

## FINANCIAL INTEGRITY

How we use money will determine whether we will go on to maturity in our Christian experience! This is why Jesus speaks about the subject in two-thirds of his parables. **The question is not how much money we have, but how well we use it.**

MONEY AND HOW WE USE IT can reveal:

1. Whether we have a good conscience. Prov.3:27-28, I Tim.5:10
2. If we have discipline in our lives. Eccl.2:10, Lk.15:12-13
3. Where our affections are. Mt.6:19-21
4. Whether we have good judgment. Luke 16:10-11, Prov.30:24-25
5. What our priorities are. Hag.1:2-11, Jam.5:3
6. If we have faith. Mt.6:25-34, Prov.3:9-10
7. If we are obedient. Mal.3:8-12
8. Whether we are a person of sacrifice. II Cor.8:1-3
9. Our commitment to God. Prov. 3:9, II Cor.8:5, Mal.1:7-14

Many Christians do not have financial integrity. Christian bookstores know better than to give credit, for often they would not get their money! Bible schools have had to change their policies and say "We will not give you your diploma unless you pay us your debt." Students who pay their bills usually are successful in the ministry, but the unfaithful usually do not become successful!

It is unrighteous to owe big bills and then buy expensive clothes or unnecessary things. Pay your bills first! This is the Christian way! Paul commands in Romans 13:8 "Owe no man anything". Is it ethical to eat in expensive restaurants and be extravagant when we have unpaid bills? Some people have debts and avoid paying them, hoping they can be written off or forgotten as "uncollectible". But if we have no intention of trying to pay, this is stealing, Ps.37:21. This allows the conscience to become hard and insensitive to the Holy Spirit.

Luke 16:11 says that if we have not been faithful with unrighteous mammon (money), God will never commit to us the true riches (such as spiritual ministry, revelation, and the deeper things of God). If we are not faithful with money, we will not be faithful with spiritual matters either because it is a principle of the heart: are we careless or careful? God tests our character in natural matters; such as our job, our family, and money. If we have proved ourselves faithful in these, we can then qualify for spiritual ministry and the true riches.

THREE MAIN REASONS FOR FINANCIAL BONDAGE:

1. FAILURE TO TITHE- Not tithing is a form of unbelief which says: "If I give my tithe, I won't have enough for myself!" How can God bless us if we are disobeying His Word and have unbelief in our hearts? Proverbs 3:9-10 commands us to tithe, with a promise of being blessed and provided for. Malachi 3:8-11 says that we are robbing God if we do not pay tithes, and we are also

robbing ourselves of God's blessing. When we honor the Lord with the best of our substance He "rebukes the devourer". There are many things that can devour our finances; such as medicine bills, insects that destroy our crops, broken machinery, thieves, etc. God can keep these problems away when we honor him with our finances and our love.

In Matthew 23:23, Jesus upholds tithing for the New Testament age. The people were tithing, but omitting the more important matters of the Law; such as mercy, justice, and the love of God. Jesus commands, "Continue to do this (tithe), but do not forget the other things too".

2 Corinthians 9:7 says that God loves a cheerful giver. He wants for us to give because we desire to, not only because we must obey our duty. Let everything be done out of a love-relationship!

2. MISMANAGEMENT OF MONEY (or unwise spending)- Why is it that some people who have so little money are doing well, while other people who have more money are always in debt? The problem is often not how much money we have, but how we manage it. Sometimes people have shortages because they have not wisely used what God has provided. We are stewards of the money God gives us- how are we using it? The following are few examples of how money can be used unwisely:

- \* Borrowing- High interest rates brings bondage. Trust God to provide for you without the bondages of debt.
- \* Bad investments- Loaning our money or possessions too quickly without praying or seeking good counsel from others.
- \* Bad timing- When we could have bought something for much less money if we had waited for the right time. Impatience and uncontrolled desires are often the problem.
- \* Overspending- Buying things we don't need and can't afford.
- \* Desiring only the best- Jesus was humble and did not require the finest of everything. How much like Christ are we in this matter? Where is our heart?
- \* Wasting resources- Lights left on, letting food spoil, not maintaining things, etc.

3. LACK OF DISCIPLINE AND CHARACTER- Ecclesiastes 2:10 says "Whatever my eyes desired I kept not back from them". Like Solomon, many Christians love the things of the world and are "entangled with the affairs of this life", II Tim.2:4. Solomon had no discipline. Everything he saw, he wanted; and he tried to get satisfaction out of everything. Happiness must be found in Jesus, not in things. Luke 8:14 warns us that the cares, pleasures, and the things of the world hinder the word of God in our lives.

Another reason people want money is for security, and yet security is a result of being in the center of God's will. People who hoard money, have large bank accounts, and are selfish will never go on to spiritual maturity.

**HOW WE USE MONEY** will determine whether we will go on to maturity

in our Christian experience! Financial bondage keeps us from doing God's will. Seek to be financially free! **-ARTICLE BY PAUL CARAM**