

Scripture provides all we need to live successfully. This book speaks to financial wisdom found in the book of Proverbs. Learning to live wisely, and manage God's money prudently.

Biblical Financial Wisdom: Timeless Truths for Prosperity

By James R. Boyd

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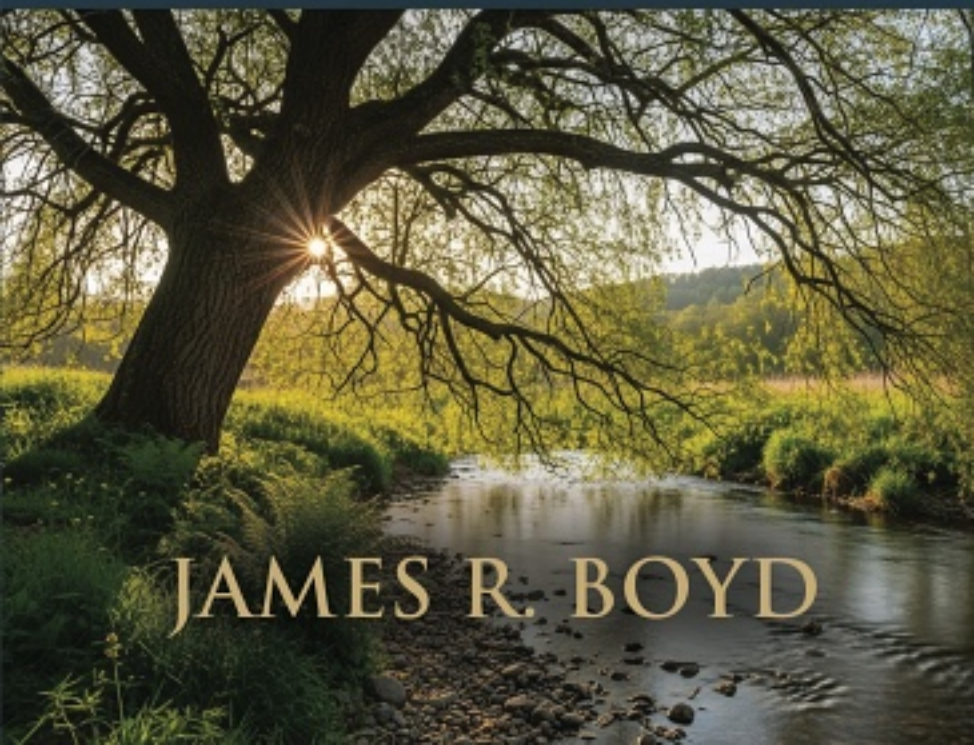
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BIBLICAL FINANCIAL WISDOM

Timeless Truths For Prosperity

WISE GUIDELINES FOR
MANAGING GOD'S WEALTH



JAMES R. BOYD

Biblical Financial Wisdom
Timeless Truths for Prosperity
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Chapter One – Definitions and Foundation

Why do I emphasize a scriptural approach?

First, because the Bible contains all answers to the questions we face regarding financial issues, as well as life issues. Consider 2 Timothy 3:16-17 “All scripture given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness; that the man of God may be complete, thoroughly equipped for every good work.” In other words, if you need to know something, you will find it in scripture. It is interesting that the word “profitable” is used here. When you are managing any aspect of finance, you want to be profitable. The bottom line for business is the profit, the increase of the bottom line. When we consider the topic of finances, we must keep in focus our goal to be about our Father’s business, as well as our own. To perform that task, we need wisdom. In the area of secular business, skills acquired through Business School will increase our understanding regarding how we improve the work of operating a business. In regards to biblical concerns, we find wisdom to intelligently manage those finances through the Word of God. It is particularly revealing that the

book of Proverbs is considered the book of wisdom, and contains over 90 direct references dealing with finances. Diligent study in this work will provide clear and practical advice to help those seeking a stronger financial foundation. Even beyond Proverbs, the Bible states foundational principles that remind us that God did not intend for us to be destitute, but should understand and apply wisdom and knowledge to our consideration of wealth. Deuteronomy 8:18 states, "And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day." Three things emerge from this verse that is important:

1. We shall remember the Lord our God. Often when we achieve wealth, we forget God in our haste to claim credit for that wealth, or to spend it on the desires of our mind.
2. He (God) gives us power to get wealth. This power is a foundation, vigor, or capacity to achieve wealth. We have to do something to achieve it, but there is a sense that God instills in us the means and internal drive to attain wealth.
3. This hinges on a covenant (agreement) that was established with forefathers that we have benefitted from.

My verse of assurance is Philippians 4:20 “And my God shall supply all your need according to His riches in glory by Christ Jesus.” God has plenty for your need.

