

Finances can be a touchy subject, especially at church. There is a fear among many people that the church will “meddle” in their finances, laying on the guilt about how much is given to the church. In reality, God’s commands are given to you so that you can have freedom, blessing, and glory, and finances are one area that many people feel burdened and trapped. Rather than fear God’s commands, we should welcome the freedom that he brings to this part of our lives, a part that perhaps enslaves more people than any other. So how do we find freedom? Let’s spend some time this week finding out:

Day 1

Take Dominion

The first thing that must happen is we must rule our finances so that we aren’t ruled by our finances. Some people are so worried about their money that they think of little else, while others are so worried about their money that they dare not think about it. Both extremes are unhealthy. We must put our finances in their place, not allowing them to take unwarranted control or have unhealthy influence over other parts of our lives, which they will if we are not careful. We must start by being honest with ourselves and with God, facing our fear of money if it exists, and understanding whether that fear is driving us to spend too much time thinking and planning, or too little. Ultimately, the question we must all face is the question of trust. What do we trust in? If our trust is in money, we will never find true peace until we put our trust in its proper place, in the faithfulness of God. If we fear money, we must put our fear where it belongs, on God. Money has its uses, but if you think it can ultimately solve your problems or change your life, you are mistaken. I remember listening to a relative relate how at the prime of his career he made more money than he ever dreamed he would make, and as he climbed the corporate ladder, he always thought the next raise would make all the difference, bringing him security and abundance. In truth, every raise was absorbed by new spending, and he found himself in significant credit card debt at the height of his earning power, because his happiness was always to be found in some new material possession, and he could never be satisfied with what he had. My relative did not take dominion over the place money had in his life, so money took dominion over him.

Verses: Matthew 6:24, Hebrews 13:5, Ecclesiastes 5:10

Prayer Topics: Resources, Budget, Necessities, Wants, Longevity, Trust

Day 2

Be Goal Oriented

There is an unending river of financial advice on the internet of varying quality, much of it useful in many ways. Surprising in its rarity is the admonition to work out your goals before moving forward with any other financial plans or advice. How you spend your money, how you see your money, will ultimately be determined by your goals, by what is important to you, by your values. Without giving careful thought to what your life is ultimately about, you cannot hope to understand what your money should be about. If Jesus is our Lord, then we are not free to choose arbitrarily the direction of our life, but we must instead submit ourselves to Him, so that our lives will be glorifying to the Father and of service to His kingdom in a way that honors our unique gifts and calling. In light of this, the cultivation of people must be high on our list of priorities, as Christians are called to make disciples, be to Christ’s ambassadors, to appeal to those around us to be reconciled to God, though the manner of that cultivation and appeal will be different for each individual. The goal of our life of being a disciple, of understanding how that will manifest itself in our life with the talents and resources God has uniquely given us, will determine everything from the place and manner of our housing to the clothes we wear and what we drive. How do the financial decisions that you make affect your ability to meet your goals? How much should you

spend on housing, on vacations, or on giving to churches or charities? Without defining your goals and understanding the unique calling you have been given it will be impossible to use your finances as the tool for your life that God intends for it to be.

Verses: Matthew 28:19-20, Mark 16:15, Philippians 2:2, Luke 10:2

Prayer Topics: Objective, Intent, Foresight, Limits, Boundaries

Day 3

Practice Gratitude

If we want to be free from the tyranny of money, we will need to practice the spiritual discipline of gratitude. By making a habit of being grateful we will be mindful of all the gifts God has given us, rather than spending our time and energy ruminating on all the things we do not have. God has been gracious and faithful to all of us, as evidenced by our continued presence in this life. It is not hard for me to look back over the years at the times when the boys were young and money was tight, and to see many instances where I was needlessly worried about our finances. Many times, I was prevented from enjoying my life to the full because of a needless and pointless preoccupation with things we did not have that I believed my family needed, or by worrying about contingencies that did not come to pass. The needless focus on these things truly did not add one minute to my life, but robbed me of many minutes of enjoyment, and possibly a few minutes of life itself. Make a practice of daily prayers of gratitude, and when you find yourself needlessly worrying about money, use the occasion as a time of impromptu celebration of all that God has done for you, of his great faithfulness through past times of need. Experience the freedom from the tyranny of money that God desires for you.

Verses: Matthew 6:25-34, Philippians 4:6-7, 1 Peter 5:7, John 14:27

Prayer Topics: Humility, Acknowledgement, Peace, Joy

Day 4

Mind Cashflow

How is your cashflow? In times of inflation, it can be a challenge to keep your head above water. We can start to become worried about our bottom line, whether or not we will have enough money for the things we want, or more importantly, the things we need. I remember being reminded of the importance of cashflow early in my ministry career, as I got chastised by a church treasurer for not getting a person's reimbursement check request to him fast enough. He was concerned that the money might be desperately needed by the individual, and reminded me that I did not know the details of people's personal lives or finances, so it was always important to get people any money the church owed them as fast as possible. What especially impressed me about this conversation was that the man who admonished me was fairly wealthy himself, but drove a very modest vehicle and was always considerate of those around him. He taught me something very valuable, and that was to consider other people's financial situations, and to never assume that someone else didn't need what they were owed urgently. In doing this he impressed upon me the need to pay any debt as quickly as possible, assuming the person owed the debt was in need, and to be gracious in giving others time to pay their debts to me, assuming they had financial needs that were keeping them from paying faster. In doing this, the point was to consider others rather than myself. It has been a never-ending surprise to me how much some people suffer in silence, and as a pastor I get let into people's suffering more than others. They may never tell you, but many people need us to act graciously toward them in the area of finances, bearing with them

in their need. The opportunity to do this extends our life in the covenant to our finances, and becomes a concrete way for us to love one another.

Verses: Matthew 11:28-30, Acts 20:35, Proverbs 11:24-25, Philippians 2:3, Psalm 15:1-5

Prayer Topics: Generosity, Helpfulness, Will, Yoke

Day 5

See Net Worth

One mistake that gets made often in our culture with finances is to see them as proof of our worth. We do this in both positive and negative ways, meaning we like to see a high net worth as some sort of credit to our character, as well as seeing a low net worth as something like a stain on our sense of self worth. This may or may not be true. It is entirely possible that making good money and having a strong net worth may be the result of virtues assiduously pursued, while having a low net worth may be the result of idleness or a lack of care in our finances. In looking at the book of Proverbs, a strong case can be made that this is true. However, the Bible also acknowledges that it isn't always true, and that even if it is true, there is a necessity to make sure that virtues that lead to high net worth such as diligence and thrift are combined with other virtues such as mercy and love. It is a much better pursuit to see our net worth in the person of Christ, whose righteousness is imputed to us, and to pursue a relationship with him that ends in our sanctification than to see money as a key indicator of our value. This can be very difficult in our culture, which tends to try to impute some sort of virtue in either poverty or riches. True poverty is to be found outside of Christ, and true riches is found in the inheritance that he secured for us by his death on the cross. We can celebrate with true joy our adoption as sons and daughters by the King of Kings, and humbly share our riches with those around us, understanding that their inclusion increases our glory rather than diminishing it. Christ is our portion and our measure, not money.

Verses: Psalm 139:13-14, 1 Timothy 6:17-19, 1 Peter 1:18-19, Mark 12:41-44

Prayer Topics: Value, Quality, Worth, Adopted. Accredited, Truth