

Seven Principles of Finance for the Believer

By Jim Elliff



One of the most recognizable differences in the believer and the world he lives in is his unusual relationship to money and possessions. However, even serious believers sometimes balk at the seeming extremities in the teaching and lifestyle of Christ and the leaders of the New Testament church. Can we duplicate this New Testament lifestyle in our day?

This outline provides the diligent believer with some key principles preparing him/her for radical, other-worldly financial behavior. Take some time

alone (or if you are married, with your spouse) for reading the Scripture texts and thinking about the obedient response in each area. Then write out what you find. There is only one thing for you to do after this meditation: obey!

1. The Principle of Non-Attachment

I will purchase or receive nothing that I cannot give away.

And He said to them, “Beware and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions” (Luke 12:15).

(Also see Luke 12:32-34; 16:13-25; 1 John 2:15-17)

What must I do to obey these verses?

2. The Principle of Liberty

I will owe no man anything but to love him.

Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law (Romans 13:8). (Also see Proverbs 22:7)

What must I do to obey these verses?

3. The Principle of Liberality

I will constantly seek to give away possessions for God's glory.

For I testify that according to their ability, and beyond their ability they gave of their own accord, begging us with much entreaty for the favor of participation in the support of the saints, and this, not as we had expected, but they first gave themselves to the Lord and to us by the will of God (2 Corinthians 8:3-5). (Also see 2 Corinthians 9:7; Luke 6:38)

What must I do to obey these verses?

4. The Principle of Recall

I will keep accurate records of God's dealings with me financially in order to show others that God answers prayer and provides for His own.

Let your light shine before men in such a way that they may see your good works, and glorify your Father who is in heaven (Matthew 5:16). (Also see Proverbs 27:23-27)

What must I do to obey these verses?

5. The Principle of Security

I will save and invest only if God is leading, with the understanding that I will give it all away at His slightest instruction.

Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But lay up your treasures in heaven, where neither moth nor rust destroys and where thieves do not break in or steal (Matthew 6:19-20).

(Also see Proverbs 28:8; 1 Timothy 6:9-11)

What must I do to obey these verses?

6. The Principle of Compassion

I will not pray for someone else's needs financially unless I am willing to be the instrument God uses to meet that need if He should desire.

We know love by this, that He laid down His life for us; and we ought to lay down our lives for the brethren. But whoever has the world's goods, and beholds his brother in need and closes his heart against him how does the love of God abide in him? Little children, let us not love with word or with tongue, but in deed and truth (1 John 3:16-18).

(Also see James 2:15-17; Luke 6:30, 38; 2 Corinthians 9:6-15; Proverbs 28:27).

What must I do to obey these verses?

7. The Principle of Contentment

I will be content to live on whatever God chooses to provide, whether little or much.

Not that I speak from want; for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me (Philippians 4:11-13). (Also see Proverbs 30:7-9; Matthew 6:24-34; 1 Timothy 6:8; Hebrews 13:5)

What must I do to obey these verses?