

30 Biblical Principles for Financial Peace & Freedom

Man's Ways	God's Way
1 - None of God's Business	Pivotal to your spiritual life
<p>Luke 16:11 <i>And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?</i></p> <p>Luke 12:34 <i>Where your treasure is, there your heart will be also.</i></p> <p>Rev 3:17-18 <i>"You say, 'I am rich, with everything I want; I don't need a thing!' And you don't realize that spiritually you are wretched and miserable and poor and blind and naked."</i></p>	
2 - All I have is "Mine"	All I have is God's
<p>Dt 8:17,18 <i>You may say to yourself, "My power and...strength... produced this wealth for me." But remember the Lord, for He gives you the ability to produce wealth.</i></p> <p>Ps 62:10 <i>If your riches increase, don't be proud.</i></p> <p>Ps 24:1 <i>The earth belongs to God! Everything in all the world is his!</i></p> <p>Col 1:17 <i>"All things were created by Him and for Him...in Him all things hold together."</i></p>	
3 - I need more money	Manage what I have
<p>Ecc 5:11 <i>The more you have, the more you spend, right up to the limits of your income.</i></p> <p>Lu 16:10 <i>Whoever can be trusted with little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.</i></p> <p>Ps 37:16 <i>Better the little that the righteous have than the wealth of many wicked.</i></p>	
4 - Live for Pleasure	Live Self-Controlled
<p>Pr 21:17 <i>A man who loves pleasure becomes poor.</i></p> <p>Pr 23:19 <i>Don't carouse with drunkards and gluttons...they are on their way to poverty.</i></p> <p>Lu 15:13-14 <i>The younger son... squandered his wealth in wild living. After he had spent everything...he began to be in need.</i></p> <p>Titus 2:11-12 <i>The grace of God...teaches us to say "No" to ungodliness and worldly passions, and to live self-controlled, upright and godly lives.</i></p>	
5 - Love Money	Love God
<p>Lu 16:13 <i>You cannot serve two masters...you will be enthusiastic about one and despise the other. You cannot serve both God & Money.</i></p> <p>Ecc 5:10 <i>Whoever loves money...is never satisfied with his income.</i></p> <p>1 Tim 6:10 <i>The love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.</i></p>	
6 - SPEND it all	Save for the FUTURE
<p>Prov 21:20 <i>The wise man saves for the future, but the foolish man spends whatever he gets.</i></p> <p>Prov 22:3 <i>A prudent man sees danger and takes refuge, but the simple keep going and suffer for it.</i></p> <p>Ecc 5:11 <i>The more you have, the more you spend, right up to the limits of your income.</i></p>	

7 - FEAR of loss or hard times**FAITH in God to provide**

Ps 37:18-19 *The Lord cares (for the godly) even when times are hard; even in famine, they will have enough.*

Ps 33:18-19 *The eyes of the LORD are on those who fear him, on those whose hope is in his unfailing love, to...keep them alive in famine.*

Rom 8:35 *Who shall separate us from the love of Christ? Shall trouble or hardship or...famine...?*

8 – Envy OTHERS**Be CONTENT**

Ps 73:2-28 *My feet were slipping...For I was envious of the prosperity of the proud & wicked...all the time their riches multiply*

Heb 13:5-6 *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."*

1 Tim 6:6 *Godliness with contentment is great gain.*

9 – Keeping up with YOUR NEIGHBORS**Experiencing God's CREATIVE Care**

Ex 20:17 *"Do not covet your neighbor's house...or anything else your neighbor owns."*

Ecc 2:26 *To the sinner he gives the task of gathering and storing up wealth to hand it over to the one who pleases God.*

Prov 13:22 *A sinner's wealth is stored up for the righteous.*

Ps 105:44 *(God's people) fell heir to what others had toiled for.*

Job 27:16-17 *The evil man may accumulate... closets jammed full of clothing...but the righteous shall wear that clothing.*

10 - ARGUING about \$**AGREEING in prayer**

Pr 15:16-17 *Better a little with the fear of the LORD than great wealth with turmoil. Better a meal of vegetables where there is love than a fattened calf with hatred.*

1 Pet 3:7 *Husbands... be considerate as you live with your wives, and treat them with respect...so that nothing will hinder your prayers.*

Ps 34:17 *The righteous cry out, and the LORD hears them; he delivers them from all their troubles.*

Isa 59:2 *The trouble is that your sins have cut you off from God. Because of sin he has turned his face away from you.*