For those that want a quick approach to success, Hebrews 11:6 provides the clearest map leading to success that I know: “But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him.” Let’s break that down into important concepts:

1. Have faith. This is a firm and unshakeable belief that God has a plan, purpose, and is guiding you through all challenges.
2. Believe that He is. Not some imaginary thing, but a real person, a spiritual being with the ability to change circumstances and help you change yourself and your life. Note: Real success is the result of your changing to meet and overcome situations, resulting in benefit for you and others.
3. Believe that He rewards. Diligence should bring results. When you perform work as unto the Lord, it is reasonable to expect that He will recognize and reward those efforts.
4. Diligently seek Him. Looking beyond the benefits, we gain more when we seek to

understand and emulate the character of God.

Through the Holy Spirit, God reveals that we are able to develop some characteristics of God. Consider Galatians 5:22 “But the fruit of the Spirit is love, joy, peace, long-suffering, kindness, goodness, faithfulness, gentleness, self-control.” Each of these characteristic traits has the potential to contribute more to success than the technical skills we often focus on in business school. As an example, a business owner who operates in love will hone skills needed to provide the best service and products to his customers. But he would also take interest in those customers, knowing that God has arranged opportunities for him to demonstrate the gospel. Love is contagious. A customer who is exposed to love will eventually share that love with others who need it. Love is essential to conduct the Lord’s business and a successful secular business as well.

Matthew 6:33 instructs us in another step toward success: “But seek first the kingdom of God and His righteousness, and all these things shall be added to you.” The essentials of life; food, shelter, and clothing will be provided when you seek first the kingdom of God. But what is the kingdom of God? We see that defined in Romans 14:17 as

“righteousness, and peace and joy in the Holy Spirit.” Again, let’s take the first characteristic – righteousness. When we strive to do all things right, that is in accordance with God’s straight path to His plan for us. We treat customers right, we have a right attitude about the work we do, and we strive to reach right goals for our future. Somehow, righteousness, peace, and joy never get included in most business plans.

The final foundational scripture is Joshua 1:8 “This Book of the Law shall not depart from your mouth, but you shall meditate in it day and night, that you may observe to do according to all that is written in it. For then you will make your way prosperous, and then you will have good success.”

1. Meditation in the word brings success
2. Speak it, and perform in accordance with it
3. This is a good preparation, and a solid foundation for success

Money versus Finance

Money is a medium of exchange, normally carried in your pocket, purse, or wallet. It is usually in a form you can touch, or physically exchange for other goods or services. Finance is a means by which one can manage money. It is also a concept (idea) normally held in trust by someone else

(bank, investment firm, etc..). Considering finance as a concept highlights the importance of thinking big and long term.

Finance Takes Faith

When you consider your monthly bank statement, have you asked yourself: Does your bank really have your money there? As you go to your job or office, do you ever question if your paycheck will be available to you on payday? Finally, when you dream about the end of your career, do you consider the resource that will carry you through the end of your life? Is your retirement, IRA, or social security account real, or just a “gentlemen’s agreement” that can dissolve according to circumstances? We have faith in these situations, and in organizations that are less dependable than the Word of God. Right now, you are treating your financial contacts with a great deal of faith.

Spiritual Principles

- A. It ALL belongs to God. We do not own anything, when we honestly consider the truth. He gives us all that we have, even the life we live. We cannot actually claim anything.

- B. We must manage our resources responsibly. Wasting resources means that we will have lack when we most need them. That requires maturity, self-control, and planning to correctly manage what we have.
- C. God has a purpose for blessing us, and for testing. Often that purpose is to bless others through us. We may not understand until later what that purpose is. He may also test us, to show us where our weaknesses are. If we have an uncontrollable need to buy clothes, it is better to discover that weakness early on.
- D. We should reasonably respond to the blessings God provides by blessing God. We do that by bearing fruit in our life, so that He is glorified.

Let me highlight those principles with a few scriptural references:

Genesis 1:1 “In the beginning God created the heavens and the earth.” This is as clear as one can get. God created it all, so therefore He owns it all.

Psalms 35:27 “Let them shout for joy and be glad, who favor my righteous cause: and let them say continually, “Let the Lord be magnified, who has pleasure in the prosperity of His servant.” The Lord

takes pleasure in your prosperity, if you are His servant.

Ephesians 2:10 “For we are His workmanship, created in Christ Jesus for good works, which God prepared beforehand that we should walk in them.” How we live should reflect the purpose that God created us to fulfill.

Titus 2:14 “who gave Himself for us, that He might redeem us from every lawless deed and purify for Himself His own special people, zealous for good works.” We are His own possession, special and redeemed for good works. We are not to live like the rest of the world.

1 Corinthians 7:23 “You were bought at a price; do not become slaves of men.” We were valuable enough for Christ to give His life for us. That value should direct us to avoid unreasonable servitude (slavery) to men. Our allegiance should be to the Lord.

