

I am not all that interested in economics or investing; even though we need money to live, money talk bores me. But this book, while it is about money (and related issues such as work), is hardly boring. Jim Newheiser has a wonderful gift for bringing together solid biblical exposition, sound theology, and practical application. This 31-day devotional is not a book on how to invest or how to put your money to work; it is a book about our hearts. Money is a barometer of where our hearts are—Jesus tells us so. And here Jim gives us a book for the heart—a practical book full of Scripture and wisdom. However, I warn you: if you pick it up, you cannot read it casually. These daily devotions, with their biblically penetrating themes and questions for serious reflection and action, need to be discussed. I envision this devotional being used by married couples, by couples who are preparing for marriage, by parents with children, by small discipleship groups, and by Sunday school classes. As a pastor, I will make this book widely available to our church; and I know that it will bear fruit, because God’s Word does not return void.

—**Brian Borgman**, Founding Pastor, Grace Community Church, Minden, Nevada

Newheiser provides much-needed biblical wisdom for the ever-present temptations we face from money. Each devotional in this book ends with brief but pointed action steps designed to help us address the sinful issues that arise in our hearts as we wrestle with godly stewardship. Jim lays out a healthy, biblical approach to our possessions. He does this by helping us understand how to utilize our God-given resources for God’s glory while also appropriately warning us of the dangers that lurk within our love of money. Dr. Newheiser’s words are a timely gift for those who seek to live biblically in a culture that is saturated with the pitfalls of materialism.

—**T. Dale Johnson**, Executive Director, Association of Certified Biblical Counselors; Associate Professor of Biblical Counseling, Midwestern Baptist Theological Seminary

This wonderful book by Jim Newheiser provides Christians with God's money wisdom in the most accessible format I have seen. The format allows believers to assess and diagnose the most crucial aspects of their money attitudes and practices in eminently biblical terms. Beyond that, this book points us all to Christ, through whom lasting heart-based change can come.

—**James C. Petty**, Author, *Step by Step*; Executive Director Emeritus, Children's Jubilee Fund

Jim addresses a very important subject to all of our lives. I would put the topic of finances within the top five issues that people whom I counsel struggle with. Here, Jim walks us through many of God's commands and principles in order to guide us in this area of daily tension in our walk with God. May the daily reading and application of these principles encourage you, as it has me.

—**Stuart W. Scott**, Professor of Biblical Counseling, Graduate Program of The Master's University

Financial stress is a leading cause of discord in marriages and severe anxiety in individuals. This devotional points to solid biblical wisdom that will ground readers who feel tossed about by waves of financial woe.

Scripture says a great deal about money. It gives lots of practical advice on how to earn it and how to use it. But the Bible is also clear that how we relate to money is a spiritual issue. . . . Newheiser offers a steady flow of biblical wisdom to address the complex issue of financial stewardship. While money advice often seems like a few simple steps—work hard, don't spend more than you make, save, and tithe—the Bible reveals that there is much more to it. This devotional does address the practical elements of managing our resources, but it also addresses the heart issues that are intertwined with our views on and use of money.

—**Curtis W. Solomon**, Director, The Biblical Counseling Coalition

M O N E Y

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WISDOM

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Contents

Tips for Reading This Devotional 7

Introduction 9

General Warnings about Money

Day 1: The Biggest Lie about Money 15

Day 2: The Love of Money Will Ruin You 17

Why Do People Experience Financial Distress?