Rom 10:13 *Everyone who calls on the name of the Lord will be saved.*

11 – GET RICH QUICK schemes & gambling**Steady plodding and hard work**

Proverbs 22:26 *Don't gamble on the pot of gold at the end of the rainbow, hocking your house against a lucky chance.*

Pr 13:11 *Wealth from gambling quickly disappears; wealth from hard work grows.*

Pr 28:19 *He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.*

Pr 28:20 *The man who wants to get rich quick will quickly fail.*

Pr 20:21 *Quick wealth is not a blessing in the end.*

Pr 28:22 *Trying to get rich quick is evil and leads to poverty.*

1 Tim 6:9 *People who long to be rich soon begin to do all kinds of wrong things to get money, things that hurt them...*

12 – Stiffitis DISEASE**DeACCUMULATE**

Luke 12:15^{LB} *“Beware! Don't always be wishing for what you don't have. For real life and real living are not related to how rich we are.”*

Mt 6:19-21 *“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.”*

13 – Better HOUSE**Better HOME**

Prov 14:11 *The house of the wicked will be destroyed, but the tent of the upright will flourish.*

Isa 32:18 *My people will live in peaceful dwelling places, in secure homes, in undisturbed places of rest.*

Ps 128:3 *Your wife shall be contented in your home. And look at all those children! There they sit around the dinner table as vigorous and healthy as young olive trees.*

14 – Growing INDEBTEDNESS**AVOID or ELIMINATE Indebtedness**

Proverbs 17:18^{MSG} *It's stupid to try to get something for nothing, or run up huge bills you can never pay.*

Pr 22:7 *The borrower is servant to the lender. See: II Kings 4:1, Dt 28:43-44*

Rom 13:8 *Owe no one anything except to love one another.*

Deut 28:12 *God will open to you his wonderful treasury of rain in the heavens, to give you fine crops every season. He will bless everything you do; and you shall lend to many nations, but shall not borrow from them.*

Ps 37:21 *Evil men borrow and "cannot pay it back"!*

Prov 22:26 *Unless you have the extra cash on hand, don't countersign a note. Why risk everything you own? They'll even take your bed!*

15 – Put your hope in MONEY**Put your HOPE in GOD**

1 Tim 6:17 *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God.*

Rev 3:17-18 *(Jesus said) "You say, 'I am rich, with everything I want; I don't need a thing!' And you don't realize that spiritually you are wretched and miserable and poor and blind and naked . . . Purchase from Me white garments, clean & pure, so you won't be naked and ashamed."*

16 – RATIONALIZE why you can't give**Give to God FIRST**

1 Kg 17:13-16 *Elijah said to (the starving widow), "Don't be afraid... first make a small cake of bread for me from what you have and bring it to me, and then make something for yourself and your son. For this is what the LORD says: 'The jar of flour will not be used up and the jug of oil will not run dry...". She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family.*

Gen 28:20-22 *Jacob made a vow, saying, "If God will be with me and will watch over me...then the LORD will be my God...and of all that You give me I will give you a tenth."*

Deut 14:23 *The purpose of tithing is to teach you always to put God first in your lives.*

17 – GIVE sporadically**Give FAITHFULLY**

Hag 1:5-12 *"Give careful thought to your ways...You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?" declares the LORD Almighty. "Because of my house, which remains a ruin, while each of you is busy with his own house."*

Mal 3:10 *The Lord says: "Bring all the tithes into the storehouse...if you do, I will open up the windows of heaven for you and pour out a blessing... "Try it! Let me prove it to you!"*

