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COMMITMENT

God calls each of us to a radical lifestyle—total commitment to Him. You can determine a great deal about spiritual commitment by what Christians treasure. God’s Word says that our treasures will be wherever our hearts are. All that truly matters is what we can do for the kingdom of God. Certainly, the things we accumulate are not important. They are simply tools for us to use in accomplishing God’s work.

Sometimes commitment breaks down when a sacrifice is required. We must make a choice about our commitment and there are only two choices. We cannot serve God and mammon.

Delight yourself in the Lord; and He will give you the desires of your heart. **Commit your way to the Lord, trust also in Him**, and He will do it. And He will bring forth your righteousness as the light, and your judgment as the noonday.

Psalm 37:4–6

Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways **acknowledge Him**, and He will make your paths straight.

Proverbs 3:5–6

Seek first His kingdom and His righteousness; and all these things shall be added to you. Therefore do not be anxious for tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own.

Matthew 6:33–34

Peter answered and said to Him, “Behold, we have left everything and followed You; what then will there be for us?” And Jesus said to them, . . . “And **everyone who has left houses or brothers or sisters or father or mother or**

Commitment

children or farms for My name's sake, shall receive many times as much, and shall inherit eternal life."

Matthew 19:27-29

"He who is **faithful in a very little thing is faithful also in much**; and he who is unrighteous in a very little thing is unrighteous also in much. . . . No servant can serve two masters; for either he will hate the one, and love the other, or else he will hold to one, and despise the other. You cannot serve God and mammon."

Luke 16:10, 13

I count all things to be loss in view of the surpassing value of knowing Christ Jesus my Lord . . . and count them but rubbish in order **that I may gain Christ**.

Philippians 3:8

Consider it all joy, my brethren, when you encounter various trials, knowing that the testing of your faith produces endurance. And let endurance have its perfect result, that you may be perfect and complete, lacking in nothing. . . . But **prove yourselves doers of the word, and not merely hearers** who delude themselves.

James 1:2-4, 22

As obedient children, **do not be conformed to the former lusts** which were yours in your ignorance, but like the Holy One who called you, be holy yourselves also in all your behavior.

1 Peter 1:14-15

The world is passing away, and also its lusts; but **the one who does the will of God abides forever**.

1 John 2:17

Whatever we ask we receive from Him, because we keep His commandments and **do the things that are pleasing in His sight**.

1 John 3:22

CONTENTMENT

In the area of finances, contentment does not mean complacency. Complacency means that I have a problem and I suffer through it with a good attitude; but contentment means I know that I'm in the center of God's will. I change the things I can. The things I can't change I am willing to accept and be content with because I know the One who is in control. The secret of a happy life is learning how to deal with both the good times and the bad and, like the apostle Paul, knowing how to be content with either.

He said, "**Naked I came from my mother's womb, and naked I shall return there.** The Lord gave and the Lord has taken away. Blessed be the name of the Lord."

Job 1:21

He said to her, "You speak as one of the foolish women speaks. **Shall we indeed accept good from God and not accept adversity?**" In all this Job did not sin with his lips.

Job 2:10

Better is the little of the righteous than the abundance of many wicked.

Psalms 37:16

The Lord is my portion; I have promised to keep Thy words.

Psalms 119:57

Better is a little with the fear of the Lord, than great treasure and turmoil with it.

Proverbs 15:16

A sated man loathes honey, but to a famished man any bitter thing is sweet.

Proverbs 27:7

Two things I asked of Thee, do not refuse me before I die: keep deception and lies far from me, **give me neither poverty nor riches**; feed me with the food that is my portion, lest I be full and deny Thee and say, "Who is the Lord?" Or lest I be in want and steal, and profane the name of my God.

Proverbs 30:7-9

The sleep of the working man is pleasant, whether he eats little or much. But the full stomach of the rich does not allow him to sleep.

Ecclesiastes 5:12

Jesus said to him, "**The foxes have holes**, and the birds of the air have nests; but the Son of Man has nowhere to lay His head."

Matthew 8:20

Some soldiers were questioning him, saying, "And what about us, what shall we do?" And he said to them, "**Do not take money from anyone by force**, or accuse anyone falsely, and be content with your wages."

Luke 3:14

"I have coveted no one's silver or gold or clothes. You yourselves know that these hands ministered to my own needs and to the men who were with me. In everything I showed you that by working hard in this manner you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.'"

Acts 20:33-35

Not that I speak from want; for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. I can do all things through Him who strengthens me. Nevertheless, you have done well to share with me in my affliction.

Philippians 4:11-14

Set your mind on the things above, not on the things that are on earth.

Colossians 3:2

In everything give thanks; for **this is God's will for you** in Christ Jesus.

1 Thessalonians 5:18

Not addicted to wine or pugnacious, but gentle, uncontentious, **free from the love of money**.

1 Timothy 3:3

Godliness actually is a means of great gain, when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. And if we have food and covering, **with these we shall be content**.

1 Timothy 6:6-8

Let your character be free from the love of money, being content with what you have; for He Himself has said, "**I will never desert you, nor will I ever forsake you.**"

Hebrews 13:5

Shepherd the flock of God among you, exercising oversight not under compulsion, but voluntarily, according to the will of God; and not for sordid gain, but with eagerness.

1 Peter 5:2

Now for this very reason also, applying all diligence, in your faith supply moral excellence, and in your moral excellence, knowledge; **and in your knowledge**, self-control, and in your self-control, perseverance, and in your perseverance, godliness.

2 Peter 1:5-6

COUNSEL OF OTHERS

Balance is what God teaches us—the balance between verses that say it is a wise person who seeks the counsel of many others and verses that warn if we listen to too many people we will go astray. Somewhere in between is the balance. God wants us to be open, listen to people with the same value systems, but not follow their direction for our lives too closely; rather, use it cautiously—as counsel in finding God’s direction.

How blessed is the man who does not walk in the counsel of the wicked, nor stand in the path of sinners, nor sit in the seat of the scoffers! But his delight is in the law of the Lord, and in His law he meditates day and night.

