

# **12 Best Principles in Money Matters**

## **A Comprehensive Biblical and Practical Guide to Financial Stewardship**

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## **INTRODUCTION**

Money is one of the most important resources entrusted to mankind by God. Every day, individuals and families make financial decisions that affect their present condition and future destiny. While money itself is neither good nor evil, the way it is earned, managed, invested, and spent can either build a person's life or destroy it.

Many people work hard throughout their lives yet struggle financially because they lack sound financial principles. Others earn modest incomes but achieve financial stability because they practice wisdom, discipline, and stewardship. Financial success is not determined merely by how much money a person earns but by how effectively they manage what they have.

The Bible is not a financial textbook, but it contains timeless principles that provide guidance for every area of financial life. God desires His people to be good stewards, diligent workers, wise planners, generous givers, and faithful managers of resources. Financial wisdom enables believers to provide for their families, support God's work, help those in need, and leave a lasting legacy for future generations.

This lesson explores twelve foundational principles that can help every believer develop a healthy relationship with money and build a

stable financial future. These principles are practical, biblical, and applicable regardless of one's level of income. When consistently applied, they can lead to financial freedom, peace of mind, increased effectiveness in ministry, and a life that honours God.

**Key Truth:** Financial prosperity is not merely having more money; it is faithfully managing God's resources according to His principles.

## **A Comprehensive Biblical and Practical Lesson on Financial Stewardship**

### **Introduction**

Money is one of the most powerful tools God places in our hands. It affects nearly every area of life—our families, ministries, businesses, relationships, and future. Yet money itself is neither good nor evil. What matters is how we acquire it, manage it, and use it.

Many financial struggles are not caused by a lack of money but by a lack of financial wisdom. God desires His people to be faithful stewards rather than careless spenders, wise investors rather than reckless consumers, and generous givers rather than selfish accumulators.

The Bible contains over 2,000 references to money, wealth, possessions, giving, and stewardship. This demonstrates that financial management is a spiritual matter as much as it is an economic one.

This lesson explores twelve foundational principles that can help believers build financial stability, avoid unnecessary hardship, and become channels of blessing to others.

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### **1. God Owns Everything**

#### **Scripture**

*"The earth is the Lord's, and everything in it." (Psalm 24:1)*

## **Principle**

The first principle of financial wisdom is recognizing that God is the true owner of everything. We may possess wealth, property, businesses, and investments, but ultimately they belong to Him.

We are not owners; we are stewards entrusted with God's resources.

## **Implications**

- Money should be managed according to God's principles.
- Wealth should not become our master.
- Every financial decision should honour God.

## **Questions to Consider**

- Am I managing my finances as an owner or a steward?
- Would God be pleased with my spending habits?

## **Conclusion**

A faithful steward understands that every coin, every asset, and every opportunity comes from God and should be used for His glory.

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## **2. Work Diligently**

### **Scripture**

*"All hard work brings a profit, but mere talk leads only to poverty."*  
(Proverbs 14:23)

### **Principle**

God designed work as the primary means through which people create value and earn income.

Prosperity is usually the result of consistent effort, discipline, skill development, and perseverance.

### **Characteristics of Diligent People**

- They are reliable.
- They improve their skills.
- They maximize opportunities.
- They solve problems.

### **Financial Truth**

Money flows toward value creation. The more value you provide, the greater your earning potential.

### **Conclusion**

Hard work remains one of God's greatest pathways to financial success.

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## **3. Live Below Your Means**

### **Scripture**

*"The wise store up choice food and olive oil, but fools gulp theirs down."* (Proverbs 21:20)

### **Principle**

Many people earn good incomes but remain financially unstable because they spend everything they earn.

Living below your means creates room for savings, investment, and future growth.

### **Practical Application**

Avoid:

- Impulse buying
- Status spending
- Lifestyle inflation
- Unnecessary luxury purchases

Instead:

- Spend intentionally
- Delay gratification
- Prioritize financial goals

## **Conclusion**

Wealth is often determined not by how much you earn but by how much you keep.

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## **4. Save Consistently**

### **Scripture**

*"Go to the ant, you sluggard; consider its ways and be wise."*  
(Proverbs 6:6-8)

### **Principle**

The ant gathers during seasons of abundance to prepare for seasons of need.

Saving is preparing today for tomorrow.

### **Reasons for Saving**

- Emergencies
- Education
- Retirement
- Business opportunities
- Major purchases

### **Important Principle**

Do not save what is left after spending. Spend what is left after saving.

## **Conclusion**

Saving transforms uncertainty into preparedness.

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## **5. Make Your Savings Work for You**

### **Scripture**

Matthew 25:14-30 (Parable of the Talents)

### **Principle**

Money should not remain idle. It should be invested wisely to generate growth.

### **Ways Money Can Work for You**

- Businesses
- Real estate
- Money market funds
- Government bonds
- Stocks and shares
- Productive agriculture

### **Power of Compound Growth**

Small investments made consistently over time can produce extraordinary results.

### **Conclusion**

The goal is not merely to save money but to multiply it responsibly.

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## **6. Build Income-Producing Assets**

## **Scripture**

*"Put your outdoor work in order and get your fields ready; after that, build your house." (Proverbs 24:27)*

## **Principle**

Build the source of income before pursuing expensive lifestyles.

