

**Articles and Sermons :: Financial Discipline for Believers by Zac Poonen**

**Financial Discipline for Believers by Zac Poonen - posted by sermonindex (), on: 2018/5/11 21:16**

Jesus stated very plainly that only those who were faithful in the use of money would get spiritual riches (Luke 16:11). The reason for the spiritual poverty of many brothers and sisters is their unfaithfulness in the use of money. This is also one of the reasons for the lack of anointing in the messages being preached by many people nowadays.

All believers must first of all learn to obey God's command in Romans 13:8 to "owe nothing to anyone."

The Bible does not say "Do not borrow." It is not a sin to borrow money, if you have an emergency-need. But you must return the loan as soon as possible because it is a sin to remain in debt. "The borrower is a slave of the lender" (Prov.22:7). And God does not want any of His children to be slaves to any man. So everyone must clear their debts as soon as possible, even if this is done a little at a time. God sees whether you have a willing heart to obey His Word, even if you have very little to pay in each instalment, to clear your debt (2 Cor.8:12).

If you have a loan that has been in existence for more than six months, then you should add the prevailing annual bank interest on the loan also, to the amount, when returning it (as Zaccheus did " Luke 19:8). That is the righteous thing to do.

All elders are responsible before God to teach their church-members to live lives free from debt. Believers must not be allowed to remain living with the sin of debt any more than they should be permitted to remain living with the sin of adultery!

(Note: A house-mortgage (loan) or a car-loan (or scooter-loan) cannot be considered as a debt, because there is a house (or a vehicle) to show for the loan that covers the cost of the loan. Even a business-loan may be considered permissible in some cases if it is for a business that is making a profit. But many believers who have no business-ability have gone into debt for many years, because they tried to start a business without considering their own lack of business-ability and the market-conditions. All believers should consult some godly older brother, before they plan to take any large business-loan.)

Credit-card debt is a very serious debt, because it can increase very quickly. Believers must be taught to use a debit-card in preference to a credit-card. If they do use a credit card, then they must pay off their credit-card-debt every month. If they miss this repayment even for one month, then they must discipline themselves, to NOT use their credit card, until they have cleared their debt fully. God will honour those who deal radically with debt like this. We should never buy any expensive item on credit. We should first save up the needed money and only then buy the item. That is the way Jesus would have done it.

Most debt is the result of covetousness and an un-disciplined way of living and spending.

All believers must save up some money every month. To do this, they must cut down their monthly expenditure and not attempt to live at a higher standard than they can afford "imitating others around them who may be living at a higher level. They should not waste money on unnecessary purchases or by throwing lavish parties for their friends. A lot of parties are thrown ONLY to get honour from friends (and this is a form of idolatry). Hospitality should be practised only within the limits of your family's financial ability.

To save up money for your family's future needs is far more important than getting a reputation in the church for hospitality. The Bible says that fathers must save up money for their children (2 Cor.12:14b). Trusting God for your needs does not mean that you ignore saving up money for your family. The Bible commands us to go to one of the smallest creatures on earth (the ant) and to learn some wisdom from it. The ant, knowing that difficult times will come in winter, stores up food in summer (See Proverbs 6:6-11). We must learn from that ant to save up for unexpected expenses in the future. It is amazing that that tiny brain of an ant has more wisdom in it than the huge brains of most human beings!!

It is very expensive nowadays to give an education to our children and to give medical treatment for our families. We must therefore save up money for that. If you don't do that now, you may end having to beg from other believers to help

you. The Holy Spirit has said that any believer who does not provide for his family's needs is worse than an unbeliever (1 Tim.5:8). In many cases, the wife (because she is not the wage-earner) may be spending money lavishly, because she does not have any idea about the family's financial situation. Husbands should explain the family's financial state to their wives and say "No" to any expenditure that the family cannot afford, so that their families can have some savings for future expenses. Such savings can definitely be made in EVERY home if only the family will practise some financial discipline and cut down on their expenditure every month.

As we approach the end of time, we have to be more and more careful in spending money. We do not trust in uncertain riches. Our trust is in our heavenly Father alone (1 Tim.6:17). But we must remember that the promise that "God will supply all your need" (Phil.4:19), will be fulfilled only if we have obeyed God's Word and learnt from the ant (as above), and earnestly sought God's kingdom first not otherwise (Matt.6:33).

I am preaching only what I have practised for all my 59 years as a believer and for all the 50 years of my married life. We have never borrowed any money or been in debt even for a single day to anyone. Even in the early days of our marriage, when we were very poor, we obeyed Romans 13:8 strictly and never got into debt. And we always sought to live according to Matthew 6:33, seeking God's kingdom first. And our heavenly Father has provided all our earthly needs always. In addition He has also given me amazing spiritual riches. So today, I can boldly say to every believer, "Follow me" in this area of living within one's income and being free from debt, as commanded in God's Word.

Some believers do not repay their loans even when they have enough money to repay it. Such believers are totally irresponsible and are behaving like unbelievers. Sometimes they may even be hoping that the lender has forgotten about the loan! Such believers are totally ungodly and evil.