Day 3: Financial Distress Is Not Always Your Fault 21

Day 4: You May Be to Blame for Some of Your
Financial Troubles 23

Heart Issues for the Financially Distressed

Day 5: Who Really Owns Your Stuff? 27

Day 6: Greed for More Yields Less 29

Day 7: Christ Enables You to Be Content 31

Day 8: It's Hard to Be Poor 33

Day 9: God Empowers You to Overcome Worry 35

Day 10: God Uses Financial Trials for Good 37

God Provides for Your Needs through Your Vocation

Day 11: Work Is Good 41

Day 12: Work Is Hard 43

Day 13: Sinful Laziness Impacts Our Work 45

Day 14: Christ Transforms Our Work 47

Day 15: Wisdom's Formula for Vocational Success 49

- Day 16:** Looking for Work 51
- Day 17:** Characteristics of a Wise Worker 53
- Day 18:** God Blesses Wise Work 55

Dangers to Avoid

- Day 19:** Don't Make Work Your Idol 59
- Day 20:** Don't Fall into the Debt Trap 61
- Day 21:** Flee from Get-Rich-Quick Schemes 63
- Day 22:** What's the Harm of Gambling? 65

Financial Wisdom for Your Heart and Life

- Day 23:** Seek Wise Counsel 69
- Day 24:** Make a Budget 71
- Day 25:** Get out of Debt 73
- Day 26:** Make Wise Lifestyle Choices 75
- Day 27:** Save for the Future 77
- Day 28:** Help Those in Need 79
- Day 29:** Give to the Lord's Work 81
- Day 30:** Wisdom Is Better Than Money 83
- Day 31:** Imitate Christ, Who Paid Your Debt and Made
You Rich 85

Conclusion 87

Acknowledgments 89

Notes 91

Suggested Resources on Finances 93

Tips for Reading This Devotional

EARLY IN OUR marriage, my wife and I lived on the top floor of a town house, in a small one-bedroom apartment. Whenever it rained, leaks in the roof would drip through the ceiling and onto our floors. I remember placing buckets in different parts of the apartment and watching the water slowly drip, one drop at a time. I put large buckets out and thought, *It'll take a while to fill them.* The water built up over time, and often I was surprised at how quickly those buckets filled up, overflowing if I didn't pay close enough attention.

This devotional is just like rain filling up a bucket. It's slow, and it builds over time. Just a few verses every day. Drip. Drip. Drip. Just a few drops of Scripture daily to satiate your parched soul.

We start with Scripture. God's Word is powerful. In fact, it's the most powerful force in the entire universe.¹ It turns the hearts of kings, brings comfort to the lowly, and gives spiritual sight to the blind. It transforms lives and turns them upside down. We know that the Bible is God's very own words, so we read and study it to know God Himself.

Our study of Scripture is practical. Theology should change how we live. It's crucial to connect the Word with your struggles. Often, as you read this devotional, you'll see the word *you* because Jim speaks directly to you, the reader. The readings contain a mixture of reflection questions and practical suggestions. You'll get much more from this experience if you answer the questions and do the practical exercises. Don't skip them. Do them for the sake of your own soul.

Our study of Scripture is worshipful. Money trouble can reveal a lot about what resides in our hearts. The love of money, a race to own the most stuff, unexpected financial uncertainty (such as the stock market tanking), getting caught up in the debt trap, gambling or get-rich-quick schemes, choosing a lavish lifestyle without having adequate income—all of these financial dealings can turn your life upside down. And this doesn't just affect your earthly financial matters—look carefully and you notice that financial distress can hurt your relationship with God, as well, because financial struggles are often worship problems. So what do we do? Do we come up with some plan to rescue ourselves from our troubles, or do we turn to the One who owns all things? The Word points us to Christ, who rescues us from our spiritual plight (sin and death) and reorients our life. The goal of your time in God's Word, first and foremost, should always be worship of Christ. But as we reorient our lives to Him, He helps us to rework the ugly, foolish, or careless parts of our lives—including our finances. He teaches us what it means to deal responsibly, thoughtfully, and wisely with our finances. God's Word has rich wisdom to offer for your financial troubles.

If you find this devotional helpful (and I trust that you will!), reread it in different seasons of your life. Work through it this coming month, and then come back to it a year from now, to remind yourself how to live as a wise steward of your finances.

This devotional is *not* meant to be a comprehensive guide to financial wisdom. Good volumes are already written for that purpose. Buy them and make good use of them. You'll see several resources listed at the end of the book.

That's enough for now. Let's begin.

