

Lifecraft from God – Financial Wisdom

You might think that when it comes to money, wisdom means the lifecraft to make lots of money, to be able to get a good deal, to understand tax.

Preparing my tax return is too difficult for a mathematician. It takes a philosopher. Albert Einstein

Yes there is good, common sense advice in the bible about money but the lifecraft from God in Proverbs is mainly about our attitude toward money, not just how to handle it.

Lifecraft from God about money is very different from life craft from the Financial Conduct Authority or your bank or from moneysupermarket.com.

Why do I want you to pursue this financial wisdom? **Because God has a particular plan for your life and I don't want any of you to miss any of it because of a faulty financial perspective.**

Walking closely with God will help you take the tough decisions and gain financial wisdom.

Financial wisdom will lead to freedom, fulfilment and refreshment.

Proverbs gives us some real wisdom, it describes the way a wise person, someone who: worships God,

who walks with the wise,

who lets God's word sink in,

someone who trusts in him

– it describes how they can develop financial lifecraft from God.

6 PRINCIPLES FOR THE FINANCIALLY WISE

1. The financially wise know that everything belongs to God.

He is the creator, sustainer and owner of all.

We sing, "It's your breath, in our lungs, as we pour out our praise..." even the breath with which we worship comes from him alone.

Proverbs 8:22-29

Wisdom is speaking – another name for Jesus,

The Lord brought me forth as the first of his works,

before his deeds of old;

I was formed long ages ago,

at the very beginning, when the world came to be.

When there were no watery depths, I was given birth,

when there were no springs overflowing with water;

before the mountains were settled in place,

before the hills, I was given birth,

before he made the world or its fields

or any of the dust of the earth.

I was there when he set the heavens in place,

when he marked out the horizon on the face of the deep,

when he established the clouds above

and fixed securely the fountains of the deep,

when he gave the sea its boundary

so that the waters would not overstep his command,

and when he marked out the foundations of the earth.

I read this and feel very small and insignificant. I look at my car, my house, my pension fund and it dawns on me - that doesn't amount to much in the face of the one who sketched out the contours of the universe.

This is counter cultural.

The free-market capitalism in which we live is based on the right to ownership. Our economic and legal system is built around that assumption.

At the other end of the political spectrum - ownership is a bad or risky thing in the hands of the individual and should be given to the State or common ownership.

Capitalism and communism both get it wrong because everything belongs to the creator.

It all belongs to God.

Some people step back from any sort of ownership - for example a Benedictine Monk takes a vow of poverty and aims to own nothing.

But how do we put this wisdom into practice?

The wise person, the one who follows Jesus, the one with lifecraft from God, understands that what we have doesn't belong to us.

Whether we are talking about money, possessions, talents, time – and whether we are talking about a lot or a little:

- There are owners – who have rights;
- And there are tenants, stewards, trustees who have responsibilities.

God is the ultimate owner of everything and we are stewards of what he has given us. The financially foolish says – I need this, I want it, I must hold tightly onto to it and use it to make me feel better.

The financially wise says, thank you Lord for all you have given me – I am in awe of your power and wealth and I am a little bit scared of being given responsibility over this bit of it. What would you have me do? How do I use it, save it, spend it, give it?

It is a lifecraft from God to understand that everything belongs to God.

2. The financial wise spend less than they earn.

Most people, when asked about what they want out of life, will say health and happiness or something like that. If you asked them what happiness meant you will often find that happiness is linked to the ability to consume – despite evidence to the contrary!

“I’ve had loads of money, loads of possessions and lots of fame yet inside I felt I wanted to die. All I’ve ever wanted was to feel happy within me.” Patsy Palmer Night & Day 4/9/2005 (Ex-Eastenders 7 years playing Bianca Butcher)

Proverbs 28:19

Those who work their land will have abundant food, but those who chase fantasies will have their fill of poverty.

Proverbs tells us that the wise person lives within their means. It’s a question of

priorities. Are you looking at the reality of the situation, working out what you have and what you can spend or are you living in a fantasy world, trying to pursue a whimsical lifestyle that bears no resemblance to reality?

George Best, I spent my money on wine, women and song. The rest I just squandered.

The consumer lifestyle is propagated through celebrity, wealth and all that glitters.

We are continually told that to:

grasp the latest gadget,

live in the big house,

drive the shiny car,

wear the latest fashion,

go on the exotic holiday

is to become happy and successful.

And yet we are painfully aware that obtaining money and possessions does nothing of the sort.

Avoiding fantasies, avoiding consumerism means that we need to learn the lifecraft of spending less than we earn (whether that be a salary or benefits, an investment portfolio or self-employed income).

Instead of chasing after fantasies we work our land. The wise person lives in the real world, today.

- Knowing what is coming in.
- Knowing what is going out.
- Working on the gap between the two.

It is a lifecraft from God to spend less than you earn.

This is important because it links to two other principles that build into financial wisdom from God.

What happens if you chase fantasies, if you spend more than you earn? Debt.

3. The financially wise avoid the use of debt.

Getting into debt mortgages your future.

Proverbs has a lot to say about debt – it doesn't say it is all bad, but it says, be careful.

Proverbs 22:7

The rich rule over the poor, and the borrower is slave to the lender.