18 – Give RELUCTANTLY	GIVE cheerfully/hilariously
<p>2 Cor 9:7 <i>Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.</i></p> <p>2 Cor 8:12 <i>If you are really eager to give, then it isn't important how much you have to give. God wants you to give what you have, not what you haven't.</i></p>	
19 – Give LEFTOVERS	Give PROPORTIONATELY
<p>2 Cor 8:7 <i>See that you...excel in this grace of giving.</i></p> <p>Deut 16:16-17 <i>No man should appear before the LORD empty-handed: Each of you must bring a gift in proportion to the way the LORD your God has blessed you.</i></p> <p>1 Cor 16:2 <i>On the first day of the week let every one of you lay something aside, as God has prospered you.</i></p>	
20 – Live for TODAY	Give for ETERNITY
<p>Luke 12:16-21 <i>A rich man's...barns were full to overflowing... He thought about his problem, and finally exclaimed, 'I'll tear down my barns and build bigger ones! Then I'll have room enough'...But God said to him, 'Fool! Tonight you die. Then who will get it all?' "This is how it will be with anyone who stores up things for himself but is not rich toward God.</i></p>	
21 – UNCERTAIN about my finances	KNOW WELL my financial condition
<p>Prov 27:23^{TLB} <i>Riches can disappear fast. And the king's crown doesn't stay in his family forever-so watch your business interests closely. Know the state of your flocks and your herds.</i></p> <p>Hag 1:5-7 <i>This is what the LORD Almighty says: "Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it." This is what the LORD Almighty says: "Give careful thought to your ways."</i></p>	
22 – God doesn't KNOW or CARE about my giving	God SEES the giving that I do
<p>Luke 21:1-4 <i>While Jesus was in the Temple, he watched the rich people putting their gifts into the collection box. Then a poor widow came by and dropped in two pennies. "I assure you," he said, "this poor widow has given more than all the rest of them. For they have given a tiny part of their surplus, but she, poor as she is, has given everything she has."</i></p> <p>Ezra 2:68-69 <i>Some of the family leaders gave generously toward the rebuilding of God's Temple...and each leader gave as much as he could. The total of their gifts came to 61,000 gold coins, 6250 pounds of silver...</i></p> <p>2 Cor 9:3 <i>They gave as much as they were able, and even beyond their ability.</i></p>	
23 - GRASPING hands and a GRUDGING heart	GENEROUS hands and a GRATEFUL heart
<p>2 Cor 8:7 <i>See that you...excel in this grace of giving.</i></p> <p>Prov 11:24^{TLB} <i>It is possible to give away and become richer! It is also possible to hold on too tightly and lose everything. Yes, the liberal man shall be rich! By watering others, he waters himself.</i></p> <p>Proverbs 31:20 <i>(The godly woman) opens her arms to the poor and extends her hands to the needy.</i></p> <p>Proverbs 28:27 <i>Whoever gives to the poor will lack nothing. But a curse will come upon those who close their eyes to poverty.</i></p> <p>Prov 19:17^{TEV} <i>When you give to the poor, it is like lending to the Lord, and the Lord will pay you back</i> Ex 35:4-5 <i>This is what the LORD has commanded: From what you have, take an offering for the LORD. Everyone who is willing is to bring to the LORD an offering of gold, silver and bronze.</i></p>	

24 – Ignore the reality of mortality	Get your house in order
<p>2 Kings 20:1 <i>"This is what the LORD says: Put your house in order, because you are going to die."</i></p> <p>1 Tim 5:8 <i>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.</i></p>	
25 – Co-Signing	Actively Avoid Co-Signing
<p>Proverbs 17:18 <i>It's stupid to guarantee someone else's loan.</i></p> <p>Proverbs 11:15 <i>Whoever guarantees to pay somebody else's loan will suffer. It is safer to avoid such promises.</i></p> <p>Prov 22:26 <i>Unless you have the extra cash on hand, don't countersign a note. Why risk everything you own? They'll even take your bed!</i></p> <p>Prov 6:1-5 <i>My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, if you have been trapped by what you said, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor's hands: Go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hand of the hunter, like a bird from the snare of the fowler.</i></p>	
26 – Lying, Cheating, Promise Breaking	Honesty, Integrity, Promise Keeping
<p>Prov 21:6 <i>Wealth created by lying is a vanishing mist and a deadly trap.</i></p> <p>Prov 12:22 <i>The LORD detests lying lips, but he delights in men who are truthful.</i></p> <p>Prov 12:19-20 <i>Truthful lips endure forever, but a lying tongue lasts only a moment. There is deceit in the hearts of those who plot evil, but joy for those who promote peace.</i></p> <p>Prov 6:12-15 <i>Let me describe for you a worthless and a wicked man; first, he is a constant liar; he signals his true intentions to his friends with eyes and feet and fingers. He is always thinking up new schemes to swindle people. He stirs up trouble everywhere. But he will be destroyed suddenly, broken beyond hope of healing.</i></p>	
27 – Bribery & Corruption	Fear & Honor God
<p>Ex 18:21 <i>Select capable men from all the people--men who fear God, trustworthy men who hate dishonest gain.</i> 1 Peter 2:17 <i>Show proper respect to everyone: Love the brotherhood of believers, fear God, honor the king.</i> Deut 10:17-18 <i>The LORD your God is God of gods and Lord of lords, the great God, mighty and awesome, who shows no partiality and accepts no bribes.</i></p> <p>1 Sam 8:1-3 <i>When Samuel grew old, he appointed his sons as judges...But his sons did not walk in his ways. They turned aside after dishonest gain and accepted bribes and perverted justice.</i> Job 15:34 <i>Fire will consume the tents of those who love bribes.</i></p> <p>Prov 15:27 <i>Dishonest money brings grief to the whole family, but those who hate bribes will live.</i></p> <p>Prov 29:4 <i>A just king gives stability to his nation, but one who demands bribes destroys it.</i></p> <p>Isa 1:23-24 <i>Your leaders are rebels, the companions of thieves. All of them take bribes and refuse to defend the orphans and the widows. Therefore, the Lord, the LORD Almighty, the Mighty One of Israel, says, "I will pour out my fury on you, my enemies!"</i></p> <p>Ex 23:8 <i>"Do not accept a bribe, for a bribe blinds those who see and twists the words of the righteous.</i></p> <p>Deut 16:19 <i>Do not pervert justice or show partiality. Do not accept a bribe, for a bribe blinds the eyes of the wise and twists the words of the righteous.</i></p> <p>Prov 17:23 <i>It is wrong to accept a bribe to twist justice.</i></p> <p>Ezek 22:12-13 <i>There are hired murderers, loan racketeers, and extortioners everywhere! They never even think of me and my commands, says the Sovereign LORD. "But now I clap my hands in indignation over your</i></p>	