## **Assets vs Liabilities**

### **Assets**

- Rental property
- Businesses
- Investments
- Productive land

### **Liabilities**

- Luxury items that consume money
- Excessive debt-financed purchases

## **Financial Wisdom**

Build your business before building your dream house.

Build productive assets before pursuing comfort assets.

## **Conclusion**

Assets create wealth. Liabilities consume wealth.

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## **7. Avoid Unnecessary Debt**

### **Scripture**

*"The borrower is servant to the lender." (Proverbs 22:7)*

### **Principle**

Debt can be useful when used wisely, but dangerous when used carelessly.

### **Good Debt**

- Business expansion
- Productive investments
- Education that increases earning capacity

### **Bad Debt**

- Luxury consumption
- Entertainment
- Unnecessary lifestyle purchases

### **Warning**

Debt reduces financial freedom and creates pressure on future income.

### **Conclusion**

Borrow cautiously and only when there is a clear plan for repayment and growth.

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## **8. Plan and Budget**

### **Scripture**

*"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost?" (Luke 14:28)*

### **Principle**

Every successful financial journey begins with a plan.

### **What a Budget Does**

- Controls spending
- Tracks progress

- Eliminates waste
- Increases financial confidence

### **Simple Budget Categories**

- Giving
- Saving
- Housing
- Food
- Transportation
- Education
- Investment

### **Conclusion**

Money without a plan tends to disappear.

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## **9. Distinguish Needs from Wants**

### **Scripture**

*"And my God will meet all your needs according to the riches of His glory." (Philippians 4:19)*

### **Principle**

Many financial problems arise when wants are treated as needs.

### **Examples**

#### **Need**

- Food
- Shelter
- Clothing
- Medical care

#### **Want**

- Luxury brands
- Latest gadgets
- Expensive upgrades

## **Financial Wisdom**

Suppressed needs eventually become crises, but uncontrolled wants become financial weeds that consume resources.

## **Conclusion**

Master your desires before your desires master you.

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## **10. Diversify Wisely**

### **Scripture**

*"Invest in seven ventures, yes, in eight."* (Ecclesiastes 11:2)

### **Principle**

Avoid relying on a single source of income.

### **Examples**

- Employment income
- Business income
- Rental income
- Agricultural income
- Investment income

### **Benefits**

- Reduces risk
- Increases stability
- Creates growth opportunities

## **Conclusion**

Multiple streams of income provide greater financial security.

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## **11. Give Generously**

### **Scripture**

*"It is more blessed to give than to receive."* (Acts 20:35)

### **Principle**

Generosity reflects God's character and keeps money from becoming an idol.

### **Areas of Giving**

- Tithes
- Offerings
- Helping the poor
- Supporting missions
- Assisting family members wisely

### **Benefits**

- Blesses others
- Develops gratitude
- Expands God's work
- Cultivates a generous heart

### **Conclusion**

Money is a tool for serving God and blessing people.

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## **12. Think Long-Term**

### **Scripture**

*"A good person leaves an inheritance for their children's children."  
(Proverbs 13:22)*

## **Principle**

Wise financial decisions consider future generations.

## **Long-Term Thinking Includes**

- Saving
- Investing
- Estate planning
- Business development
- Training children financially

## **Key Question**

Will this decision help or hurt my future?

## **Conclusion**

Short-term pleasure often destroys wealth, but long-term wisdom builds lasting legacy.

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## **Final Conclusion**

Financial success is not primarily about how much money you make. It is about how wisely you manage what God has entrusted to you.

When these twelve principles are practiced consistently, they lead to financial stability, freedom, growth, generosity, and legacy.

## **The 12 Principles at a Glance**

1. God Owns Everything.
2. Work Diligently.
3. Live Below Your Means.
4. Save Consistently.
5. Make Your Savings Work for You.

6. Build Income-Producing Assets.
7. Avoid Unnecessary Debt.
8. Plan and Budget.
9. Distinguish Needs from Wants.
10. Diversify Wisely.
11. Give Generously.
12. Think Long-Term.

## **Key Lesson**

**Earn diligently, spend wisely, save faithfully, invest strategically, give generously, and build a legacy that honours God and benefits future generations.**

## **CONCLUSION**

Money is a powerful servant but a terrible master. Throughout Scripture, God teaches that financial success is not measured by the amount of wealth a person accumulates but by the wisdom, faithfulness, and integrity with which that wealth is managed.

The twelve principles discussed in this lesson provide a solid foundation for financial stewardship. They teach us to recognize God as the owner of all things, work diligently, live below our means, save consistently, invest wisely, build productive assets, avoid unnecessary debt, plan carefully, distinguish needs from wants, diversify our income sources, give generously, and think beyond the present generation.

Financial transformation rarely happens overnight. It is usually the result of many wise decisions made consistently over time. Small acts of discipline repeated daily eventually produce significant results. Just as a farmer harvests what he has faithfully planted and cultivated, those who practice biblical financial principles will eventually enjoy the fruit of wise stewardship.

As believers, our goal should not simply be to become wealthy, but to become faithful stewards who use resources for God's glory, the advancement of His kingdom, the care of our families, and the

blessing of others. When money is managed according to God's principles, it becomes a tool for fulfilling God's purposes on earth.

May these principles help you develop financial wisdom, experience greater stability, become a blessing to others, and leave a godly legacy for future generations.

### **Final Summary**

**Honour God, work diligently, spend wisely, save faithfully, invest strategically, give generously, and build a lasting legacy that glorifies God and blesses generations to come.**

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