Psalm 1:1–2

A wise man will hear and increase in learning, and a man of understanding will acquire wise counsel.

Proverbs 1:5

Give instruction to a wise man, and he will be still wiser, teach a righteous man, and he will increase his learning.

Proverbs 9:9

Where there is no guidance, the people fall, but in abundance of counselors there is victory.

Proverbs 11:14

Whoever loves discipline loves knowledge, but he who hates reproof is stupid.

Proverbs 12:1

The way of a fool is right in his own eyes, but a wise man is he who listens to counsel.

Proverbs 12:15

He who speaks the truth tells what is right, but a false witness, deceit.

Proverbs 12:17

Anxiety in the heart of a man weighs it down, but a good word makes it glad.

Proverbs 12:25

Through presumption comes nothing but strife, but with **those who receive counsel is wisdom**.

Proverbs 13:10

Poverty and shame will come to him who neglects discipline, but he who regards reproof will be honored.

Proverbs 13:18

He who walks with wise men will be wise, but the companion of fools will suffer harm.

Proverbs 13:20

The naive believes everything, but the prudent man considers his steps.

Proverbs 14:15

Without consultation, plans are frustrated, but with many counselors they succeed.

Proverbs 15:22

Listen to counsel and accept discipline, that you may be wise the rest of your days.

Proverbs 19:20

Prepare plans by consultation, and make war by wise guidance.

Proverbs 20:18

By wise guidance you will wage war, and in abundance of counselors there is victory.

Proverbs 24:6

Counsel of Others

Oil and perfume make the heart glad, so **a man's counsel is sweet** to his friend. **Do not forsake your own friend** or your father's friend, and do not go to your brother's house in the day of your calamity; better is a neighbor who is near than a brother far away.

Proverbs 27:9-10

A poor, yet wise lad is better than an old and foolish king who no longer knows how to receive instruction.

Ecclesiastes 4:13

"If your brother sins, go and reprove him in private; if he listens to you, you have won your brother. But if he does not listen to you, take one or two more with you, so that by the mouth of two or three witnesses every fact may be confirmed. And if he refuses to listen to them, tell it to the church; and if he refuses to listen even to the church, let him be to you as a Gentile and a tax-gatherer."

Matthew 18:15-17

So then each one of us shall give account of himself to God.

Romans 14:12

FAIRNESS

The first step in establishing the principle of fairness is to recognize that all people are important, regardless of their position. God is not concerned about what others think is fair, only what He thinks is fair. From God's perspective, fairness is determined by your attitude toward other people and the way you treat them. Do you treat others the way you would want them to treat you if the situations were reversed?

Therefore **he treated Abram well for her sake**; and gave him sheep and oxen and donkeys and male and female servants and female donkeys and camels.

Genesis 12:16

“That which was torn of beasts I did not bring to you; **I bore the loss of it myself**. You required it of my hand whether stolen by day or stolen by night.”

Genesis 31:39

Esau took his wives and his sons and his daughters and all his household, and his livestock and all his cattle and all his goods which he had acquired in the land of Canaan, **and went to another land away from his brother Jacob. For their property had become too great for them to live together**, and the land where they sojourned could not sustain them because of their livestock.

Genesis 36:6-7

Nor shall you be partial to a poor man in his dispute.”

Exodus 23:3

“**Nor shall you glean your vineyard**, nor shall you gather the fallen fruit of your vineyard; you shall leave them for the needy and for the stranger. I am the Lord your God.”

Leviticus 19:10

Fairness

“You shall not show partiality in judgment; you shall hear the small and the great alike. You shall not fear man, for the judgment is God’s. And the case that is too hard for you, you shall bring to me, and I will hear it.”

Deuteronomy 1:17

“You shall not distort justice; you shall not be partial, and you shall not take a bribe, for a bribe blinds the eyes of the wise and perverts the words of the righteous.”

Deuteronomy 16:19

“You shall not see your countryman’s ox or his sheep straying away, and pay no attention to them; you shall certainly bring them back to your countryman. And if your countryman is not near you, or if you do not know him, then you shall bring it home to your house, and it shall remain with you until your countryman looks for it; then you shall restore it to him.”

Deuteronomy 22:1–2

“You shall not see your countryman’s donkey or his ox fallen down on the way, and pay no attention to them; you shall certainly help him to raise them up.”

Deuteronomy 22:4

“You shall not pervert the justice due an alien or an orphan, nor take a widow’s garment in pledge.”

Deuteronomy 24:17

The fear of the Lord is clean, enduring forever; the judgments of the Lord are true; they are righteous altogether. They are more desirable than gold, yes, than much fine gold.

Psalms 19:9–10

I know that **the Lord will maintain the cause of the afflicted,** and justice for the poor.

Psalms 140:12

The Lord protects the strangers; **he supports the fatherless and the widow**; but He thwarts the way of the wicked.

Psalm 146:9

Then you will discern righteousness and justice and equity and every good course.

Proverbs 2:9

What is desirable in a man is his kindness, and it is better to be a poor man than a liar.

Proverbs 19:22

“Do not mistreat or do violence to the stranger, **the orphan, or the widow**; and do not shed innocent blood in this place.”

Jeremiah 22:3

“Therefore, O king, may my advice be pleasing to you: **break away now from your sins** by doing righteousness, and from your iniquities **by showing mercy to the poor**, in case there may be a prolonging of your prosperity.”

Daniel 4:27

Thus has the Lord of hosts said, “Dispense true justice, and practice kindness and compassion each to his brother; and **do not oppress the widow or the orphan**, the stranger or the poor; and do not devise evil in your hearts against one another.”