Deepak Reju

Introduction

IF YOU HAVE picked up this devotional, it's probably because you are in some kind of financial distress and need help knowing what to do and how to deal with it. Have you taken on too much debt? Have you been guilty of impulsive or wasteful spending and now find yourself surrounded by things that you don't need—or even like? Do you sense that your money goes out so fast that there's no point to making a budget or setting financial goals? Have you been caught up in get-rich-quick schemes that have just made your family poorer? Have you been frustrated in your career—unable to find success and fulfillment in your work? Or perhaps you're not in crisis but are tired of constant stress over money and would like to improve your understanding of what God's Word says about your finances.

You need help. Where do you turn? Many voices offer financial advice—some of which are better than others. The loudest voices in our consumeristic culture say, “Buy and enjoy now; pay later” and “He who dies with the most toys wins.” In contrast to worldly values, or even your own financial impulses, God's Word offers you the wisdom you need. “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 straight your paths” (Prov. 3:5–6).

The Bible, which was written thousands of years ago, contains infallible wisdom that has been revealed by God Himself. Some of its principles are echoed by secular experts who, through common grace, warn against excessive debt and encourage people to make and follow a budget. The financial difficulties in which individuals, corporations, and nations find themselves are often due to their failure to follow the timeless wisdom of God.

The wisdom of God's Word goes far deeper, however, than pragmatic ideas for financial success. Scripture refutes the wrong beliefs and attitudes that lie behind financial folly. The most important financial principle in God's Word is that wealth is not the most important thing. Rather, "the fear of the LORD is the beginning of wisdom" (Prov. 9:10). Knowing God and walking with Him is the ultimate experience in life. His wisdom is more valuable than gold and silver. The treasure that He offers His followers endures forever.

Money can be useful, and wise financial principles will help people to enjoy financial success. Christians who hearken to the voice of God's wisdom will work hard, budget, forego extravagance, avoid debt, and save for the future. But their heart motives will be entirely different from those of unbelievers who pursue financial success through similar methods. Believers receive God's wisdom in the context of a covenant relationship with Him. They pursue financial success not merely for personal gain but so that they can glorify God as they earn, spend, save, and give.

Christians also enjoy security that worldly financial wisdom can never offer. Our ultimate hope is not in our vocational skills, our investment acumen, or our savings. For all of these can vanish in a moment, through personal calamity or a widespread economic disaster. Our hope is in God, and we believe that as we seek first His kingdom, He will provide us with the material things that we need so that we can serve and honor Him.

This book is structured as a daily devotional. It seeks, over a period of thirty-one days, to introduce you to the life-transforming financial wisdom of God's Word, through which you can become a wise steward of earthly treasure and enjoy everlasting heavenly riches. We will explore how our sinful attitudes and actions can cause financial distress. We will also see how God deals mercifully with us and, through His Word, offers wisdom that enables us to escape money troubles and to prosper both spiritually and financially. Some chapters have a more devotional emphasis,

addressing the heart issues behind our financial struggles. Other chapters will emphasize practical ways for us to apply God's wisdom in our present situations. Even if a day's reading does not apply directly to your circumstances, I encourage you to give it your time and thought—it will all come together to give you a deeper, truer understanding of God's plan for money.

GENERAL WARNINGS ABOUT MONEY

Money is very dangerous. Perhaps the greatest danger it presents us is that it might turn our affections away from God as we are caught up by the idolatrous love of money.

DAY 1

The Biggest Lie about Money

“Why do you spend your money for that which is not bread, and your labor for that which does not satisfy? Listen diligently to me, and eat what is good, and delight yourselves in rich food.” (Isa. 55:2)

HAVE YOU EVER thought, “If we could just afford to own a home of our own, then life would be good” or “How I wish I could drive a new car instead of my old junker”? Have you ever told yourself, when you’ve felt stressed, “Perhaps if I bought myself that new electronic gadget [or pair of shoes], I would feel better”?

We live in a culture in which people’s worth is measured by their financial success. We are told that material things will make us happy. It is easy for Christians to be affected by the spirit of our age.