dishonest gain and bloodshed.

Dan 6:3-4 Daniel so distinguished himself among the administrators and the satraps by his exceptional qualities that the king planned to set him over the whole kingdom. 4 At this, the administrators and the satraps tried to find grounds for charges against Daniel in his conduct of government affairs, but they were unable to do so. They could find no corruption in him, because he was trustworthy and neither corrupt nor negligent.

28 – Lazy Sluggard

Diligent Worker

Prov 10:4 *Lazy hands make a man poor, but diligent hands bring wealth.*

Prov 10:5^{MSG} *Make hay while the sun shines—that's smart; go fishing during harvest—that's stupid.*

Prov 26:13-16 *The lazy man won't go out and work. "There might be a lion outside!" he says. He sticks to his bed like a door to its hinges! He is too tired even to lift his food from his dish to his mouth! Yet in his own opinion he is smarter than seven wise men.*

Prov 13:4 *Lazy people want much but get little, but those who work hard will prosper and be satisfied.*

2 Thess 3:10-13 *We gave you this rule: "If a man will not work, he shall not eat." We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat. And as for you, brothers, never tire of doing what is right.*

Prov 12:27 *Lazy people don't even cook the game they catch, but the diligent make use of everything they find.*

Eccl 10:16-19 *Happy the land whose king is a nobleman and whose leaders work hard before they feast and drink, and then only to strengthen themselves for the tasks ahead! Laziness lets the roof leak, and soon the rafters begin to rot.*

Prov 12:24 *Diligent hands will rule, but laziness ends in slave labor.*

Prov 13:4 *Lazy people want much but get little, but those who work hard will prosper and be satisfied.*

Prov 21:5 *Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.*

Prov 6:6-11 *Take a lesson from the ants, you lazy fellow. Learn from their ways and be wise! For though they have no king to make them work, yet they labor hard all summer, gathering food for the winter. But you—all you do is sleep. When will you wake up? "Let me sleep a little longer!" Sure, just a little more! And as you sleep, poverty creeps upon you like a robber and destroys you; want attacks you in full armor.*

29 – Stealing

Restitution

Ex 20:15 *You shall not steal.*

Lev 19:11 *Do not steal. Do not lie. Do not deceive one another.*

Deut 5:19 *You shall not steal.*

Prov 30:8-9 *Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God*

Rom 2:21,22,24 *You, then, who teach others, do you not teach yourself? You who preach against stealing, do you steal? You who say that people should not commit adultery, do you commit adultery? ...As it is written: "God's name is blasphemed among the Gentiles because of you."*

Num 5:6-11 *When a man or woman wrongs another in any way and so is unfaithful to the LORD, that person is guilty and must confess the sin he has committed. He must make full restitution for his wrong, add one fifth to it and give it all to the person he has wronged.*

