness to God at the dinner table each night, expressing the truth that it is God who enabled you to work and gave you intelligence and had you be born in America where you can find work, etc.

- Jesus wants us to handle our money wisely and responsibly (parable in Luke 16 says “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much”) **Application:** Put together a realistic budget and only change it when you consult God first and He agrees! (You can obtain free sample budgets online at many sites including Dave Ramsey’s website).
  
  We’ve attached a budget outline at the end of this document.

- Pray and ask the Holy Spirit to give you self-discipline regarding spending and impulse buying! (2 Timothy 1:7 says *For God did not give us a spirit of timidity, but a spirit of power, of love and of self-discipline.* Also Galatians 5:23 reveals that self-control is a fruit of the Spirit) **Application:** If you are tempted to buy beyond your budget, just don’t go to the places that tempt you! Set a limit ahead of time with your spouse on how much you can spend without the other one agreeing first.

- Don’t go into debt to buy things you don’t need to have! (Proverbs 22:26-27 *Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you.*) **Application:** Agree with your spouse that you won’t use credit cards at all unless you can pay off the balance in full each month!
• Don’t spoil your children, but teach them a strong work ethic instead so they become responsible adults! (Proverbs 22:6  
  *Train a child in the way he should go, and when he is old he will not turn from it.* And Proverbs 29:17 says  
  *Discipline your son, and he will give you peace; he will bring delight to your soul.*  
  2 Thessalonians 3:10 is a verse that you’ll want to teach your children. It says “If a man will not work, he shall not eat.”  
  **Application:** Assign chores to your kids, give allowance and require them to use that to buy things they want or even gifts for friend’s birthday parties and Christmas presents, discuss tithing with them and be a good example of that.

**Give money back to God and to the poor:**

• Tithe to God joyfully and receive his promised blessing in return! (Malachi 3:10  
  *Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.*  
  And 2 Cor 9:6-8 says  
  **Remember this:** Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.  
  7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.  
  8 And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.  
  **Application:** Budget for tithing to God and write this check out first!

• Give compassionately to the poor and the oppressed (Proverbs 19:17  
  *He who is kind to the poor lends to the LORD, and he will reward him for what he has done.*  
  And in James 1:27, the Bible says “Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress.  
  **Application:** As a couple or as a family, pray about how much money you should put in an envelope each month so that you’re prepared to help those in need when God nudges you.

**Work diligently to provide for you and your family:**
Don’t be lazy or you will be poor! (Proverbs 6:10-11  
A little sleep, a little slumber, a little folding of the hands to rest— and poverty will come on you like a bandit and scarcity like an armed man.  Proverbs 13:4 The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied.  Application: Are you willing to work the necessary hours to provide for your family and take care of your responsibilities? (Although you may want to downsize if you are working 60 hours a week!)  If you’re looking for a job, you should be looking at least 8 hours a day!

Provide for any relatives who are truly unable to provide for themselves (1 Timothy 5:8 says If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever  Application: Do you need to help an elderly parent? Do you owe past child support?

Value God far beyond money and possessions: 
• Make sure you don’t love money and possessions more than God! (1 Timothy 6:10  
For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows and Matthew 6:24 says “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money and Matthew 6:19-21 says “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also)  Application: Ask yourself if you’d be willing to give up high-paying job or big house or fancy car if God asked you to!

• Decide to be content with what you have instead of coveting what others have! (Hebrews 13:5  
Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you” and Exodus 20:17 says “You shall not covet your neighbor’s house. You shall not covet your neighbor’s wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor.”  Application: Practice telling others that you are happy for them when they are blessed
with something new or lovely. Tell God thank you every morning for the blessings you DO have in your life!

- Be careful that the things money can buy don’t become idols in your life. (1 John 5:21 *Dear children, keep yourselves from idols* and Deut 5:7 says *“You shall have no other gods before me”*) **Application:** Do a monthly inventory on the last day of each month and ask God to show you if your pursuit of money or playing with possessions has taken too much time away from God and family.

- Don’t overindulge in luxuries and pleasures because they lead to poverty (Proverbs 21:17 *He who loves pleasure will become poor; whoever loves wine and oil will never be rich.*) **Application:** Be intentional! Sit down with spouse in the next week and decide how much income is really enough and then once you reach that level, start giving away any extra that comes your way. For Christmas, set reasonable limits on how much money needs to be spent! Do this ahead of time so you don’t get caught up in the moment!

- Don’t spend too much time and energy piling up wealth and possessions because they can vanish in a heartbeat (Prov 23:4 *Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*) And in Luke 12, Jesus says, “*Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.*” 16 And he told them this parable: “The ground of a certain rich man produced a good crop. 17 He thought to himself, ‘What shall I do? I have no place to store my crops.’ 18 Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. 19 And I’ll say to myself, ‘You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.’” 20 “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ 21 “This is how it will be with anyone who stores up things for himself but is not rich toward God.” **Application:** Agree with your spouse about how many hours are reasonable for work outside the home and even in the home. Be intentional about developing a balance in your lives...otherwise work can consume you.
• Don’t put your trust in your money and your possessions (Proverbs 11:28 says *Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf* ) Application: Meditate on God’s power and remind yourself that He alone is trustworthy. In order to remind yourself of his amazing power, keep a God-sighting journal where you document times where you’ve seen God do something miraculous or amazing in your own life.