Zechariah 7:9–10

“For this reason **the kingdom of heaven may be compared to a certain king who wished to settle accounts with his slaves**. And when he had begun to settle them, there was brought to him one who owed him ten thousand talents. But since he did not have the means to repay, his lord commanded him to be sold, along with his wife and children and all that he had, and repayment to be made. The slave therefore falling down, prostrated himself before him, saying, ‘Have patience with me, and I will repay you every-

thing.' And the lord of that slave felt compassion and released him and forgave him the debt. But that slave went out and found one of his fellow slaves who owed him a hundred denarii; and he seized him and began to choke him, saying, 'Pay back what you owe.' So his fellow slave fell down and began to entreat him, saying, 'Have patience with me and I will repay you.' He was unwilling however, but went and threw him in prison until he should pay back what was owed. So when his fellow slaves saw what had happened, they were deeply grieved and came and reported to their lord all that had happened. Then summoning him, his lord said to him, 'You wicked slave, I forgave you all that debt because you entreated me. Should you not also have had mercy on your fellow slave, even as I had mercy on you?' And his lord, moved with anger, handed him over to the torturers until he should repay all that was owed him. So shall My heavenly Father also do to you, if each of you does not forgive his brother from your heart."

Matthew 18:23-35

He was saying to them, "Take care what you listen to. **By your standard of measure it shall be measured to you;** and more shall be given you besides."

Mark 4:24

FORGIVENESS

The biblical principle of financial forgiveness is a clear one. It means that you put aside a wrong suffered, never to be remembered again, even if someone has deceived you or cheated you financially. How far does forgiveness extend? As far as the Lord is concerned, it stretches without end. In our society, we all will have an opportunity to exercise forgiveness.

Do not rejoice when your enemy falls, and do not let your heart be glad when he stumbles; lest the Lord see it and be displeased, and He turn away His anger from him.

Proverbs 24:17-18

If your enemy is hungry, give him food to eat; and if he is thirsty, give him water to drink; for you will heap burning coals on his head, and the Lord will reward you.

Proverbs 25:21-22

He who conceals his transgressions will not prosper, but he who confesses and forsakes them will find compassion.

Proverbs 28:13

“If you do not forgive men, then your Father will not forgive your transgressions.”

Matthew 6:15

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went out and found one of his fellow slaves who owed him a hundred denarii; and he seized him and began to choke him, saying, 'Pay back what you owe.' So his fellow slave fell down and began to entreat him, saying, 'Have patience with me and I will repay you.' He was unwilling however, but went and threw him in prison until he should pay back what was owed. So when his fellow slaves saw what had happened, they were deeply grieved and came and reported to their lord all that had happened. Then summoning him, his lord said to him, 'You wicked slave, I forgave you all that debt because you entreated me. Should you not also have had mercy on your fellow slave, even as I had mercy on you?' And his lord, moved with anger, handed him over to the torturers until he should repay all that was owed him. So shall My heavenly Father also do to you, if each of you does not forgive his brother from his heart."

Matthew 18:23–35

"Whenever you stand praying, **forgive**, if you have anything against anyone; **so that your Father** also who is in heaven **may forgive you** your transgressions."

Mark 11:25

"A certain moneylender had two debtors: one owed five hundred denarii, and the other fifty. When they were unable to repay, he graciously forgave them both. Which of them therefore will love him more?"

Luke 7:41–42

"Be on your guard! If your brother sins, rebuke him; and **if he repents, forgive him.**"

Luke 17:3

"Therefore, let it be known to you, brethren, that **through Him forgiveness of sins is proclaimed to you.**"

Acts 13:38

HONESTY

Our usefulness to God is directly proportional to our honesty. We should never allow ourselves to be trapped into anything that is unethical, immoral, or dishonest, no matter how inviting it seems. According to God's Word, honesty means telling the whole truth, regardless of how much it costs. It means revealing the whole truth, even when it isn't necessary. There are no small lies—only lies; there are no small thefts—only thefts.

“Such shall be my wages. So my honesty will answer for me later, when you come concerning my wages. Every one that is not speckled and spotted among the goats and black among the lambs, if found with me, will be considered stolen.”

Genesis 30:32–33

“Furthermore, you shall select out of all the people able men who fear God, men of truth, **those who hate dishonest gain;** and you shall place these over them, as leaders of thousands, of hundreds, of fifties and of tens.”

Exodus 18:21

“You shall not swear falsely by My name, so as to profane the name of your God; I am the Lord.”

Leviticus 19:12

You shall do no wrong in judgment, in measurement of weight, or capacity. **You shall have just balances, just weights,** a just ephah, and a just hin: I am the Lord your God, who brought you out from the land of Egypt.”

Leviticus 19:35–36

“You shall surely set a king over you whom the Lord your God chooses, one from among your countrymen you shall set as king over yourselves; you may not put a foreigner over yourselves who is not your countryman. Moreover, **he**

Honesty

shall not multiply horses for himself, nor shall he cause the people to return to Egypt to multiply horses, since the Lord has said to you, 'You shall never again return that way.' Neither shall he multiply wives for himself, lest his heart turn away; nor shall he greatly increase silver and gold for himself."

Deuteronomy 17:15-17

"Here I am; bear witness against me before the Lord and His anointed. Whose ox have I taken, or whose donkey have I taken, or **whom have I defrauded? Whom have I oppressed**, or from whose hand have I taken a bribe to blind my eyes with it? I will restore it to you."

1 Samuel 12:3

The Lord said to Satan, "**Have you considered My servant Job?** For there is no one like him on the earth, a blameless and upright man fearing God and turning away from evil. And he still holds fast his integrity, although you incited Me against him, to ruin him without cause."

Job 2:3

Do not let kindness and truth leave you; bind them around your neck, write them on the tablet of your heart. So you will find favor and good repute in the sight of God and man.

Proverbs 3:3-4

He who walks in integrity walks securely, but he who perverts his ways will be found out.

Proverbs 10:9

The mouth of the righteous flows with wisdom, but the perverted tongue will be cut out. **The lips of the righteous bring forth what is acceptable**, but the mouth of the wicked, what is perverted.

Proverbs 10:31-32

The integrity of the upright will guide them, but the false-ness of the treacherous will destroy them.

Proverbs 11:3

The thoughts of the righteous are just, but the counsels of the wicked are deceitful.

Proverbs 12:5

He who speaks truth tells what is right, but a false witness, deceit.

Proverbs 12:17

He who walks in his uprightness fears the Lord, but he who is crooked in his ways despises Him.

Proverbs 14:2

A just balance and scales belong to the Lord; all the weights of the bag are His concern.

