

When you open a bank account, you expect the funds to be available when you make a withdrawal and not have the bank tell you that the funds do not exist due to poor bank management. Likewise, God wants you to be a good steward with the finances that He provides to you so that you can do the work for which He created you. This week, Pastor Andy offered ten points to follow toward money management in his message “The Financial Ten Commandments,” which is part 1 of the 4 part series “The Maker and His Manager.”

Commandment I - Thou shalt work hard. The Bible says, “You shall eat the fruit of the labor of your hands; you shall be happy and it shall go well with you” Psalm 128:2 (NRSV). Contrary to modern attitudes about doing the least amount of work at a job, it is hard work that yields results.

Commandment II - Thou shalt establish a plan. A Bible based spending plan to follow is the 10-10-80 plan, which means that you should give the first 10% to God and His work! The second 10% should go to you and your investment fund. The remaining 80% should go toward your ills, living expenses, etc.

Commandment III - Thou shalt avoid debt like the plague. The Bible says, “The borrower is a slave to the lender” Proverbs 22:7. Being in debt is like a noose constantly being pulled tight.

Commandment IV - Thou shalt distinguish between wants and needs. In reality, the three most basic needs are air, food, and water. However, wants are often treated as if they were needs, and the list continues to grow longer through the generations!

Commandment V - Thou shalt determine when enough is enough. In the book of Luke, Jesus told a parable of a man who felt compelled to build up more riches on this Earth, only to find out it was all in vain when it says in Luke 12:20 (NKJV) “And that night, his soul was required of him.”

Commandment VI - Thou shalt not get involved with get-rich-quick schemes. TV is packed with infomercials about fast ways to make large amounts of money. However, there are many stories about people’s lives that are ruined because they won the lottery. God did not intend for you to have a large amount of money suddenly plopped into your lap, but rather to obtain and manage it over a period of time.

Commandment VII - Thou shalt not compete with the Jones’. The Bible says, “Thou shalt not covet anything that is thy neighbor’s” Exodus 20:17. Pastor Andy suggested a method to overcome this, which is to declare the Jones’ the winner!

Commandment VIII - Thou shalt not make a major financial decision without getting wise counsel first. If you humble yourself and receive counsel, you will be better able to make a wise decision.

Commandment IX - Thou shalt not corrupt your kids with money. Too often, money is given to children without any strings or rules attached, which does not instruct children on the connection between hard work and income.

Commandment X - Thou shalt not orient your whole life around money. Money is a major cause of divorce when the marriage life is built around money. Instead, the Bible tells us what should be the priority when it says, “Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength” Mark 12:30.

God has a plan for your life and provides you with enough resources in your life to complete that plan, including enough finances. Your role is to be a good steward of those finances. When you do that, you will be able to do the work that God intends for you, and be blessed in the process. Are you ready to follow the Financial Ten Commandments and be a manager of God’s money?