

## Some Excerpts From the All-Time Best-Selling Personal Finance Book

Looking for some good reading this summer? How about the best-selling personal finance book of all times – the Bible! The Bible covers all of the fundamentals you need for managing your money with over 2,300 verses and most of Jesus' parables dealing with money and/or material wealth.

Here are some of my personal favorites, starting with 1 Chronicles 29:11-12:

*Everything in the heavens and earth is yours, O Lord, and this is your kingdom. Riches and honor come from you alone.*

We all agree that everything we are and have comes from God the Creator, but do we always remember that it's really only a loan? It still belongs to God, and Luke 16:11 tells us there are some strings attached:

*If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?*

To me, "true riches" can only mean one thing – that perfect relationship with God in heaven. I don't know how God chooses to grant grace, but it's clear to me that he wants us to be good stewards of all that he has entrusted to us. Just to make sure we don't have any doubts, Jesus left us with the parable of the talents where the servants who were good stewards entered into the joy of their master.

Speaking of masters, take a look at Matthew 6:24:

*No one can serve two masters. You cannot serve God and wealth.*

It doesn't get much clearer than that. The more importance we place on money and material things, the more they get in the way of our relationship with God. Seems like a no-brainer, but how much time do we spend thinking about what we want to buy versus thinking about God and all He has given us?

The Bible has some very specific advice on how to handle your money. Borrowing for example. It doesn't say you can't do it, but it definitely discourages it – like Proverbs 22:7:

*The borrower is servant to the lender.*

That was given to us *long* before credit cards, home equity loans, and auto leasing. Unfortunately, our society must have been absent that day since it seems to thrive on making servants of as many of us as possible.

How we handle money and debt helps determine who is wicked and who is righteous. Psalm 37:21 says:

*The wicked borrow and do not repay, but the righteous give generously.*

And it's not just an Old Testament thing. In Romans 13:8, Paul says:

*Let no debt remain outstanding, except the continuing debt to love one another.*

Paul also helps us deal with the constant "buy, buy" pressures of society when he says in Philippians 4:11:

*For I have learned to be content in whatever circumstances I am.*

Instead of waiting for contentment to somehow happen (if only I had the new V-8 Whiz-Bang 4000 I'd be sooo happy!), I can learn to be content. Where do I start? By loving and serving God, not by trying to buy happiness and contentment at the mall.

Ooops – no more room for this month. I'll be back in August with some more of my favorite excerpts from the ultimate financial guide.

Want to learn more about what the Bible says about money? Want some help getting out of debt? Try one of these:

- Crown Financial Ministries small study group classes (Margaret Fetty, 288-9034)
- Personal budget counseling (free and confidential; Allen Gunter, 292-4035 or [BudgetGuy@SHPC.org](mailto:BudgetGuy@SHPC.org))