

# NET WORTH

## A BIBLICAL PERSPECTIVE

How much is enough? In today's economic climate, most investors never stop to think about—let alone answer—this question. But for Christians seeking to be effective stewards of their God-given resources, the "how much" issue is a pivotal point in financial planning.

As you seek a spiritual comfort level regarding how much you should spend, save, invest, or give away, consider putting some "finish lines" on your lifestyle. First, decide in advance what your lifestyle is going to look like what sort of house you will live in, what cars you will drive, what vacations you will take, what size your savings account or investment portfolio should be, both currently and when you have stopped working. Then, when you reach these financial markers, consider giving away any amount you earn above and beyond these "finish line" needs. For most of us, needs expand to meet income, so unless you set your "finish lines" before you have the means to reach them, you probably will not reach the point where you have "enough."

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"There are two ways to get enough. One is to continue to accumulate more and more and the other is to desire less."

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*G.K. Chesterton*

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*"Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God.*

PROVERBS 30:8-9

# SETTING YOUR OWN FINANCIAL FINISH LINES

Review the following Biblical references and summary statements as you consider establishing your own "financial finish lines."

**READ: 1 TIMOTHY 5:8 AND EPHESIANS 5**

Providing for your family is God's minimum when it comes to determining how much is enough.

**READ: PSALM 127:1-2 AND PROVERBS 23:4, 5**

Carefully balance other priorities that God has given in His Word with the need to provide financially for your family. An over-commitment to work, for example, may undermine your ability to model a balanced, godly life.

**READ: PSALM 20:7 AND ECCLESIASTES 5:13**

Providing for your family is different from excessive accumulation or hoarding. Trust God to provide exactly what you and your family need.

**READ: ECCLESIASTES 5:19**

God enables each of us to enjoy the fruits of our labor, but our challenge is to be content with God's blessing.

**READ: LUKE 12:48**

Responsibility accompanies wealth.

**WRITE YOUR OWN FINISH LINES HERE**

1. Annual Lifestyle expenses: \_\_\_\_\_  
\_\_\_\_\_
2. Type of House: \_\_\_\_\_  
\_\_\_\_\_
3. Car needs: \_\_\_\_\_  
\_\_\_\_\_
4. Mortgage or debt amounts: \_\_\_\_\_  
\_\_\_\_\_
5. Mortgage or debt amounts: \_\_\_\_\_  
\_\_\_\_\_
6. \_\_\_\_\_  
\_\_\_\_\_
7. \_\_\_\_\_  
\_\_\_\_\_

## SCRIPTURAL INSIGHTS ON NET WORTH

"But if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever."

I TIMOTHY 5:8

"Unless the Lord builds the house, they labor in vain who build it; unless the Lord guards the city, the watchman keeps awake in vain. It is vain for you to rise up early, to retire late, to eat the bread of painful labors; for He gives to His beloved even in his sleep."

PSALM 127:1-2

"Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone. For wealth certainly makes itself wings, like an eagle that flies toward the heavens."

PROVERBS 23:4-5

"Some trust in chariots and some in horses, but we trust in the name of the Lord our God."

PSALM 20:7

"I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner."

ECCLESIASTES 5:13

"Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work-this is a gift of God."

ECCLESIASTES 5:19

"...And from everyone who has been given much shall much be required; and to whom they entrusted much, of him they will ask all the more."

LUKE 12:48

"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

MATTHEW 6:19-21

"His master said to him, 'Well done, good and faithful servant; you were faithful in a few things, I will put you in charge of many things; enter into the joy of your master.'"

MATTHEW 25:21

# SCRIPTURAL INSIGHTS ON NET WORTH

*Continued*

"Be imitators of God, therefore, as dearly loved children and live a life of love, just as Christ loved us and gave himself up for us as a fragrant offering and sacrifice to God.

But among you there must not be even a hint of sexual immorality, or of any kind of impurity, or of greed, because these are improper for God's holy people. Nor should there be obscenity, foolish talk or coarse joking, which are out of place, but rather thanksgiving. For of this you can be sure: No immoral, impure or greedy person—such a man is an idolater—has any inheritance in the kingdom of Christ and of God. Let no one deceive you with empty words, for because of such things God's wrath comes on those who are disobedient. Therefore do not be partners with them.

For you were once darkness, but now you are light in the Lord. Live as children of light (for the fruit of the light consists in all goodness, righteousness and truth) and find out what pleases the Lord. Have nothing to do with the fruitless deeds of darkness, but rather expose them. For it is shameful even to mention what the disobedient do in secret. But everything exposed by the light becomes visible, for it is light that makes everything visible. This is why it is said: 'Wake up, O' sleeper, rise from the dead, and Christ will shine on you.' Be very careful, then, how you live—not as unwise but as wise, making the most of every opportunity, because the days are evil.

Therefore do not be foolish, but understand what the Lord's will is. Do not get drunk on wine, which leads to debauchery. Instead, be filled with the Spirit. Speak to one another with psalms, hymns and spiritual songs. Sing and make music in your heart to the Lord, always giving thanks to God the Father for everything, in the name of our Lord Jesus Christ.

Submit to one another out of reverence for Christ.

Wives, submit to your husbands as to the Lord. For the husband is the head of the wife as Christ is the head of the church, his body, of which he is the Savior. Now as the church submits to Christ, so also wives should submit to their husbands in everything.

Husbands, love your wives, just as Christ loved the church and gave himself up for her to make her holy, cleansing her by the washing with water through the word, and to present her to himself as a radiant church, without stain or wrinkle or any other blemish, but holy and blameless. In this same way, husbands ought to love their wives as their own bodies. He who loves his wife loves himself. After all, no one ever hated his own body, but he feeds and cares for it, just as Christ does the church—for we are members of his body. For this reason a man will leave his father and mother and be united to his wife, and the two will become one flesh. This is a profound mystery—but I am talking about Christ and the church. However, each one of you also must love his wife as he loves himself, and the wife must respect her husband."

EPHESIANS 5