The Bible teaches that material things can be a blessing from God (see 1 Tim. 4:4). Our problem is that we can take that which is good, such as material blessings or food or sex, and put it ahead of that which is best (God). The biblical term for such distorted priorities is *idolatry* (see Col. 3:5).

In Isaiah 55, the Lord reminds us that idols never satisfy. People devote their lives to gaining material riches without ever finding true happiness and peace. The billionaire Howard Hughes lived out his later years as a fearful recluse. One famous business titan reportedly said, “I have made many millions, but they have brought me no happiness.”¹

My wife and I once lived in a prosperous Middle Eastern country. We watched people accumulate savings, travel the world, and buy expensive jewelry, cars, and houses. But their wealth did not make them happy. Nor did we see many cases in which someone said, “Now I have enough” (see Eccl. 5:10). As Isaiah says,

people pour out their very lives for that which is not bread and their labor for that which does not satisfy.

The answer to materialistic idolatry is learning to find satisfaction in Christ, who is the Bread of Life (see John 6:35). He offers living water that will forever satisfy the thirst of those who drink (see John 7:37–39). And, in contrast to the costly bread of the world that can no more satisfy your soul than sawdust, Jesus offers Himself to you freely. He has paid for the feast by pouring out His life for all who will turn to Him.

Have you turned away from the bankrupt values and idolatry of the world and believed in Jesus, who satisfies our greatest need—forgiveness and restored fellowship with God? Christ died in the place of sinners and has been raised from the dead so that all who trust Him might have new, abundant life. God invites you to abandon the plastic bread of worldly wealth so that you can feast upon the rich spiritual banquet that He offers.

Perhaps you are a believer who has drifted away from Christ and toward the idolatry of worldliness. This may be why you are unsettled. As Augustine said, “You have made us for yourself, O Lord, and our heart is restless until it rests in you.”² The Lord invites you to return to Him so that your soul can find renewed joy and peace.

Reflect: How have you allowed your financial desires and goals to come ahead of your devotion to Christ?

Reflect: Christ satisfies in a way that none of your materialistic idols can. Will you reject your idols and put your trust in Him?

Act: Pray that God will help you to find your ultimate satisfaction in Him (see Ps. 34:8).

DAY 2

The Love of Money Will Ruin You

For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. (1 Tim. 6:10 NASB)

PERHAPS YOU HAVE heard it said that “money is the root of every evil.” Money itself is not evil; it can be put to good or bad uses. What matters is how you regard money in your heart. It is the inward love of money that can destroy you.

Each of the Ten Commandments has been broken because of the love of money. The first three commandments, regarding God’s priority in our lives, are violated when we put money in God’s place. This amounts to idolatry (as Paul warns us in Col. 3:5). God demands first priority and full allegiance from us, but the money lover chooses his wealth over the Lord.

The fourth commandment calls us to rest one day in seven. The person who loves wealth is more concerned with making more money than with worshiping God on the Lord’s Day.

The final six of the Ten Commandments address our duties to love one another, which we so often violate through our love of money. The fifth commandment, for us to honor our parents, is broken when families fight over financial matters, including inheritances (see Luke 12:13) and loans. The sixth commandment has been broken many times as thieves have literally killed their victims and people involved in financial disputes have murdered others with their words (see Matt. 5:21–22). The seventh commandment, against adultery, has been broken by those who have sold their bodies or trafficked the bodies of others for financial gain, and by those who have broken the marriage covenant over financial disagreements. The eighth commandment

is against theft, which is almost always motivated by a love of wealth. The ninth commandment, against bearing false witness, is violated by those who deceive others for monetary gain. The tenth commandment, against covetousness, is broken when we show an excessive love for money and possessions.

Paul warns that those who want to get rich are plunged into ruin and destruction (see 1 Tim. 6:9). As in the case of the rich young ruler (see Mark 10:17–27), the love of money keeps a person from drawing near to the Lord. Professing Christians have, for the sake of wealth, wandered away from the faith and pierced themselves with many griefs (see 1 Tim. 6:10). Jesus warns that you cannot serve both God and wealth (see Matt. 6:24).

