

Financial Management 1

Be a Faithful Steward

A large part of our life involves the use of money. How we management our use of money affects our relationship with the Lord and with people. Therefore we have to learn to have a good financial management.

Most people consider it very important to “possess” money, and grasp every opportunity to grab, to invest, and to gain as much a possible. Our security depends on how much we possess. And in this process of craving, we may sometimes hurt ourselves or others. The Bible exhorts us, “But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.”(1 Tim 6:9-10) and also, “For what will it profit a man if he gains the whole world and forfeits his soul? Or what shall a man give in return for his soul?”(Matt 16:26) Therefore we have to strive hard to prevent from falling into the snare of greed, and always keep watch of our heart!

Some think that money is dirty, others think it is noble. Actually money itself is neutral. If we use it well, we can bless others; if we use it improperly, we can bring others into calamities.

God has absolute authority over our life and this world. We have to admit this authority of God. If God has authority over our money, then every expenditure can be a spiritual decision.

The role of God in finance is the provider. He has authority and ability to provide the need of each one of us. And our role is a steward. “It is required of stewards that they be found faithful.”(1 Cor 4:2)

A. The benefit of faithful financial management

1. A better relationship with Jesus, gaining his appreciation.
2. Building up of characters. Financial management can train restraint, honesty, responsibility, and let others having greater trust in us so as to entrust us with greater responsibility.
3. Enjoying the fruit of good financial management.

To be a good steward, the first thing is to be an honest person and be faithful to God. God demands absolute honesty. If we are dishonest, we are stealing from others. A person who fears God will choose to be honest. If we are honest, we can also witness Christ before the unbelievers. A tiny bit of dishonesty can lead to disasters. Honesty is an attitude of life and needs to be trained on purpose. It is not naturally developed. “One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much.”(Luke 16:10) Being dishonest in little things may bring small setback which we can hardly bear. Being dishonest in great things may cause a life-long regret!

B. How to remain honest?

1. Fear God. (1 Pet 1:17, Eccl 11:9)

2. Love others as ourselves, not harming others for our own benefit. (Phil 2:4-5)
3. Live according to the Holy Spirit, and not according to the flesh. Satan always tempts us with greed, but we must resist it. (Gal 5:16-17)
4. Keep away from dishonest people. (Prov 29:24, 22:5)
5. Have mercy towards the poor. (Prov 19:17, 14:21)

C. Three areas of responsibility

1. Society: We need to pay tax to maintain the operation of our society or nation, and to fulfil the duties of a civilian.
2. Family: We need to reciprocate our parents, to reduce or to take care of the family, and to bear our responsibility towards our parents.
3. House of God: The Bible teaches us to be faithful to the house of God, and to be responsible people of God. Mal 3:8-10 teaches us to pay tithe, and not to take from the offerings to God. Many feel hurt in offering, but forget that Jesus has given himself up for us in order to save us and give us new lives. Actually the Creator is not lacking in anything. But He knows well that we can be easily bewildered by money. Thus He uses another method to keep us away from this bondage, which is to learn to give. Certainly the New Testament teaches us to offer up our whole self. But as a beginner, let us begin with the Old Testament teaching to tithe.

We work diligently to earn money. But let us be reminded again, we are only a steward and not an owner. We have the responsibility to use appropriately the money that God has entrusted to us.

Besides the above three areas, God also teaches us to care for those in need. (James 2:15-17, Ps 112:9) Somebody would deliberately have a fixed offering besides the tithe for those that God moves him to care for. Somebody responds as he encounters every day. Either is okay. The most important thing is not to quench the Holy Spirit and not to ignore those in need around us, lest we become selfish and indifferent.