Colossians 1:9-10 “For this reason we also, since the day we heard it, do not cease to pray for you, and to ask that you may be filled with the knowledge of His will in all wisdom and spiritual understanding; that you may walk worthy of the Lord, fully pleasing Him, being fruitful in every good

work and increasing in the knowledge of God.” We are to be filled with:

- a. Knowledge of His will
- b. Spiritual wisdom and understanding

So we can:

- Walk in a worthy manner
- Please Him in all respects
- Bear fruit in every good work
- Increase in the knowledge

Conservative Attitude about Resources is Best

Today, society is known for frivolous consumption. We live to buy, and to eat. Consequently, we WASTE! That is often the root problem leading to financial lack. I often consider the frugality lesson that Jesus modeled in John 6:12-13. After blessing the five barley loaves and two small fish, He had the disciples serve the five thousand that needed to be fed. We see the attitude about waste from Jesus Himself in John 6:12 “So when they were filled, He said to His disciples, “Gather up the fragments that remain, so that nothing is lost.” Was that spiritual recycling, or an object lesson to the disciples? In the next verse, we see the results; “Therefore, they gathered them up, and filled twelve baskets with the fragments of the five barley

loaves which were left over by those who had eaten.” That is spiritual multiplication.

Since we do not have that capability, I suggest some simple concepts to reduce waste in your life, and increase resources that you have:

Do not waste what you already have. Expend those resources before you seek to buy new stuff. It is not necessary to throw away anything that still has usefulness. Use it completely. Even if others laugh at you, let your growing savings account speak for you.

If you buy good quality, the things you have will last for many years. Whether it is a car, or clothing, get the maximum use from it. I tend to drive my cars until they beg for mercy. One car I owned made it to 530,000 miles before I contributed it to a charity. Full disclosure: I did my own maintenance, and I believed my mechanic who told me that the car could go a million miles. He was joking, but I was not.

Decide if you really need another one, or a newer model. If you have something that will work, then work it until it is no longer useful. Electronics is notorious for changing the model or the platform. When I was in my twenties, I built a collection of vinyl records that become “obsolete” when the CD

system was introduced. Now, “vinyl” is being restored to the market at a higher price. I regret not keeping the turntable system I had years ago.

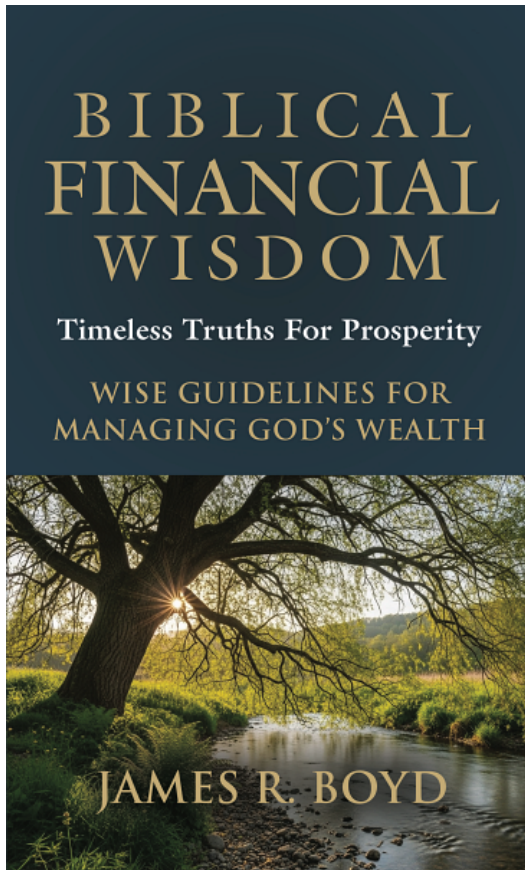
A resource is anything and everything you have. When the advertisements drift into your mind, or window-shopping leads to obsession, repeat these words until the urge disappears: If I do not have it now, I probably do not need it!

In order to know where you need to go with your finances, you must first know where you are. Take some time to list your resources at this point of your life. Be honest. The more diligent you are in documenting and assessing your resources, the better you will be able to manage them.

About the Author



Pastor James R. Boyd is a retired Naval Officer and Healthcare Executive, two careers that span 40 years. In his third career now, he has served in ministry over 30 years in several diverse fields, including: street ministry, healthcare, prison, and nursing home ministry. He has served as Senior Pastor, Associate Pastor, Bible Teacher, Director and Co-founder of a local Bible College. He holds a Master of Business Administration from Averett University, and a Doctor of Theology from Christian Bible College and Seminary. He currently lives in Virginia Beach, where he serves as Founder and President of Seed of Faith Ministries.



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