Proverbs 16:11

Better is a poor man who walks in his integrity than he who is perverse in speech and is a fool.

Proverbs 19:1

Differing weights and differing measures, **both of them are abominable to the Lord.**

Proverbs 20:10

A wicked man shows a bold face, but as for the upright, he makes his way sure.

Proverbs 21:29

A good name is more desired than great riches, favor is better than silver and gold.

Proverbs 22:1

Better is the poor who walks in his integrity, than he who is crooked though he be rich.

Proverbs 28:6

Honesty

When the righteous triumph, there is great glory, but **when the wicked rise, men hide themselves. He who conceals his transgressions will not prosper**, but he who confesses and forsakes them will find compassion.

Proverbs 28:12-13

He who walks righteously, and speaks with sincerity, **he who rejects unjust gain**, and shakes his hands so that they hold no bribe; he who stops his ears from hearing about bloodshed, and shuts his eyes from looking upon evil.

Isaiah 33:15

You shall have just balances, a just ephah, and a just bath. The ephah and the bath shall be the same quantity, so that the bath may contain a tenth of a homer, and the ephah a tenth of a homer; their standard shall be according to the homer. And the shekel shall be twenty gerahs; twenty shekels, twenty-five shekels, and fifteen shekels shall be your maneh."

Ezekiel 45:10-12

"The good man out of his good treasure brings forth what is good; and the evil man out of his evil treasure brings forth what is evil."

Matthew 12:35

"You know the commandments, 'Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.'"

Mark 10:19

Some tax-gatherers also came to be baptized, and they said to him, "Teacher, what shall we do?" And he said to them, **"Collect no more than what you have been ordered to."**

Luke 3:12-13

"You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet," and if there is

any other commandment, it is summed up in this saying, "You shall love your neighbor as yourself."

Romans 13:9

We are not like many, peddling the word of God, but as from sincerity, but as from God, we speak in Christ in the sight of God.

2 Corinthians 2:17

Deacons likewise must be **men of dignity,** not double-tongued, or addicted to much wine or **fond of sordid gain.**

1 Timothy 3:8

The overseer must be above reproach as God's steward, not self-willed, not quick-tempered, not addicted to wine, not pugnacious, not fond of sordid gain.

Titus 1:7

Not pilfering, but showing all good faith that they may adorn the doctrine of God our Savior in every respect.

Titus 2:10

HUMILITY

Even though Christ is the most exalted being in the eternal kingdom of God, He assumed the lowliest, most humbling position possible during His lifetime. God wants us to question the condition of our hearts. Do we really consider ourselves higher than someone else simply because we may have the ability to earn more money or have more advantages? We might not have even earned the money but, instead, inherited it. Either way, having humility means we can accept God's blessings without feeling superior to any other individual.

“My people who are called by My name humble themselves and pray, and seek My face and turn from their wicked ways, then I will hear from heaven, will forgive their sin, and will heal their land.”

2 Chronicles 7:14

The humble will inherit the land, and will delight themselves in abundant prosperity.

Psalms 37:11

O Lord, **my heart is not proud**, nor my eyes haughty; nor do I involve myself in great matters, or in things too difficult for me. Surely I have composed and quieted my soul; like a weaned child rests against his mother, my soul is like a weaned child within me.

Psalms 131:1-2

Better is he who is lightly esteemed and has a servant, than he who honors himself and lacks bread.

Proverbs 12:9

The fear of the Lord is the instruction for wisdom, and **before honor comes humility.**

Proverbs 15:33

Better is a little with righteousness than great income with injustice.

Proverbs 16:8

The reward of humility and the fear of the Lord **are riches**, honor and life.

Proverbs 22:4

A man's pride will bring him low, but a humble spirit will obtain honor.

Proverbs 29:23

The pride of man will be humbled, and the **loftiness of men will be abased**, and the Lord alone will be exalted in that day.

Isaiah 2:17

“To this one **I will look, to him who is humble** and contrite of spirit, and who trembles at My word.”

Isaiah 66:2

What does the Lord require of you but to do justice, to love kindness, and to **walk humbly** with your God?

Micah 6:8

“**Make friends quickly with your opponent at law** while you are with him on the way, in order that your opponent may not deliver you to the judge, and the judge to the officer, and you be thrown into prison. Truly I say to you, you shall not come out of there, until you have paid up the last cent.”

Matthew 5:25–26

“You have heard that it was said, ‘An eye for an eye, and a tooth for a tooth.’ But I say to you, do not resist him who is evil; but whoever slaps you on your right cheek, turn to him the other also. And **if anyone wants to sue you, and take your shirt, let him have your coat also.**”

Matthew 5:38–40

Humility

“You have heard that it was said, ‘You shall love your neighbor, and hate your enemy.’ But I say to you, love your enemies, and pray for those who persecute you in order that you may be sons of your Father who is in heaven; for He causes His sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous. **For if you love those who love you, what reward have you?** Do not even the tax-gatherers do the same?”

Matthew 5:43–46

“Beware of practicing your righteousness before men to be noticed by them; otherwise you have no reward with your Father who is in heaven.”

Matthew 6:1

“**Whoever then humbles himself** as this child, he is the greatest in the kingdom of heaven.”

Matthew 18:4

Jesus called them to Himself, and said, “You know that the rulers of the Gentiles lord it over them, and their great men exercise authority over them. It is not so among you, but whoever wishes to become great among you shall be your servant, and whoever wishes to be first among you shall be your slave.”

Matthew 20:25–27

“**Whoever exalts himself shall be humbled; and whoever humbles himself shall be exalted.**”

Matthew 23:12

He called the twelve and said to them, “**If anyone wants to be first, he shall be last of all, and servant of all.**”

Mark 9:35

“**Everyone who exalts himself shall be humbled, and he who humbles himself shall be exalted.**”

Luke 14:11

“Two men went up into the temple to pray, one a Pharisee, and the other a tax-gatherer. The Pharisee stood and was praying thus to himself, ‘God, I thank Thee that I am not like other people; swindlers, unjust, adulterers, or even like this tax-gatherer. I fast twice a week; I pay tithes of all that I get.’ But the tax-gatherer, standing some distance away, was even unwilling to lift up his eyes to heaven, but was beating his breast, saying, ‘God, be merciful to me, the sinner!’ I tell you, this man went down to his house justified rather than the other; for everyone who exalts himself shall be humbled, but he who humbles himself shall be exalted.”

