

As I have often written, the Bible has a lot to say about money. But, I wonder if we ever realize just how much God says about money. **God uses the Bible to teach us about finances.** Jesus spoke of money in 16 of His 38 parables. The Bible contains 2,350 verses dealing with money. In comparison, there are 500 verses devoted to prayer and under 500 verses about faith. Is there any doubt money, and how we handle it, is important to God?

How we handle money shows who or what we put our trust in. In Matthew 6:21, Jesus said, *“for where your treasure is, there your heart will be also.”* **There are basically four things we can do with money.** The first thing we can do with money is **earn it.** God wants us to earn money with integrity and a good work ethic. Colossians 3:23 says, *“Whatever you do, work at it with all your heart, as working for the Lord, not for men...”*. We see from the very beginning that God honors work. Genesis 2:15 – *“The Lord took the man and put him into the garden of Eden to cultivate it and keep it.”*

God made it very clear early on that He wants us to work hard for His glory. God gives each of us unique talents and abilities to be used for the support of our society and to be a light in the world. Many people believe that the only way to make an impact for God in the world is to be in a ministry vocation. That is simply not true. As long as we keep our eye on God, we all can make an impact regardless of our job. **Always stay focused on the fact that God is your boss and allow Him to use your job for His glory.**

Once we earn money, there are three things we can do with it: give it, save it, and spend it. Let's look at **giving money.** I read a story recently that does a great job illustrating God's view on giving. The story goes like this – a dad took his four-year-old daughter to lunch at McDonalds. He finished his meal and was talking to his young daughter as she finished hers. She never ate all of her French fries, so there were usually plenty left. The dad asked her for a fry, not because he was hungry, but because he wanted to see if she would share. She gladly gave him the fry. The dad felt great because his daughter was so willing to share. Sometimes, however, little children aren't so open to sharing and that causes disappointment for the parents.

Likewise, I believe God has a great feeling of elation when we cheerfully give back to Him out of simple love and obedience. But, I also believe He is very disappointed when we fail to give back to Him.

Next, we look at the importance of **saving money.** Saving is the second thing we do when we earn or receive money. First we give, next we save, and finally, we live on the remainder. I've been asked this question many times, “what percentage should I save?” There is no perfect formula for determining how much to save, but a good starting place is to give 10%, save 10%, and live on the remaining 80%. Hopefully, we can get to a point where our giving percentage is even greater.

If saving begins early enough, there really shouldn't be a need to increase that percentage very much. It's amazing how much can be accumulated through the power of compounding interest if a young person begins savings early in their life. Jesus taught us that we should store up our treasures in Heaven, rather than on earth. **Prudent saving is in God's plan for handling money.** Anything beyond prudent saving is **hoarding** and God does not honor a person with a selfish heart.

Now we come to the fourth thing we can do with money and the one you've been waiting for – **spending!** Actually, what we want to examine is **how to spend money wisely.** Henry David Thoreau said: “Anyone can learn to earn money; less than one in a million learn how to spend it.” We live in a fast paced society where we want things now! Delayed gratification used to mean saving up enough money to buy what you want. Now, it means choosing UPS ground shipping instead of overnight delivery! Easy credit makes it too easy for us to spend more than we earn.

I heard someone say this – “we are constantly enticed to buy more things that we don't need, with money we don't have, to impress people we don't know or even like!” Author Blain Harris said this: “Your level of expenses will always rise to your level of income unless you protest to the contrary.” **That's a fancy way of saying, “you always spend what you make.”**

In Ecclesiastes 5:10, Solomon had this to say regarding spending, *“Whoever loves money never has enough; whoever loves wealth is never satisfied with his income. This too is meaningless.”* The bottom line is that we need to trust God that He will provide for us and that we should spend according to His will for our lives.

Of course, we believe this includes giving, saving, and spending according to a written spending plan. Don't put your hope in things. They will disappoint – always have, always will. **Put your trust and hope in God!**