

# Spend the Godly Way

## 1. Love to Spend?

In America, we often listen to many financial gurus when they promote their money strategies and explain how they accumulated their wealth. At face value, they all seem to agree that the more they have, the savvier they are. However, the Bible offers several principles related to money and spending, including:

**Stewardship:** Scripture suggests that everything belongs to God, and individuals are called to be trustworthy in managing resources. Examples include Psalm 24:1 and Luke 16:10. Additionally, 1 Timothy 6:17-19 instructs the wealthy to use their resources for good.

**Generosity:** The Bible encourages giving a portion back to God and helping those in need. Proverbs 3:9-10 promotes honoring the Lord with wealth, while 2 Corinthians 9:6-8 speaks of cheerful and generous giving. Acts 20:35 highlights the blessing of giving.

**Contentment and Avoiding Greed:** Scripture warns against greed and the love of money, emphasizing that true value is not found in possessions. Luke 12:15 advises guarding against greed, and Hebrews 13:5 encourages contentment and trust in God's provision. 1 Timothy 6:10 describes the love of money as a root of evil.

**Avoiding Debt:** The Bible cautions against debt, noting the potential for financial dependence. Proverbs 22:7 describes the borrower as a slave to the lender. Romans 13:8 encourages fulfilling financial obligations. Luke 14:28-30 emphasizes careful planning before taking on commitments that could lead to debt.

The Bible promotes responsible money management through stewardship, generosity, contentment, and avoiding greed and debt. These principles are intended to guide believers in using finances in a way that honors God and reflects their faith.

## 2. What Do You Want to Achieve?

Do you want to become a doctor or an engineer? Do you want to start your own business or own a house? Do you want to work less and spend more time with your family? Even though, it may seem that the obvious need is money to get what we want, it is not.

The first step to building wealth is to determine what you want for your life and how you are going to achieve it. Believe it or not, God has a plan for your life already. He will guide you and give you all you need to accomplish your goals.

Scripture teaches that everything we have belongs to God (Psalm 24:1), and we are called to be wise and faithful stewards (Luke 16:10), managing what we're given with care, discipline, and purpose. That means budgeting wisely, living within our means, saving responsibly, paying bills on time, and being mindful not to waste what God has entrusted to us.

God isn't just watching how we use money on Sundays—He's pleased when we make everyday choices that reflect His heart. He delights in generosity. Proverbs 3:9-10 says when we honor the Lord with our wealth, "our barns will be filled with plenty," showing that there's a blessing in giving.

## 3. What's Your Plan?

The next step is to create a financial plan that will show you how you are going to spend your money and the time you need to achieve your goals. You must include all your personal costs such as your lifestyle, fixed and variable expenses, and saving and investing. It must be a detailed plan, which can also include whether you plan tithing to your church, buying groceries for a struggling family, tipping a server well, donating clothes, covering a neighbor's utility bill, or simply helping someone get to work with gas money. All these acts of kindness carry eternal value. Giving back at all times is important as well, as Acts 20:35 says, "It is more blessed to give than to receive." Even the smallest gifts, when given with the right heart, are multiplied by God for His glory and our good.

As you follow your plan and learn more about your goals, you will gain insight, which will help you modify your plans as needed. The harder you work at following your plan, the more confident you will become. In addition, since God knows your intentions, He will reward you. God's rewards aren't always flashy or instant—but they are real, personal, and often daily. He may reward your faithful giving with unexpected provision, like a refund, a job opportunity, or a need met just in time. He may bless your contentment with stronger relationships and deeper peace. He may multiply your generosity by inspiring others to give or by bringing you into a community of support when you need it most.

## 4. Multiply Your Money

Spending money the godly way leads to abundance—not just in wealth, but in peace of mind, deeper relationships, and spiritual fulfillment. When you buy someone lunch who's going through a hard time, you're not just feeding their body—you're feeding their soul and planting seeds of hope. Jesus feeding 5,000 with just five loaves and two fish shows that God can do a lot with a little when we give with faith (Matthew 14:13–21). Today, this means even small acts—like buying someone coffee, donating a few dollars, or volunteering your time—can bless many. When we offer what we have to God, He multiplies it beyond what we imagine.

## 5. God Rewards You

Spending your money the right way will bring happiness and plenty for you and your family. Even small things like helping someone with school supplies, contributing to a friend's fundraiser, buying diapers for a young couple, or simply covering someone's parking fee reflect God's heart.

These acts may seem ordinary, but they create a ripple effect of generosity, trust, and gratitude. As Jesus said in Luke 6:38, "Give, and it will be given to you... pressed down, shaken together, and running over." In short, when we give with open hands and trust God with our finances, He fills our lives with more than money can ever buy—peace, joy, purpose, and an overflowing heart.

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