# Financial Legacy: Biblical Guidance is Required

As a father of four grown children, I often reflect on what my children will think of me years from now.

What will they share with their own children about the heritage they grew up with? What will they want to pass on to the next generation? It is an awesome responsibility, a responsibility that is clearly taught in Prov. 22:6, “Train a child in the way he should go and when he is old he will not turn from it” (NIV).

I have thought a great deal about legacy, and certainly there are important morality issues like dating only Christians and living a life that honors God; but if I could only choose one thing that I would want my children to understand, to embrace and to make sure they pass on to their children, it would be this: to live a financially balanced life based on biblical principles.

This may not sound very spiritual, but it is; in fact money management is what God looks at to determine if we are trustworthy to do the things that He has for us to do. *“So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”* (Luke 16:10-12, NIV).

I understand why God considers money management important and will share some biblical truths that will help you understand, but first, let me assure you that I am not a “prosperity teacher” who believes a contribution is the key to God’s abundant provision. God does promise prosperity and giving is important, but it is only a portion of what He asks us to do to gain His trust. The following will help you understand my legacy choice:

1. **Understand God’s Word and Accept It As Truth**. 2 Tim.

3:16 states that Scripture is useful for teaching, rebuking, correcting and training in righteousness. The 2,000-plus Scriptures addressing money management identify six areas in which we are to maintain financial balance. Each is important, and when confronted with biblical truths concerning money management, we have a choice similar to the rich young man of Matt. 19:16-24. We can either submit to Scripture or turn our backs to it.

- Firstfruits belong to God (see Num. 18:21)
- Take care of family or deny your faith (see 1 Tim. 5:4-8)
- Pay taxes and avoid deception (see Luke 20:22-25)
- Save or be foolish (see Prov. 21:20; Prov. 6:6-8)
- Pay debt or be wicked (Ps. 37:21)
- Give to others or be cursed (Prov. 28:27; 1 John 3:17)

2. **Choose to Walk in Obedience**. Money management is not a salvation issue; however, it is an issue of provision and reward. Hebrews 11:6 says we must believe He exists and He rewards those who earnestly seek Him. The key to gaining God's prosperity and trust is living a financially balanced life, and 2 Pet. 1:5-10 provides guidance on how to get started: Make every effort to add to our faith goodness, then knowledge (2,000-plus Scriptures addressing money management), then self-control (to resist envy and selfish ambition, see James 3:16), then perseverance (due to trials that come from change, Luke 8:11-15), for "godliness with contentment is great gain" (1 Tim. 6:6, NIV). We know that this life will end and when it does, we will either enter heaven with reward or as one escaping flames (see 1 Cor. 3:12-15). The difference is based on how we lived our lives, and whether or not God could trust us to complete the tasks He created us to do. He leaves the choice to us.

It takes a great deal of faith to accept God’s Word on finances as truth and then obediently apply the principles to your daily life. You must trust that God’s way is best and He is the source of your provision and, in turn, He will be able to trust you.

I want my grandchildren to learn this lesson—I want them to understand the importance of living a biblically balanced financial life. This is the legacy I want to leave them, and maybe someday in the future, God will let me help Him give them their reward when they follow me to heaven.

*“What causes fights and quarrels among you? Don’t they come from your desires that battle within you? You want something but don’t get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have because you do not ask God. When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures”* (James 4:1-3, NIV).

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