What shall we do about Jesus's command to "give to everyone who asks of you...and lend, expecting nothing in return" (Luke 6:30)?

We must never take one verse of Scripture all by itself. When Satan quoted one verse to Jesus saying "It is written", Jesus replied saying, "It is also written". (See Matt.4:6,7). So the whole truth of God's Word is found NOT in "It is written" alone, but in "It is written" and "It is also written".

So when we read "Give to everyone who asks of you...and lend, expecting nothing in return", we must remember that it is also written that "Everything on the earth belongs to the Lord" (1 Cor.10:26). That means that the money you earn and that you have in your bank-account and all your property all of it belongs to the Lord and not to you. So when you are thinking of giving or lending some money to someone, you should go to the Real Owner of that money (the Lord Jesus) and get a clear order from Him to give the money to that person. Only then should you give it. But if you act as if the money you have is your own, and decide to do whatever you feel like, with it, then you will get into many financial problems. All money on the earth is the Lord's money. Nothing is ours. So, always ask Him and get a clear order from Him, before you give or lend money to anyone.

When you seek the Lord seriously like that, He may at times tell you to give money to someone; and at times He may tell you not to give the money depending on what He sees in the heart of the person asking for the money. That way, you will be protected from deceivers.

May the Lord help us all to walk in Jesus's footsteps in this very important area of financial discipline.

### Re: Financial Discipline for Believers by Zac Poonen - posted by CofG (), on: 2018/5/12 3:02

If we have two coats and our brother has none, we are to give our brother our spare or saved up one. We are told this is a fruit of righteousness. We aren't told to save the extra coat in case we lose the first one.

Jesus commanded His disciples "Do Not store up treasures on earth" He used a man who stored up food for his family's future eating as his illustration and rebuked this man because he did not give to those who were in need at the moment and thus storing up for himself treasures in heaven.

God says His love is not in us ( we are not children of God) if our brother is hungry and we have extra supplies and don't feed him.

Jesus commanded His disciples to sell their possessions and give to the poor. When Jesus ascended into heaven, the love of the Spirit descended and Jesus

people did just that . Later, a famine came upon those believers ( who now had nothing) and the Holy Spirit moved the children of God in Macedonia to give all they had out of their extreme poverty to feed the hungry in Jerusalem. In fact, they begged Paul with joy for the privilege to do that. Paul then urged the Corinthian church to give their abundance of possessions to the same cause because it would be "just" or fair because that was the purpose of their abundance.

Zacheus gave away half his goods to the poor and the other half he returned to those he cheated. God loves mercy and justice especially when it is sacrificial and Jesus said salvation had come to Zacheus' house.

I normally agree with Brother Poonen's teaching but his one is difficult to reconcile with the abundant teaching of Jesus on the issue. All the Scripture, commands, illustrations and practical testimonies in the NT stand tall compared to the teaching about an ant.

**Re: Financial Discipline for Believers by Zac Poonen - posted by CalvaryCom (), on: 2018/5/12 7:51**

Robert, as a good "Berean" we should always fact check what someone is teaching, searching the Scriptures to see if these things are so.

I don't see a discrepancy in what Zac Poonen shared when it is compared with other pertinent verses.

However, you seem to think that Jesus' disciples gave everything away & had nothing. If that were so, then how did Peter's wife survive all that time (during the 3.5 years that her husband was traveling with our Lord & the eleven)? How about that great catch of fish when Peter was first called? Might the proceeds from that have amply provided for her, Zebedee, & others partnered in that business? How could the apostle John have provided for Jesus' mother Mary when he took her into his home (as Jesus instructed from the cross)? How did John have a home if he had given all away? How is it that after Pentecost the disciples broke bread daily from house to house? Doesn't sound like they were homeless & destitute to me.

You brought up valid questions, but I don't agree with your conclusions.

The rich man (probably Nabal) whom Jesus spoke of in a parable who built great barns with much provision was rebuked by God for COVETOUSNESS, not for having much. Was Lydia the seller of purple (a wealthy businesswoman) rebuked for being rich? She graciously hosted Paul & his companions.

I don't claim to have all of the answers to your questions, but it should be noted that when Jesus instructed people to give to the poor & to come follow Him HE WAS RIGHT THERE IN THEIR MIDST. This was spoken to certain Jewish people during His earthly ministry.

When Peter came to the home of Cornelius the apostle didn't say to the centurion that he had to sell his place, quit his job (working for the oppressive Roman empire), & give everything to the poor. God had already honored what Cornelius was doing & sent the apostle Peter to minister to him.

Zac Poonen's article was very practical & helpful, and your questions once again were valid & worth voicing.

**Re: - posted by CofG (), on: 2018/5/12 9:41**

Hi brother Alec. I wasn't trying to bring up any questions. Just pointing out commands, Jesus sermon on the mount, his sermon illustration, real testimonies of the saints and later expositions of Jesus teaching by Paul and John. It just seems the weight of NT Scripture says true love meets urgent need in sacrificial giving even if it exposes oneself to future risk which Jesus says I can't risk at all because the church will care for each other and there is great reward in heaven for obedience and faith.