Ex 22:1 *A fine must be paid by anyone who steals an ox or sheep and then kills or sells it. For oxen the fine is five oxen for each one stolen. For sheep the fine is four sheep for each one stole.*

Prov 6:30-31 *Excuses might be found for a thief who steals because he is starving. 31 But if he is caught, he will be fined seven times as much as he stole, even if it means selling everything in his house to pay it back.*

Ex 22:9 *In all cases of illegal possession of an ox, a donkey, a sheep, a garment, or any other lost property about which somebody says, 'This is mine,' both parties are to bring their cases before the judges. The one whom the judges declare guilty must pay back double to his neighbor.*

Eph 4:28 *He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.*

30 – Workalism

Rest & Renewal

Psalm 127:2^{CEV} It is useless to get up early and stay up late in order to earn a living. God takes care of his own, even while they sleep.

Ex 20:11 *In six days the LORD made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day. Therefore the LORD blessed the Sabbath day and made it holy.*

Lev 23:3 *There are six days when you may work, but the seventh day is a Sabbath of rest, a day of sacred assembly. You are not to do any work; wherever you live, it is a Sabbath to the LORD.*

Ex 16:23 *"This is what the LORD commanded: `Tomorrow is to be a day of rest, a holy Sabbath to the LORD.*

Ex 16:23-30 *Tomorrow is to be a day of rest, a holy Sabbath to the LORD. So bake what you want to bake and boil what you want to boil. Save whatever is left and keep it until morning. So they saved it until morning, as Moses commanded, and it did not stink or get maggots in it. "Eat it today," Moses said, "because today is a Sabbath to the LORD. You will not find any of it on the ground today. Six days you are to gather it, but on the seventh day, the Sabbath, there will not be any." Nevertheless, some of the people went out on the seventh day to gather it, but they found none. Then the LORD said to Moses, "How long will you refuse to keep my commands and my instructions? Bear in mind that the LORD has given you the Sabbath; that is why on the sixth day he gives you bread for two days. Everyone is to stay where he is on the seventh day; no one is to go out." So the people rested on the seventh day.*

Deut 5:12-15 *"Observe the Sabbath day by keeping it holy, as the LORD your God has commanded you. Six days you shall labor and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, neither you, nor your son or daughter, nor your manservant or maidservant, nor your ox, your donkey or any of your animals, nor the alien within your gates, so that your manservant and maidservant may rest, as you do.*

Heb 4:9-11 *There remains, then, a Sabbath-rest for the people of God; for anyone who enters God's rest also rests from his own work, just as God did from his. Let us, therefore, make every effort to enter that rest, so that no one will fall by following their example of disobedience.*

Ex 23:10-11 *For six years you are to sow your fields and harvest the crops, but during the seventh year let the land lie unplowed and unused. Then the poor among your people may get food from it, and the wild animals may eat what they leave. Do the same with your vineyard and your olive grove.*

Lev 25:3-7 *For six years sow your fields, and for six years prune your vineyards and gather their crops. But in the seventh year the land is to have a sabbath of rest, a sabbath to the LORD. Do not sow your fields or prune your vineyards. Do not reap what grows of itself or harvest the grapes of your untended vines. The land is to have a year of rest. Whatever the land yields during the sabbath year will be food for you--for yourself, your manservant and maidservant, and the hired worker and temporary resident who live among you, as well as for your livestock and the wild animals in your land. Whatever the land produces may be eaten.*

Lev 25:18-22 *Follow my decrees and be careful to obey my laws, and you will live safely in the land. Then the land will yield its fruit, and you will eat your fill and live there in safety. You may ask, "What will we eat in the seventh year if we do not plant or harvest our crops?" I will send you such a blessing in the sixth year that the land will yield enough for three years. While you plant during the eighth year, you will eat from the old crop and will continue to eat from it until the harvest of the ninth year comes in.*

Neh 10:31 *Every seventh year we will forgo working the land and will cancel all debts.*



ABOUT THE AUTHOR OF THIS MATERIAL: Brian Kluth is a leading spokesperson nationally and internationally on issues of Biblical generosity. He is the former national president of the Christian Stewardship Association, a branch of the National Association of Evangelicals. He has ministered across America and on 5 continents. His written materials have been distributed to more than 350,000 Christian leaders in more than 100 countries. His website, www.kluth.org offers additional resources and insights into biblical financial and generosity matters. He is also the Senior Pastor at the 1st Evangelical Free Church of Colorado Springs, CO.