

## **UNCHANGING PRINCIPLES OF FINANCES**

**By: Austin Pryor**

At the conclusion of each year, for the readers of our monthly newsletter, *Sound Mind Investing*, we review the many financial principles and strategies we have written about during the year, trusting that among these many ideas our readers will find several key action steps to implement in the year to come. It is important, however, to recognize that such decisions should not be made in a vacuum.

As an investor, we urge you to make every financial decision in light of what God has revealed in the Bible. So regardless of who you consult for investment recommendations, here are universal governing biblical principles that will always remain unchanged, no matter which way the political or economic winds may be blowing.

- **God is the absolute owner of everything in the universe.** *"To the LORD your God belongs the heavens, the earth and everything in it" (Deuteronomy 10:14). "Who has a claim against me that I must pay? Everything under heaven belongs to me" (Job 41:11). "Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things" (1 Chronicles 29:11-12).*
- **God's ownership of all things includes me.** God is never less than the Sovereign-Creator; I am never more than His steward-creation. *"The earth is the LORD's, and everything in it, the world, and all who live in it; for he founded it upon the seas and established it upon the waters" (Psalm 24:1-2). "Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore, honor God with your body" (1 Corinthians 6:19).*
- **Since I have nothing that was not given to me, I have no basis for pride, only gratitude.** *"For who makes you different from anyone else? What do you have that you did not receive?" (1 Corinthians 4:7). "For we have brought nothing into the world, so we cannot take anything out of it either. And if we have food and covering, with these we shall be content" (1 Timothy 6:7-8). "And my God will meet all your needs according to his glorious riches in Christ Jesus" (Philippians 4:19).*
- **With respect to the goods I hold, I have management responsibilities, not ownership rights.** It is a life-long calling that requires me to continually live with one eye on eternity. *"So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Luke 16:11-12).*
- **I am called to live fully in each day, not in the future.** God evaluates the faithfulness of my management and my giving based on what I do with what I have now, not what I might do someday if I had more. *"But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore, do not worry about tomorrow..." (Matthew 6:33-34). "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things...'" (Matthew 25:21).*
- **God has provided guidelines for how best to manage His wealth for His glory.** For the most part, these guidelines are general rather than specific—which means that, to make wise choices, I must continually seek God's wisdom. *"For God has not given us a Spirit of fear, but of love, and power, and a sound mind" (2 Timothy 1:7). "All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work" (2 Timothy 3:16-17).*

Austin Pryor is the founder of the Sound Mind Investing financial planning newsletter and website. You can read more about Sound Mind Investing and its investment principles at [www.soundmindinvesting.com](http://www.soundmindinvesting.com).

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### **Reflection/Discussion Questions**

1. What is your reaction to the suggestion by Austin Pryor that financial decisions should be evaluated in light of principles God has presented in the Bible?
2. Which of the principles cited, if any, seems most important to you?
3. Which of the principles Mr. Pryor lists, if any, do you find troubling or difficult to relate to your life in a practical way? Explain your answer.
4. If you were to apply each of these principles to your financial decision-making, what difference do you think that would make?

*NOTE: If you have a Bible and would like to review some other passages that relate to this topic, consider the following verses:*

Proverbs 11:24-25, 15:16, 18:16, 22:7, 30:8-9; Luke 12:22-34