Luke 18:10–14

Be of the same mind toward one another; **do not be haughty in mind, but associate with the lowly.** Do not be wise in your own estimation. Never pay back evil for evil to anyone. Respect what is right in the sight of all men.

Romans 12:16–17

Do nothing from selfishness or empty conceit, but with humility of mind let each of you regard one another as more important than himself.

Philippians 2:3

Humble yourselves, therefore, under the mighty hand of God, that He may exalt you at the proper time.

1 Peter 5:6

“I know your tribulation and your poverty (but you are rich), and the blasphemy by those who say they are Jews and are not, but are a synagogue of Satan.”

Revelation 2:9

OBEDIENCE

Since finances is one of the most often discussed topics in the New Testament, it would seem obvious that God would use that area to test our obedience to Him. We must come to the point that God's approval is more important than the world's riches. Being obedient means being willing to do what God's Word says, regardless of the cost. Then, and only then, will the full measure of God's peace and power be experienced.

Moses gave the ransom money to Aaron and to his sons, at the command of the Lord, just as the Lord had commanded Moses.

Numbers 3:51

"I will indeed honor you richly, and I will do whatever you say to me. Please come then, curse this people for me." And Balaam answered and said to the servants of Balak, "Though Balak were to give me his house full of silver and gold, I could not do anything, either small or great, contrary to the command of the Lord my God."

Numbers 22:17-18

"Though Balak were to give me his house full of silver and gold, I could not do anything contrary to the command of the Lord, either good or bad, of my own accord. What the Lord speaks, that I will speak."

Numbers 24:13

"You shall observe to do just as the Lord your God has commanded you; you shall not turn aside to the right or to the left."

Deuteronomy 5:32

"The Lord shall make you the head and not the tail, and you only shall be above, and you shall not be underneath,

if you will listen to the commandments of the Lord your God, which I charge you today, to observe them carefully.”

Deuteronomy 28:13

“The word is very near you, in your mouth and in your heart, that you may observe it. See, I have set before you today **life and prosperity, and death and adversity.**”

Deuteronomy 30:14–15

“If it is disagreeable in your sight to serve the Lord, **choose for yourselves today whom you will serve:** whether the gods which your fathers served which were beyond the River, or the gods of the Amorites in whose land you are living; but as for me and my house, we will serve the Lord.”

Joshua 24:15

“**I will raise up for Myself a faithful priest** who will do according to what is in my heart and in My soul; and I will build him an enduring house, and he will walk before My anointed always. And it shall come about that everyone who is left in your house shall come and bow down to him for a piece of silver or a loaf of bread, and say, ‘Please assign me to one of the priest’s offices so that I may eat a piece of bread.’”

1 Samuel 2:35–36

“**Please, give back to them this very day their fields,** their vineyards, their olive groves, and their houses, also the hundredth part of the money and of the grain, the new wine, and the oil that you are exacting from them.” Then they said, “We will give it back and will require nothing from them; we will do exactly as you say.” So I called the priests and took an oath from them that they would do according to this promise. I also shook out the front of my garment and said, “Thus may God shake out every man from his house and from his possessions who does not fulfill this promise; even thus may he be shaken out and emptied.” And all the assembly said, “Amen!” And they

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praised the Lord. Then the people did according to this promise.

Nehemiah 5:11–13

My eyes shall be upon the faithful of the land, that they may dwell with me; he who walks in a blameless way is the one who will minister to me.

Psalms 101:6

My son, if sinners entice you, do not consent.

Proverbs 1:10

Righteousness exalts a nation, but sin is a disgrace to any people.

Proverbs 14:34

“If you consent and obey, you will eat the best of the land; but **if you refuse and rebel**, you will be devoured by the sword.”

Isaiah 1:19

“**No one can serve two masters**; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon.”

Matthew 6:24

“So then, **you will know them by their fruits.**”

Matthew 7:20

Another of the disciples said to Him, “Lord, permit me first to go and bury my father.” But Jesus said to him, “Follow Me; and **allow the dead to bury their own dead.**”

Matthew 8:21–22

He presented another parable to them, saying, “The kingdom of heaven may be compared to a **man who sowed good seed in his field.**”

Matthew 13:24

Jesus said to His disciples, "If anyone wishes to come after Me, let him deny himself, and take up his cross, and follow Me."

Matthew 16:24

Peter answered and said to Him, "**Behold, we have left everything** and followed You; what then will there be for us?"

Matthew 19:27

"Everyone who has left houses or brothers or sisters or father or mother or children or farms for My name's sake, shall receive many times as much, and shall inherit eternal life."

Matthew 19:29

"**Blessed is that slave whom his master finds so doing** when he comes. Truly I say to you, that he will put him in charge of all his possessions."

Matthew 24:46-47

When they had brought their boats to land, they left everything and followed Him.

Luke 5:11

He left everything behind, and rose and began to follow Him.

Luke 5:28

"Take care how you listen; **for whoever has, to him shall more be given;** and whoever does not have, even what he thinks he has shall be taken away from him."

Luke 8:18

He was saying to them all, "If anyone wishes to come after Me, let him deny himself, and **take up his cross daily,** and follow Me."

Luke 9:23

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Another also said, "I will follow You, Lord; but first **permit me to say good-bye to those at home.**" But Jesus said to him, "No one, after putting his hand to the plow and looking back, is fit for the kingdom of God."

Luke 9:61-62

"He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much."

Luke 16:10

"On that day, let not the one who is on the housetop and whose goods are in the house go down to take them away; and likewise **let not the one who is in the field turn back.**"

Luke 17:31

He said to him again a second time, "Simon, son of John, do you love Me?" He said to him, "Yes, Lord; You know that I love You." He said to him, "Shepherd My sheep." He said to him the third time, "Simon, son of John, do you love Me?" Peter was grieved because He said to him the third time, "Do you love Me?" And he said to him, "Lord, You know all things; You know that I love You." Jesus said to him, "Tend My sheep."