Who has first call on your money? God or the bank?
Especially, don't use it to pursue a consumptive lifestyle, chasing fantasies.

Six Questions To Ask When Considering Taking On A Debt

1. Will you still have a cashflow surplus?
2. Does taking on this debt meet a core goal that cannot be met in any other way?
3. Is the benefit of taking out the loan less than the cost of repaying it?
4. Do you have a guaranteed way to repay the debt?
5. Do you have peace of mind?
6. Is your spouse in full agreement? If you aren't married - your housegroup leader or close friend.

There is a place for debt but if you can avoid it, do. If you are in trouble with debt then get help quickly. Don't wait for it to sort itself out.

It is a lifecraft from God to avoid the use of debt.

If you spend more than you earn you end up in debt.
If you spend less than you earn you end up with? Savings.

4. The financially wise save for the future

Proverbs 13:11

Dishonest money dwindles away, but whoever gathers money little by little makes it grow.

Proverbs 21:20

20 The wise store up choice food and olive oil, but fools gulp theirs down.

The world says, "Get rich quick". The bible says, "Get rich slow". Doing a little of the right thing over a long period of time will produce amazing results.

However there is a difference between saving v hoarding. Saving, which is a good thing, is putting resources aside for a particular purpose. Hoarding is when you accumulate wealth with no specific aim in mind, simply because it makes you feel better, more secure, more successful.

It is a lifecraft from God to save for the future.

5. The financially wise have a plan

There is lots of wisdom in Proverbs about planning (you can save all that money you were going to spend on self-help books!)

Proverbs 19:21

Many are the plans in a man's heart but it is the Lord's purpose that prevails.

This is perhaps the most exciting part of being financially wise is discovering God's purpose for your life.

It's also the hardest part to turn into a lifecraft.

Proverbs 29:18

Where there is no revelation, the people cast off restraint.

It is a discipline to wait on God, listen to his voice, pay attention to revelation about his purpose for you. To receive it – scripture, wise counsel, prophetic words.

Revive that plan that God has given you and you have let slip.

Write it down.

Because without that vision for the future we make foolish financial decisions in the present.

What might God have given you today which is to help you reach his purpose for your life sometime in the future?

1. Children, grand-children
2. Debt repayment
3. Mortgage – home
4. Retirement
5. Mission, ministry
6. Generosity
7. Career change
8. Business
9. Preparing for loss

What are the financial implications today of a financial event in the future? – for which you need to plan?

God has given you stuff – time, money, possessions – to steward and look after. Some for now, and some for the future. A financially wise person spends time with God working on a plan for your life.

It is a lifecraft from God to continually discern His plan for your life.

6. The financially wise person lives generously

Proverbs 11:25

A generous person will prosper; whoever refreshes others will be refreshed.

Proverbs 3:9

Honour the Lord with your wealth, with the firstfruits of all your crops;

This piece of lifecraft feels different when you have grasped the financial wisdom that it all belongs to God. When you realise that you have been the recipient of so much generosity you become wise as you say, "Thank you God for all you have given me, may I be generous too."

Think about the people you hang about with. Which of them are generous and which of them are tight. I don't mean the ones that give lots of money to the church or to charity (you probably don't know who they are), I mean the ones that are just generous with their possessions and time and money. Share what they have. Sacrifice time to serve you. Tip generously when they eat out.

Which would you rather spend time with?

Who might you, in turn, wish to bless, be generous to, "refresh"?

They are wise stewards with what God has given them – and they are refreshing to be around.

Are you like that?

Proverbs also emphasizes the theme throughout scripture of giving the first fruits to God – by which it means, to his church.

1. It's not that God needs the money (everything belongs to him already).
2. It's not law – a religious tax.
3. It's not an "investment" or "deal". If I give this, God will bless me.
4. It's not the leftovers, it's the first and the best.

Doing it first and giving to the church is how you "honour" the Lord with your wealth.

It is a lifecraft from God to live generously.

You are saying, thank you God for everything you have given me. I love you and want to say thank you. I want to be a wise steward of it all and I want to start by honouring you and joining in with your work in rescuing the world through your church.

So Proverbs shows us several wise ways of handling our finances:

1. It all belongs to God

2. Spend less than you earn
3. Avoid the use of debt
4. Save for the future
5. Have a plan
6. Live generously

Why do I want you to pursue this financial wisdom?

Because in Jesus, God gave up everything in order to become a human. He went from endless riches to mortal poverty. As we respond to the sacrifice of Jesus in giving his life for us, we give all of our life to him – our hopes and dreams, our relationships, possessions – our money.

Too many of us never get to ride the roller-coaster of a dynamic, challenging but fulfilling ride with God because we are stuck on a roundabout, spinning on a merry-go-round of financial foolishness, trying to hold onto what we think is “our” money, chasing after fantasies, crippled by choice-destroying debt and living lives with fists clasped shut rather than with open and generous hands - never reaching the destinations he has for us.

Walking closely with God you will gain lifecraft in financial wisdom. As you turn to him with open hands and in an attitude of worship you will discover that God has a particular plan for your life and that he offers you financial wisdom so that you can handle the money and possessions which he gives you.

Financial wisdom which will lead to freedom, fulfilment and refreshment.

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