

The Issue of Money

There are over 2000 verses in the Bible pertaining to money. I would like to make a statement that may seem bold at first but it is absolutely the truth: “How we handle money determines whether or not we will succeed in our Christian life.” This is the reason Jesus touches the subject in two-thirds of His parables. *The question is not how much money we have, but how well we manage it.*

Money and how we manage it reveals many important things about us:

- *Our Conscience - sensitive or seared*
- *Our Deepest Affections and Priorities*
- *Use of our Time and Energy*
- *Wise or Poor Judgment*
- *Our Security - faith or fear*
- *Obedient or Disobedient*
- *Organized or Careless*
- *Love of Family or Materialism*
- *Ultimately, how committed we are to the Lord*

Money is a spiritual matter. It involves our conscience, affections, priorities, and whether or not we are a person of faith. Many believers do not have financial integrity. Is it ethical to make lavish purchases or use extravagance when we are not paying our bills? It is a form of stealing when people avoid paying their debts, hoping they can be written off as “uncollectable.” A mentality like this hardens the conscience. This directly affects a man’s relationship with God for it makes him insensitive to the Holy Spirit. How would you feel if a man owed you (or your company) thousands of dollars, but he had preplanned to file for bankruptcy and had never intended to pay you? Is this living by the golden rule?

“Therefore, if we have not been faithful with money [unrighteous mammon], God will not entrust to us the true riches” (cf. Lu.16:10-12). Christ taught us that *unfaithful stewardship of money* is an indicator that one would not be faithful with spiritual matters either, for it is a principle of his heart. This is the reason God tests us first in the natural things of life such as our job, our family, and money. If we have proven ourselves faithful in these, then we would qualify for “the true riches” or the spiritual ministry and authority. Many Christians *disqualify* themselves because of the issue of money. How we manage money is an important part of the Gospel message. It involves our entire character and where we set our affections. Below I would like to suggest three major reasons for financial bondage.

Three Main Reasons for Financial Bondage

A. Failure to Tithe We cannot be blessed if we do not tithe. Proverbs 3:9-10 commands us to tithe with a promise of being blessed and provided for. Therefore, when we fail to tithe, we are not obeying God's Word. Withholding our tithes is also a form of unbelief. People often say, "If I pay my tithes, I will not have enough for myself." But how can God bless us when we are violating His Word and our heart is void of faith? Prosperity is only promised to those who observe *all* His commandments (Josh.1:8).

Literally, we are stealing from God when we neglect our tithes (Mal. 3:8-11). Also, we are robbing ourselves of the promised blessings. For when we honor the Lord with the choicest of our substance, "He rebukes the devourer for our sakes." *Devourers* are evil spirits that siphon away our finances. In Malachi, *the devourer* came in the form of a blight that diminished all their crops. There are devourers today that constantly drain our resources such as hospital bills, car repairs, and broken down machinery. Is the blessing of God upon our home and industry? Are we honoring the Lord with the firstfruits of our substance?

In Haggai 1:3-11, the people were neglecting God's house. Life revolved around their *own* houses and other selfish interests. Priorities were not in order; therefore, God blew upon their works. Everyone was working overtime only to put their wages into a bag with holes. God does not honor our works if we are not honoring His work, and that involves tithing.

Tithing was not only an ordinance of Moses' Law. Tithing existed long *before* the Age of the Law. Abraham paid tithes to Melchizedek (Gen.14:18-20). Jacob paid tithes (Gen. 28:22), and both men were blessed exceedingly. Our Lord Jesus Christ also upholds tithing for the New Testament Age. In Matthew 23:23, the people were tithing but neglecting the more important matters of the law such as mercy, justice, and faith. Christ declared, "These [particular] things you should have done" (mercy, justice, and faith), and that they should also continue to tithe. Yes, tithing is an obligation, but the other important matters of the law—faith, justice, and mercy must not be neglected either.

God loves a *cheerful* giver (2 Cor. 9:7). Thus, the *attitude* in which we give is of utmost importance. We should give because we desire to, not only because we must. Also, we should give *in faith*, knowing that God will provide for us. Giving out of *constraint* is not of faith but of duty. Let us offer our sacrifice out of a relationship of love and faith.

B. Mismanagement of Money Why is it that some people who have so little are able to make ends meet, while others who have considerably more are always in debt? The problem is *mismanagement*. Thus, the issue is not how much we have but how well we manage our money. Often 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?

Here are a few examples of how money can be mismanaged:

- **Bad Investments**—getting into ventures hastily without praying or seeking counsel from competent advisers.
- **Credit Cards**—Quick, accessible money is a snare, making us spend extravagantly and beyond our limits.
- **Borrowing Indiscreetly**—High interest rates for long periods of time bring bondage. Be led of the Holy Spirit *before* you construct or buy a building. Try to refinance your old loan with a lower interest rate if you can.
- **Bad Timing**—paying excessively for articles that could have been purchased for much less if we had waited. Watch for special sales, and wait for the right time. Make enquiries first for the best bargains.
- **Overspending**—unnecessary purchases. We should avoid buying what we do not need and cannot afford.
- **Wasting Resources**—lights, air conditioner left on, water running, etc. The hot water heater uses 25% of our power bill. Think conservative! When on vacation, turn the refrigerator down to low, and hot water heater off.
- **Desiring Only the Best**—The cheapest is not always the best in the long run. However, must we have the finest of everything? Where is our heart? A good used car costs only 20 to 30% of what we would pay for a new one. We are always paying *top dollar* for what is new! Can we be satisfied with something “almost as good” for a much lower price? Are we too proud to go to a used clothing store?

C. Lack of Discipline and Character “Whatsoever mine eyes desired I kept not back from them” (Ecc. 2:10). Solomon had no self-control. Everything he saw with his eyes, he went after. Solomon dabbled with everything under the sun in an attempt to find satisfaction and happiness. Happiness, however, is never found in any of these things but in Christ alone. Many Christians are “entangled with the affairs of this life” (2 Tim. 2:4). The Lord warns that the cares, riches and pleasures of this world *choke* the life of the kingdom (Lu. 8:14). *Our ultimate call* is to fulfill the two great commandments of Matthew 22:36-40, to love God with all our heart, mind, soul and strength, and our neighbor as ourself. In order to obey this—our time, energy, and affections must be consecrated to God. If our life is occupied with materialism and working overtime, we cannot fulfill our call.

MONEY affects our spiritual life. Money reveals *who* we are! We cannot be spiritual without managing our money affairs wisely. The bottom line is this—financial bondage hinders us from doing God’s will for our life; therefore, we should seek by all means to have financial freedom!

Security is another major reason people love money. Yet, security is found in the center of God’s will, not in our money. Unfortunately, the people who clutch to their bank accounts *seldom, if ever*, receive any significant spiritual breakthroughs in their lives. What place does money have in your heart?