John 21:16-17

Peter and the apostles answered and said, "We must obey God rather than men."

Acts 5:29

Many of **those who practiced magic brought their books together and began burning them** in the sight of all; and they counted up the price of them and found it fifty thousand pieces of silver.

Acts 19:19

Thanks be to God that though you were slaves of sin, you **became obedient from the heart.**

Romans 6:17

By faith Moses, when he had grown up, refused to be called the son of Pharaoh's daughter; choosing rather to endure ill-treatment with the people of God, than to enjoy the passing pleasures of sin; **considering the reproach of Christ greater riches than the treasures of Egypt**; for he was looking to the reward.

Hebrews 11:24–26

Prove yourselves doers of the word, and not merely hearers who delude themselves.

James 1:22

As obedient children, **do not be conformed to the former lusts** which were yours in your ignorance, but like the Holy One who called you, be holy yourselves also in all your behavior.

1 Peter 1:14–15

PAYING VOWS

Avow can be defined as “an earnest promise to pledge that binds one to perform in a certain manner.” Repeatedly in the Bible the term is used to refer to a promise or pledge, and the emphasis is that such promises are binding. Few scriptural principles are clearer than that of keeping our vows—literally keeping our word both to God and to others. When we give our word to do something, we are obligated to do it. When we obligate ourselves financially, we must pay.

They said, “We see plainly that the Lord has been with you; so we said, ‘Let there now be an oath between us, even between you and us, and **let us make a covenant with you.**’”

Genesis 26:28

Again, the Lord spoke to Moses, saying, “Speak to the sons of Israel, and say to them, **‘When a man makes a difficult vow**, he shall be valued according to your valuation of persons belonging to the Lord. If your valuation is of the male from twenty years even to sixty years old, then your valuation shall be fifty shekels of silver, after the shekel of the sanctuary. Or if it is a female, then your valuation shall be thirty shekels. And if it be from five years even to twenty years old then your valuation for the male shall be twenty shekels, and for the female ten shekels. But if they are from a month even up to five years old, then your valuation shall be five shekels of silver for the male, and for the female your valuation shall be three shekels of silver. And if they are from sixty years old and upward, if it is a male, then your valuation shall be fifteen shekels, and for the female ten shekels. But if he is poorer than your valuation, then he shall be placed before the priest, and the priest shall value him; according to the means of the one who

vowed, the priest shall value him. Now if it is an animal of the kind which men can present as an offering to the Lord, any such that one gives to the Lord shall be holy.”

Leviticus 27:1–9

“If a man makes a vow to the Lord, or takes an oath to bind himself with a binding obligation, he shall not violate his word; he shall do according to all that proceeds out of his mouth.”

Numbers 30:2

“When you make a vow to the Lord your God, you shall not delay to pay it, for it would be sin in you, and the Lord your God will surely require it of you.”

Deuteronomy 23:21

“You shall be careful to perform what goes out from your lips, just as you have voluntarily vowed to the Lord your God, what you have promised.”

Deuteronomy 23:23

From Thee comes my praise in the great assembly; **I shall pay my vows before those who fear Him.**

Psalm 22:25

“Offer to God a sacrifice of thanksgiving, and pay your vows to the Most High; and call upon Me in the day of trouble; I shall rescue you, and you will honor Me.”

Psalm 50:14–15

When you make a vow to God, do not be late in paying it, for He takes no delight in fools. Pay what you vow!

Ecclesiastes 5:4

It is better that you should not vow than that you should vow and not pay.

Ecclesiastes 5:5

Paying Vows

Where a covenant is, there must of necessity be the death of the one who made it. For **a covenant is valid only when men are dead**, for it is never in force while the one who made it lives.

Hebrews 9:16–17

POSITIVE ATTITUDES

According to God's Word, having a positive attitude simply means that we trust God, we are thankful for whatever He provides, and we seek His help in knowing how to use what we have.

Not only should we be positive about our own finances, but we should be able to praise God when He benefits someone else, even though we may not have as much. If we can praise God when someone else is prospering, we have a positive attitude toward finances.

“Choose for yourselves today whom you will serve . . . but as for me and my house, **we will serve the Lord.**”

Joshua 24:15

All the ways of a man are clean in his own sight, but **the Lord weighs the motives.**

Proverbs 16:2

To **do righteousness and justice** is desired by the Lord rather than sacrifice.

Proverbs 21:3

“He said to them, “What man shall there be among you, who shall have one sheep, and if it falls into a pit on the Sabbath, will he not take hold of it, and lift it out? Of how much more value then is a man than a sheep! **So then, it is lawful to do good on the Sabbath.**”

Matthew 12:11–12

“**Whoever is ashamed of Me and My words**, of him will the Son of Man be ashamed when He comes in His glory, and the glory of the Father and of the holy angels.”

Luke 9:26

Positive Attitudes

When they had finished breakfast, Jesus said to Simon Peter, "Simon, son of John, do you love Me more than these?" He said to Him, "Yes, Lord; You know that I love You." He said to him, "Tend My lambs." He said to him again a second time, "Simon, son of John, do you love Me?" He said to Him, "Yes, Lord; You know that I love You." He said to him, "Shepherd My sheep." He said to him the third time, "Simon, son of John, do you love Me?" Peter was grieved because He said to him the third time, "Do you love Me?" And he said to Him, "Lord, You know all things; You know that I love You." Jesus said to him, "Tend My sheep."

John 21:15-17

I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes, to the Jew first and also to the Greek.

Romans 1:16

We know that **God causes all things to work together for good** to those who love God, to those who are called according to His purpose.

Romans 8:28

I can do all things through Him who strengthens me.

Philippians 4:13

Do not love the world, nor the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world, the lust of the flesh and the lust of the eyes and the boastful pride of life, is not from the Father, but is from the world.

