

God didn't create the world's money system. However I believe He has decided that He will work within it. **He allows natural consequences to unfold.** If we break the laws of man's money system, then my experience is that God will allow the natural consequences of this.

So if you overspend, then the consequences of this will eventually catch up with you. If you manage money well, are careful and make wise money decisions the natural consequence will be that you'll end up better off financially. Proverbs is littered with evidence of this.



God does give us some specific rules around money management. Here is a brief summary of some **Key Principles...**

1. **Do It Together.** If you are married, you must plan your spending together... Mark 3:24-25 says... "If a kingdom is divided against itself, that kingdom cannot stand. If a house is divided against itself, that house will not be able to stand."
2. **Where Possible, Do Not Borrow Money.** Proverbs 22:7
3. **If You Borrow Money, You Must Repay It.** Bankruptcy is not an option for Christians! Psalm 37:21, Romans 13:8
4. **You Are Accountable For How You Use It.** You don't get a choice on this. You must plan... Proverbs 21:5... "Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty." We will all be one day held accountable.
5. **You Need an Emergency Fund...** "A prudent person foresees danger and takes precautions. The simpleton goes blindly on and suffers the consequences." Proverbs 27:12
6. **Look After Your Family** - 1 Timothy 5:8 "Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever"
7. **Influence Others.** You are to use money and resources (including time) to influence others for the Kingdom – Luke 16:1-8. Use temporary wealth to help bring about eternal benefits, including bringing people into the Kingdom of God.
8. **You Are To Invest For The Future.** Plant seeds for a harvest to bless others. 2 Corinthians 9:8-11

9. **If You Damage It, "Make Good"** – If you borrowed something and damage it, you need to replace or repair it "If a man borrows *anything* from his neighbour, and it is injured or dies while its owner is not with it, he shall make full restitution." Exodus 22:14
10. **Pay Your Taxes.** Luke 20:22-25
11. **Pay Your Bills** - Romans 13:7 "Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honour to whom honour."
12. **Great Wealth** comes from Contentment and Godliness. 1 Timothy 6:6-8