

Twenty Golden Rules for Managing God's Mammon

1. Serve the Master, not money!

Matthew 6:24, "No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth."

2. Keep your priorities right!

Matthew 6:26-30, "Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? ...But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith!"

3. Do not worry about money, but trust the God of heaven...He loves you!

Matthew 6: 31, "Do not worry then, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear for clothing?' For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things."

4. Stick with serving God and trust Him to care for you!

Matthew 6:33, "But seek first His kingdom and His righteousness, and all these things will be added to you."

5. Learn to be content with God's provision.

1 Timothy 6:8, "If we have food and covering, with these we shall be content."

Philippians 4:11, "Not that I speak from want, for I have learned to be content in whatever circumstance I am."

6. Avoid debt! It leads to slavery!

Proverbs 22:7, "The rich rules over the poor, and the borrower becomes the lender's slave."

7. Pay your bills!

Romans 13:7-8, "Render to all what is due them: tax to whom tax is due; custom to whom custom; fear to whom fear; honor to whom honor. Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law."

8. Give joyfully to God!

2 Corinthians 9:7, "Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver."

- It is an act of worship. (Philippians 4:18)
- It develops joy. (2 Corinthians 8:1-2)
- It directs my priorities. (Matthew 6:21)
- It keeps me from materialism. (Matthew 6:21)
- It leads to rewards in heaven. (Matthew 6:20)
- It is measured by sacrifice, not amount. (Mark 12:42-43)

9. Biblical stewardship is investing God's resources where He is working and for what He loves!

Matthew 16:18, "...I will build My church; and the gates of Hades will not overpower it."

(Also see Ephesians 5:26-31; Matthew 28:19-20; Book of Acts)

- To the local church (Acts 4:35; 1 Corinthians 16:1-5; 1 Timothy 5:17; Acts 6)
- To the poor or those in need (Ephesians 4:28; Proverbs 19:17)
- To missions (Titus 3:13-14)

10. Work hard, for you are ultimately serving Christ, not man!

Colossians 3:23-24, "Whatever you do, do your work heartily, as for the Lord rather than for men, knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve."

Proverbs 10:4, "Poor is he who works with a negligent hand, But the hand of the diligent makes rich."

Proverbs 13:4, "The soul of the sluggard craves and gets nothing, But the soul of the diligent is made fat."

11. Plan ahead in caring for your family!

Proverbs 10:5, "He who gathers in summer is a son who acts wisely, But he who sleeps in harvest is a son who acts shamefully."

1 Thessalonians 4:10b-12, "But we urge you, brethren, to excel still more, and to make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we commanded you, so that you will behave properly toward outsiders and not be in any need."

12. You are responsible for your own needs!

2 Thessalonians 3:10-11, "For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either. For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies."

13. Care for your parents! It is an act of piety!

1 Timothy 5: 3-4, "Honor widows who are widows indeed; but if any widow has children or grandchildren, they must first learn to practice piety in regard to their own family and to make some return to their parents; for this is acceptable in the sight of God."

14. Never trust in riches! Trust only in the Lord!

Proverbs 11:28, "He who trusts in his riches will fall, But the righteous will flourish like the green leaf."

15. Humility and integrity have priority over riches!

Proverbs 22:4, "The reward of humility and the fear of the Lord are riches, honor and life."

Proverbs 28:6, "Better is the poor who walks in his integrity, Than he who is crooked though he be rich."

16. Guard your attitude as you prosper financially!

Proverbs 18:23, "The poor man utters supplications, but the rich man answers roughly."

17. Beware of loving pleasure and laziness for they always lead to poverty!

Proverbs 21:17, "He who loves pleasure will become a poor man; He who loves wine and oil will not become rich."

18. Never play the "get rich fast" games! They are too good to be true!

Proverbs 28:20, "A faithful man will abound with blessings, But he who makes haste to be rich will not go unpunished."

19. Remember, if you love money, it will lead to temptations and ruin!

1 Timothy 6:9, "But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction."

20. If you cannot handle money, you cannot handle what is important!

Luke 16:11, "Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you?"

Utter This Prayer Regularly

Proverbs 30:8-9, "Keep deception and lies far from me, give me neither poverty nor riches; feed me with the food that is my portion, that I not be full and deny You and say, 'Who is the Lord?' or that I not be in want and steal, and profane the name of my God."