1 John 2:15-16

STEWARDSHIP

The key to understanding God's will in finances is to have the proper understanding of stewardship. A steward is one who manages another's property. We are merely stewards of God's property while we are on earth. He can choose to entrust us with as much or as little as He desires, but in no case will we ever take ownership.

Quite often the demonstration of our stewardship is not how much we give but how we react when there is not much to give. We cannot experience peace in the area of finances until we have surrendered total control of this area to God and have accepted the role of steward.

There is one who **scatters, yet increases** all the more, and there is one who withholds what is justly due, but it results only in want.

Proverbs 11:24

He who is gracious to a poor man lends to the Lord, and He will repay him for his good deed.

Proverbs 19:17

“Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal. But **lay up for yourselves treasures in heaven**, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there will your heart be also. No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon. But **seek first His kingdom and His righteousness**; and all these things shall be added to you.

Matthew 6:19–21, 24, 33

Stewardship

“His master said to him, ‘Well done, good and faithful slave; you **were faithful with a few things**, I will put you in charge of many things, enter into the joy of your master.’”

Matthew 25:21

“Then He will answer them, saying, ‘Truly I say to you, to the extent that you did not do it to one of the least of these, you did not do it to Me.’”

Matthew 25:45

“Give, and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap. For **by your standard of measure it will be measured to you in return.**”

Luke 6:38

“Do not be anxious for your life, as to what you shall eat; nor for your body, as to what you shall put on. For life is more than food, and the body more than clothing. And do not seek what you shall eat, and what you shall drink, and do not keep worrying. For all these things the nations of the world eagerly seek; but your Father knows you need these things. But **seek for His kingdom, and these things shall be added** to you. Sell your possessions, and give to charity. For **where your treasure is, there will your heart be also.**”

Luke 12:22–23, 29–31, 33–34

Let a man regard us in this manner, as servants of Christ, and **stewards of the mysteries of God**. . . . It is required of stewards that one be **found trustworthy**.

1 Corinthians 4:1–2

Instruct them to do good, to be rich in good works, to be **generous and ready to share**, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

1 Timothy 6:18–19

THANKFULNESS

Are we grateful for what we have, rather than resentful for what we don't have? When we look around, there's always someone else who has more. It's easy to ask, "Why did he (or she) get that instead of me?" Satan tries to get us to be discontented by comparing ourselves to others. The way to counteract that is to praise God for what we have and not let what others have affect us. Thankfulness is not based on an accumulation of assets; it is a positive attitude toward life.

I have rejoiced in the way of Thy testimonies, as much as in all riches.

Psalm 119:14

The law of Thy mouth is better to me than thousands of gold and silver pieces.

Psalm 119:72

Therefore, I love Thy commandments above gold, yes, above fine gold.

Psalm 119:127

I rejoice at Thy word, as one who finds great spoil.

Psalm 119:162

The poor man utters supplications, but the rich man answers roughly.

Proverbs 18:23

"What woman, if she has ten silver coins and loses one coin, does not light a lamp and sweep the house and search carefully until she finds it? And when she has found it, she calls together her friends and neighbors, saying, 'Rejoice with me, for I have found the coin which I had lost!'"

Luke 15:8-9

Thankfulness

As sorrowful yet always rejoicing, **as poor yet making many rich**, as having nothing yet possessing all things.

2 Corinthians 6:10

Be anxious for nothing, but in everything by **prayer and supplication with thanksgiving** let your requests be made known to God.

Philippians 4:6

In everything give thanks; for this is God's will for you in Christ Jesus.

1 Thessalonians 5:18

Godliness actually is a means of great gain, when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. And if we have food and covering, with these we shall be content.

1 Timothy 6:6-8

Consider it all joy, my brethren, when you encounter various trials, knowing that the testing of your faith produces endurance. And let endurance have its perfect result, that you may be perfect and complete, lacking in nothing.

James 1:2-4

TRUST

Are we willing to put God totally in control of our finances? Will we give away the last dime or dollar we have, even if it looks like we'll do without as a result of giving? If we really trust God with everything we have, He will satisfy all our needs as He promised. God gives small things at first because we are only capable of trusting Him for small things. But the more we exercise our faith, and our trust in Him grows, the more He will supply.

“[Deliver money] to the carpenters and the builders and the masons and for buying timber and hewn stone to repair the house. Only no accounting shall be made with them for the money delivered into their hands, for they deal faithfully.”

2 Kings 22:6–7

He hired also 100,000 valiant warriors out of Israel for one hundred talents of silver. But a man of God came to him saying, “O king, do not let the army of Israel go with you, for the Lord is not with Israel nor with any of the sons of Ephraim. But if you do go, do it, be strong for the battle; yet God will bring you down before the enemy, for God has power to help and to bring down.” And Amaziah said to the man of God, “But **what shall we do for the hundred talents which I have given to the troops of Israel?**” And the man of God answered, “The Lord has much more to give you than this.”

2 Chronicles 25:6–9

“You will know that your tent is secure, for **you will visit your abode and fear no loss.**”

Job 5:24

“I have treasured the words of His mouth more than my necessary food.”

Job 23:12

Trust

Many are the sorrows of the wicked; but he who trusts in the Lord, lovingkindness shall surround him.

Psalms 32:10

Rest in the Lord and wait patiently for Him; **do not fret because of him who prospers in his way**, because of the man who carries out wicked schemes. Cease from anger, and forsake wrath; do not fret, it leads only to evildoing. For evildoers will be cut off, but those who wait for the Lord, they will inherit the land.

Psalms 37:7-9

Praise the Lord! **How blessed is the man who fears the Lord**, who greatly delights in His commandments.

Psalms 112:1

Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge Him, and He will make your paths straight.

Proverbs 3:5-6

The fear of the Lord prolongs life, but the years of the wicked will be shortened.

Proverbs 10:27

An arrogant man stirs up strife, but he who trusts in the Lord will prosper.

Proverbs 28:25

I know that **it will be well for those who fear God**, who fear Him openly.

Ecclesiastes 8:12

The conclusion when all has been heard is: **fear God and keep His commandments**, because this applies to every person.