Those who love money suffer other consequences, as they reap what they have sown (see Gal. 6:7–8). The thief, the perjurer, and the adulterer ultimately pay the price. Your sin shall find you out (see Num. 32:23).

These warnings should command our attention. Is the love of money hurting your life and your relationship with the Lord? There can be a fine line between a legitimate desire to acquire more money in order to fulfill our God-given responsibilities and a sinful idolatry of money. Sin is very deceitful. We need to keep watch over ourselves and one other (see Heb. 3:13) so that money doesn't ruin our lives.

Reflect: What kinds of foolish choices have you seen friends make because of their love of money? What harmful consequences have come upon people whom you know because they have idolized wealth?

Act: Consider where you may be most tempted to compromise because of your desire for greater financial security, and seek accountability from a spouse or a close friend.

WHY DO PEOPLE EXPERIENCE FINANCIAL DISTRESS?

People experience financial troubles for various reasons. Some make very foolish financial decisions. Others are victims of circumstances beyond their control. Either way, we can turn to the Lord for wisdom and help.

DAY 3

Financial Distress Is Not Always Your Fault

He said, "Naked I came from my mother's womb, and naked shall I return. The LORD gave, and the LORD has taken away; blessed be the name of the LORD." In all this Job did not sin or charge God with wrong. (Job 1:21–22)

WHEN FINANCIAL CALAMITY strikes, people often wonder if it is some kind of judgment from God. "Did God cause me to lose my job because I skipped my daily morning devotions?" Those around them may suggest that their troubles are the direct result of sin in their lives. "Remember: who that was innocent ever perished? Or where were the upright cut off?" (Job 4:7). False teachers in our day claim that if you have enough faith prosperity is inevitable and that poverty is the consequence of unbelief.

Yet the Scripture says that Job was "blameless, upright, fearing God and turning away from evil" (Job 1:1 NASB). God allowed Satan to take everything away from Job—not because Job was the *worst* of men but rather because he was the *best* of men. The Lord was proving the quality of Job's faith as Job remained faithful even after suffering overwhelming loss (see vv. 20–22).

Job was not aware of the battle that was going on between Satan and the Lord. When we face great trials, including difficulties with our money, we won't be aware of God's secret purposes for our suffering. "The secret things belong to the LORD our God, but the things that are revealed belong to us and to our children forever" (Deut. 29:29). But we can be assured that God is glorified as we respond to our trials wisely and in faith.

There are many cases in which a Christian may suffer financially due to no fault of his or her own. Your employer may unjustly

fail to pay you the wages you have earned (see James 5:4). You may be the victim of theft or embezzlement. You may lose your job because of the misconduct of your employer. A friend of mine was fired by a boss who hates Christians.

You may also suffer the general effects of living in a fallen world, such as economic calamity hitting your community through drought, pestilence, war, natural disaster, or a widespread economic downturn or depression. There are many examples in the Bible of God's people being affected by widespread economic famines and disasters (see Gen. 12:10; Ruth 1:1; Acts 11:28–30). Many people come from impoverished homes, where financial wisdom was not practiced and educational opportunities were limited, and are negatively influenced by these family backgrounds.

No matter how wisely you act, you cannot always protect yourself from economic hardship. God does, however, offer you comfort and hope in His Word. He is in control (see Ps. 115:3; Eph. 1:11), as Job acknowledges in Job 2:10. We can also be confident that God has a good purpose for our trials, even if we, like Job, don't presently understand what good He may be doing (see Rom. 8:28). Finally, we are comforted with the knowledge that our earthly losses will one day seem inconsequential compared to the secure heavenly inheritance that we will possess forever (see Matt. 6:20; Rom. 8:18; 1 Peter 1:4–5).

Reflect: How have you and others whom you know suffered financial losses due to no fault of your own? How can your faith help you through your financial trials? How can you respond wisely to difficult circumstances?

Act: Take time to thank God for how He has used your financial losses for your good and His glory.