

God Owns It All

You're managing God's resources, not your own. Thinking about money that way changes your perspective. You go from holding your money with a closed fist to holding it with an open hand. by [Rachel Cruze](#) on 8.4. 2016 [money](#) | [@rachelcruze](#)

Many people don't realize just how much the Bible has to say about money. Scripture actually has more than 800 verses that talk about the subject. My dad says that you can read Proverbs and get a master's degree in personal finance.

If you think about it, *why wouldn't God give us instruction on how to manage money?* He knew that issues like greed, indulgence and materialism are capable of wrecking our relationships and generally just destroying our lives.

But this is the interesting thing about personal finance: A lot of the college students and young professionals I talk to don't think of their checking account in spiritual terms. It's the same thing with my dad—he's been talking to people on his radio show for years and the whole God and money connection just hasn't clicked for them yet. And that's usually why they call him. They've got \$35,000 of credit card debt, two \$400/month car loans, an underwater mortgage, student loan payments and no money in savings or retirement.

Some of the young twenty-somethings I talk to are just out of college and they're already bogged down in student loan debt, working a low-income job that hardly pays the bills. Not exactly a great way to start a career, is it?

One of the most powerful verses about money is Proverbs 22:7: "The borrower is the slave of the lender." Many people don't see personal finance through that lens, but that's really what they are—slaves to a master, whether it's MasterCard, Visa, Sallie Mae, Wells Fargo or their brother-in-law down the street. But change doesn't just happen. If you keep doing what you've been doing, then you'll keep getting what you've been getting. Change starts with a plan.

In Luke 14:28–30, Jesus makes it pretty clear. "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish'?" Proverbs 27:23 puts it like this: "Be diligent to know the state of your flocks, and attend to your herds." In other words, have a clue!

That starts with a budget. Whether you've got a lot of debt or you're cruising through life debt free, you've got to have a plan. A budget is simply telling your money what to do so you don't end up wondering where it went. [Download our free monthly cash flow plan](#) to help you get started making a budget.

A lot of people get into financial trouble because they don't keep track of what's going in and coming out of their checking account. They just wander through life without a plan, until one day they get smacked in the face by a bunch of crazy collectors on the phone or a foreclosure notice from the bank. That's not a situation you want to face.

With a budget, you're spending everything on paper, on purpose, before the month begins. And if you believe that you are simply a steward of everything that passes through your hands—that it all belongs to God anyway—then you understand that budgeting really isn't optional. It's necessary.

That's what the Bible is talking about when it says to "count the costs" and "be diligent." You're managing God's resources, not your own. Thinking about money that way changes your perspective. You go from holding your money with a closed fist to holding it with an open hand.

One thing I love about college students and young adults today is their passion to get involved with social issues and causes. That's really what the "open hand" mentality is all about. You're not stressed and selfish about money, so you can give some of it away.

That mentality feeds into your entire life. You have a more service-oriented approach to everything you do—at your job, at school, at church, in your community. You just become an all-around nicer person. That's what purposeful giving does to you. And that's what making a plan with your money allows you to do. Of course, you're saving money and building a foundation for your own future, but you're also willing to help out and get involved where there's a need.

There's nothing wrong with wanting to make money. Paul didn't warn Timothy about the evil of money. Instead, he said, "The love of money is a root of all kinds of evil" (1 Timothy 6:10, emphasis added). So it's perfectly fine to want money, but it's a whole different issue to make that your main priority in life.

And I think that's how a lot of people—both young and old—have made some financial mistakes. Instead of viewing themselves as *stewards*, they see themselves as *owners*. Their grip on stuff—the house, the car, the boat, the furniture, even the Xbox—keeps getting tighter and tighter. The irony is that the tighter they grip, the more likely they are to lose it all. And, in reality, they won't keep it all anyway.

But that's the way we think sometimes. Really, it all comes back to the fact that God owns it all in the first place. When that's our focus, it's easier to budget, to give, to save, to invest. We're taking care of His stuff. So you can wander through life without a plan for your money if you want to, but get ready for financial stress—because it's coming. Take my word for it. Better yet, take the Bible's word for it: There's a much better way.

