

## **Biblical Financial Principles**

1. The call to tithe is merely the injunction to pay your taxes. (Rom 13:6)
2. In the Old and New Testament, free-will giving to God is to be regular, first, proportional, sacrificial, and voluntary. (2 Cor 8:3, 1 Cor 16:2, Prov 3:9)

### ***The Principle of Contentment***

3. Biblical contentment is an attitude, a way of looking at money and material things that says that God is in total control of how much I have or don't have, that He knows my needs and my wants, and this is how much God has sovereignly chosen to put into my hands right now. Contentment means that I am prepared to accept His judgment on the matter without complaining or bitterness. (Phil 4:12)
4. Materialism is a disease of the heart (Matt 6:21). In Africa if you have a mud hut, a thatched roof and one acre, you want a stone hut, a tin roof and two acres.

### ***The Principle of Investment***

5. Giving to God is a form of spiritual investment. (Phil 4:17)
6. Every single believer has a heavenly "bank account" (treasure in heaven - Matt 6:20)
7. When we use our earthly resources for heavenly purposes, we are making deposits into that account. This is stewardship—using God's resources to accomplish His purposes. (Matt 19:21)
8. God tells us in His Word that we will obtain both earthly and heavenly rewards for these kinds of spending decisions. He wants us to know this. (2 Cor 9:6, Luke 6:38, Prov 3:9-10, Prov 11:24)

### ***The Principle of Worship***

9. Giving to God is part of true worship. (Phil 4:18)
10. How we spend our money is probably the best spiritual barometer of where our hearts are with God. (Matt 6:24)
11. Our motive for giving to God is to honor and glorify God and manifest our love for Him. (Matt 2:11, Mark 14:3-9, 2 Cor 8:19, Ex 35:5 and following)

### ***The Principle of Faith***

12. God asks us to give by faith, before He has provided the resources that we believe we need. (Heb 11:1, 1 Kings 17:11-16)
13. Our faith in giving grows out of our understanding of the character of God to make good on the promise of Phil 4:19
14. He gives "according to," not "out of" His glorious riches. God will meet our need in a manner that befits or is worthy of His great wealth.
15. Phil 4:19, "and my God will meet your needs according to His glorious riches in Christ Jesus," is a conditional promise. The condition is to give to God in a biblical manner like 2) above.

**Overarching Principle:** *Every spending decision is a spiritual decision.*

With respect to giving: Each person needs to find his/her own unique balance to regular, planned giving and spontaneous, Spirit-led giving; but no doubt should do both.

With respect to spending: Don't spend more than you make. (Luke 12:15 is a warning against greed.) Consider adopting the following rule—before making any expenditure of over some preselected, fixed amount, sleep on it for a night (and pray about it).

With respect to acquiring: God wants us to have an open hand. When we begin to close it, we are exercising ownership, not stewardship. Remember Who the owner is.