

Planning, and Getting Out of Trouble

He who fails to plan, plans to fail. Many people have ruined their lives over poor financial decisions. Over spending, indebtedness, lack of saving discipline, hasty investment speculation, can all lead to misery. Money in itself is neither good nor bad. The *love* of money is what leads to all kinds of evil. In God's economy, money is meant to be a blessing not a curse. This is why He gave the Hebrews laws regarding finance, property investments (buying cattle, houses, slaves etc.), and going into debt.

Debt

1. What was God's desire for the Israelites in regard to debt? (Dt. 28:12-13)

- 2, According to Romans 13:8, how should we treat debt?

3. Based on Proverbs 3:27, how should Christians handle bills?

The world's system of finance operates on debt. It is debt driven. While not condemning all forms of debt, the Bible makes some very strong warnings in regard to its management. In our society it is virtually impossible to live without some form of debt. If you use electricity, gas, or the phone in your home, you incur debt.

4. Why is debt for a house purchase, different to debt for a car, holiday, appliance or meal?

Debt is often greed dressed up. It can be quite seductive- "*you owe it to yourself, go on and buy it, you've earnt it...*"

Why am I Short of Money?

Dr. John MacArthur¹, suggests the following reasons why Christians are sort of money-

a) Stinginess-	Proverbs 11:24	d) Laziness-	Proverbs 20:13; 23:21
b) Hastiness-	Prov. 21:5; Phil. 4:19	e) Indulgence-	Proverbs 23:21
c) Stubbornness-	Proverbs 13:18	f) Craftiness-	Proverbs 28:19

Planning

As stated the primary function of money is to be a blessing. Helping someone in need blesses not only them but also the giver. Back during the days of the first church, there was no government-funded social welfare program. (Imagine being unemployed in the ancient Roman Empire and not having our modern unemployment benefits or rental assistance). This is why the

¹ in a magazine article, *Pulpit Helps*, 1989

early church set up its own social welfare program. Yet, as well the church providing the welfare, it was also assumed that individuals would as well.

5. Who are to receive financial assistance from Christians? (1Tim. 5:8) (Who does the responsibility depend on firstly?)
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6. Why did Jesus commend the faithful? (Matt. 25:34-36)
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Part of our financial planning should allow for helping the needy. Organisations set up to assist the needy (eg. World Vision) are worthy of support. When setting up a financial plan these issues should be considered. The danger in not doing so, is that selfish greed can starve the believer from receiving God's best. Remember, its not how much you get that counts, it what you do with what you've got that matters! This is why a person earning \$1000 per week can be in a worse financial state than someone earning just \$400 per week. God has a way, when we trust and obey Him, of seemingly making each dollar go further.

7. What is the promise contained in Malachi 3:10 about results of honoring God with our finances?
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8. What else will God do, that appears to suggest that a certain amount of our income will be lost or wasted anyway? (Mal. 3:11)
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At times obeying the Scripture to honor God first (Pr. 3:9-10) takes great faith. When faced with mounting bills the temptation arises to say *I can't afford to pay tithes this week*. Yet God has promised in this passage in Proverbs that when we honor Him first, He blesses. In fact I'm so confident that the Scripture is true, I guarantee personally to pay the difference if anyone is worse off for paying tithes. The first commitment in anyone's budget is the tithe and offering. Preparing and planning a budget gives boundaries for spending and accomodates financial goals (like a holiday, children's education, new car etc.). A budget should include all regular expenses as well as periodic expenses (such as birthday and Christmas presents).

Getting Out Of Trouble

9. What is the primary requirement found in Proverbs 6:1-3 for getting out trouble? (esp. verse 3b)
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Creditors are always prepared to accept a little bit regularly, rather than receiving nothing at all. Even if you plan to make small regular payments over a long period of time, you will be better in the long run. Where possible its advantageous to consolidate debts into one.

** The Bible warns against hasty speculation. Many Christians view gambling in this light. When a Christian buys a tattslotto ticket, in whom are they putting their trust to provide their needs? Gambling creates risk. On the other hand, insurance, whether it be health, car, house etc. is taking measures against risk (such as fire theft etc.)*

Amen.