Ecclesiastes 12:13

“The **Lord is my portion**,” says my soul, “Therefore I have hope in Him.”

Lamentations 3:24

“He has told you, O man, what is good; and **what does the Lord require of you but to do justice**, to love kindness, and to walk humbly with your God?”

Micah 6:8

“For this reason I say to you, **do not be anxious for your life**, as to what you shall eat, or what you shall drink; nor for your body, as to what you shall put on. Is not life more than food, and the body than clothing? Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they? And which of you by being anxious can add a single cubit to his life’s span? And why are you anxious about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, yet I say to you that even Solomon in all his glory did not clothe himself like one of these. But if God so arrays the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more do so for you, O men of little faith? **Do not be anxious then**, saying ‘What shall we eat?’ or ‘What shall we drink?’ or ‘With what shall we clothe ourselves?’ For all these things the Gentiles eagerly seek; for your heavenly Father knows that you need all these things. But **seek first His kingdom** and His righteousness; and all these things shall be added to you. Therefore do not be anxious for tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own.”

Matthew 6:25–34

“What man is there among you, when his son shall ask him for a loaf, will give him a stone? Or if he shall ask for a fish, he will not give him a snake, will he? If you then, being evil, know how to give good gifts to your children, **how much more shall your Father who is in heaven give** what is good to those who ask Him!”

Matthew 7:9–11

Trust

“Are not two sparrows sold for a cent? And yet not one of them will fall to the ground apart from your Father. But the very hairs of your head are all numbered.”

Matthew 10:29–30

“He who loves father or mother more than Me is not worthy of Me; and he who loves son or daughter more than Me is not worthy of Me.”

Matthew 10:37

Jesus answered and said to them, **“Truly I say to you, if you have faith, and do not doubt, you shall not only do what was done to the fig tree, but even if you say to this mountain, ‘Be taken up and cast into the sea,’ it shall happen. And all things you ask in prayer, believing, you shall receive.”**

Matthew 21:21–22

He instructed them that **they should take nothing for their journey**, except a mere staff; no bread, no bag, no money in their belt.

Mark 6:8

“Therefore I say to you, all things for which you pray and ask, believe that you have received them, and they shall be granted you.”

Mark 11:24

He said to them, **“Take nothing for your journey, neither a staff, nor a bag, nor bread, nor money; and do not even have two tunics apiece.”**

Luke 9:3

“Carry no purse, no bag, no shoes; and greet no one on the way.”

Luke 10:4

“Which of you by being anxious can add a single cubit to his life’s span?”

Luke 12:25

“Do not seek what you shall eat, and what you shall drink, and do not keep worrying. For all these things the nations of the world eagerly seek; but your Father knows that you need these things. But seek for His kingdom, and these things shall be added to you. For where your treasure is, there will your heart be also.”

Luke 12:29–31, 34

“So therefore, no one of you can be My disciple who does not give up all his own possessions.”

Luke 14:33

Peter said, **“Behold, we have left our own homes, and followed You.”** And He said to them, **“Truly I say to you, there is no one who has left house or wife or brothers or parents or children, for the sake of the kingdom of God, who shall not receive many times as much at this time and in the age to come, eternal life.”**

Luke 18:28–30

He said to them, **“When I sent you out without purse and bag and sandals, you did not lack anything, did you?”** And they said, **“No, nothing.”** And He said to them, **“But now, let him who has a purse take it along, likewise also a bag, and let him who has no sword sell his robe and buy one.”**

Luke 22:35–36

“Do not work for the food which perishes, but for the food which endures to eternal life, which the Son of Man shall give to you, for on Him the Father, even God, has set His seal.”

John 6:27

“He who loves his life loses it; and he who hates his life in this world shall keep it to life eternal. If anyone serves Me, let him follow Me; and where I am, there shall My servant also be; if anyone serves Me, the Father will honor him.”

John 12:25–26

Trust

This man was listening to Paul as he spoke, who, when he had fixed his gaze upon him, and **had seen that he had faith** to be made well, said with a loud voice, "Stand upright on your feet." And he leaped up and began to walk.

Acts 14:9-10

Do you not know that when you present yourselves to someone as slaves for obedience, you are slaves of the one whom you obey, either of sin resulting in death, or of **obedience resulting in righteousness?**

Romans 6:16

Be anxious for nothing, but in everything by prayer and supplication with thanksgiving let your requests be made known to God.

Philippians 4:6

Set your mind on the things above, not on the things that are on earth. For you have died and your life is hidden with Christ in God.

Colossians 3:2-3

All Scripture is inspired by God and profitable for teaching, for reproof, for correction, for training in righteousness; that the man of God may be adequate, equipped for every good work.

2 Timothy 3:16-17

[Rejoice] that **the proof of your faith, being more precious than gold** which is perishable, even though tested by fire, may be found to result in praise and glory and honor at the revelation of Jesus Christ.

1 Peter 1:7

Casting all your anxiety on Him, because He cares for you.

1 Peter 5:7

WISDOM

When we have problems, the first thing we should ask for is wisdom—not money, not power, but wisdom. That’s the key that will unlock all the doors. God’s Word says that if we trust Him He will grant wisdom to us liberally and without reproach. How can we seek God’s wisdom in our finances? God’s Word promises that if we ask anything according to His will, and believe we will receive it, it will be given to us. That includes wisdom, which is fundamental in the area of finances if we are going to make sound financial decisions.

“Nevertheless I did not believe the reports, until I came and my eyes had seen it. And behold, the half was not told me. **You exceed in wisdom and prosperity the report which I heard.**”

1 Kings 10:7

The fear of the Lord is the beginning of knowledge; fools despise wisdom and instruction.

Proverbs 1:7

How blessed is the man who finds wisdom, and the man who gains understanding. **For its profit is better than the profit of silver,** and its gain than fine gold. She is more precious than jewels; and nothing you desire compares with her. Long life is in her right hand; in her left hand are riches and honor. Her ways are pleasant ways, and all her paths are peace. She is a tree of life to those who take hold of her, and happy are all who hold her fast. The Lord by wisdom founded the earth; by understanding He established the heavens.

Proverbs 3:13–19