



MONTHLY NEWSLETTER



Jean-Michel Etienne, Ph.D.



How Christians Should Use Money Wisely: A Biblical Perspective

Money, often described as a necessary tool in life, plays a significant role in how we navigate our daily needs, responsibilities, and goals. For Christians, the use of money is not just about meeting personal needs but also about reflecting one's faith, stewardship, and trust in God's provision. The Bible offers timeless principles that guide believers in using money wisely. This article explores these principles and provides practical advice on how Christians can manage their finances in a way that honors God.

1. Recognize God as the Ultimate Provider

The first step in using money wisely is acknowledging that everything we have comes from God. Deuteronomy 8:18 reminds us, "But remember the Lord your God, for it is he who gives you the ability to produce wealth." This perspective shifts our focus from self-reliance to a God-centered view of wealth. Recognizing God as the source of our provision leads to a heart of gratitude and a desire to use resources in a way that pleases Him.

2. Practice Good Stewardship

Biblical stewardship is the careful and responsible management of the resources

God has entrusted to us. In the Parable of the Talents (Matthew 25:14-30), Jesus teaches about the importance of using what we have been given wisely and for God's purposes. Christians are called to be faithful stewards, ensuring that their financial decisions align with God's will. This includes budgeting, saving, investing wisely, and avoiding unnecessary debt.

3. Be Generous and Give

Generosity is a hallmark of Christian living. Proverbs 11:25 says, "A generous person will prosper; whoever refreshes others will be refreshed." Christians are called to give cheerfully and sacrificially, whether through tithing, supporting the church, helping those in need, or contributing to causes that advance God's kingdom. Giving not only blesses others but also reflects God's generosity and helps believers break free from the grip of materialism.

4. Plan, but Trust in God

Proverbs 21:5 advises, "The plans of the diligent lead to profit as surely as haste leads to poverty." Planning for the future, including saving for emergencies and retirement, is wise and responsible. However, Christians should also remember that their ultimate security is not in their savings or investments but in God. Trusting God with the future means being

prudent in financial planning while also being open to His leading, even if it means stepping out in faith.

5. Avoid Debt and Live Within Your Means

Romans 13:8 encourages believers to "Let no debt remain outstanding, except the continuing debt to love one another." While debt is sometimes unavoidable, Christians should strive to live within their means and avoid unnecessary borrowing. This involves creating a budget, living frugally, and making conscious decisions to prioritize needs over wants. Living debt-free allows Christians to experience financial freedom and reduces the stress that often comes with financial burdens.

6. Seek Wise Counsel

Proverbs 15:22 states, "Plans fail for lack of counsel, but with many advisers, they succeed." Seeking wise counsel, whether from financial advisors, mentors, or knowledgeable friends, can provide valuable insights and help Christians make informed financial decisions. It's also beneficial to seek God's wisdom through prayer, asking Him to guide financial choices in a way that aligns with His will.

7. Use Money to Serve Others and Advance God's Kingdom

Ultimately, the purpose of wealth is to serve others and advance God's kingdom. Christians are encouraged to view their finances to fulfill God's mission on earth. This can include supporting missionaries, funding charitable projects, or simply being a blessing to those around them. By using money to serve others, Christians reflect the love of Christ and contribute to the work of the gospel.

Using money wisely reflects a Christian's faith and trust in God. By recognizing God as the ultimate provider, practicing good stewardship, avoiding the love of money, being generous, planning, avoiding debt, seeking wise counsel, and using resources to serve others, Christians can manage their finances in a way that honors God and aligns with biblical principles. In doing so, they not only

experience financial peace but also contribute to the advancement of God's kingdom on earth.



"It is God who gives men power to get wealth, and He has bestowed this ability, not as a means of gratifying self, but as a means of returning to God His own. With this object it is not a sin to acquire means. Money is to be earned by labor. Every youth should be trained to habits of industry. The Bible condemns no man for being rich if he has acquired his riches honestly.... Wealth will prove a blessing if we regard it as the Lord's, to be received with thankfulness and with thankfulness returned to the Giver."

E. G. White. *Testimonies for the Church* 6:452, 453.

