

Living Below Your Means

There are two principles found in these verses that we need to establish in our hearts.

1 Chron 29:10-15 New Living Translation

10 Then David praised the Lord in the presence of the whole assembly:

"O Lord, the God of our ancestor Israel, may you be praised forever and ever! 11 Yours, O Lord, is the greatness, the power, the glory, the victory, and the majesty. Everything in the heavens and on earth is yours, O Lord, and this is your kingdom. We adore you as the one who is over all things.

12 Wealth and honor come from you alone, for you rule over everything. Power and might are in your hand, and at your discretion people are made great and given strength.

13 "O our God, we thank you and praise your glorious name! 14 But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us!

- Where do wealth and honor come from?
- Whose discretion makes some great?

Ps 75:6-7 KJV AMP

6 For promotion cometh neither from the east, nor from the west, nor from the south.

7 But God is the judge: he putteth down one, and setteth up another.

- It is God alone who lifts people up. It is meant for his purposes: **1 Tim 6:17-19** As for the rich in this world, charge them not to be proud and arrogant and contemptuous of others, nor to set their hopes on uncertain riches, but on God, Who richly and ceaselessly provides us with everything for [our] enjoyment.

18 [Charge them] to do good, to be rich in good works, to be liberal and generous of heart, ready to share [with others],

19 In this way laying up for themselves [the riches that endure forever as] a good foundation for the future, so that they may grasp that which is life indeed.

- The principle that we need to understand is that everything comes from God and it is his. This will set the focus of your heart to understand that it is his treasure that we are spending and what we are spending it on should be that which pleases him. This does not mean that he does not want us to enjoy things, but rather that we do that which is pleasing in his sight, not running with the goals and standards of this world.

1. Wealth and honor come from the Lord.

2. At his discretion he makes some great:

How does that make you feel if you have received a smaller portion of honor (or wages)? This brings up a third principle that is not stated the way I am phrasing it, but the truth is seen in the pages of his word:

3. Life is not fair.

- Everyone is not the eye in the body of Christ. Someone is a toenail.
- We all vary in our abilities-our strengths and weaknesses.

A. Since it is God who gives us wealth, we should be more than willing to give back to the Lord by ministering to him with our finances. People usually will want to build their financial safety cushion, which is not bad, but they sometimes do it by not giving. God's principles are so different from the world's.

Prov 3:9-10 AMP

9 Honor the Lord with your capital and sufficiency [from righteous labors] and with the firstfruits of all your income; [Deut 26:2; Mal 3:10; Luke 14:13,14.]

10 So shall your storage places be filled with plenty, and your vats shall be overflowing with new wine. [Deut 28:8.]

- Everything is from God, so why not give back to him what he asks for. This includes tithing, giving, meeting needs of others. Honor him because he is Lord, not for a return on your giving.

Be a giver!

Prov 11:24-25 NIV

24 One man gives freely, yet gains even more; another withholds unduly, but comes to poverty.

25 A generous man will prosper; he who refreshes others will himself be refreshed.

Prov 28:27 KJV

27 He that giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.

- By recognizing that all we have comes from him and that he lets others have more or less than you will help to free your heart from covetousness and envy. He wants to teach you truths through what you are facing on a daily basis.

1. Things that will hinder your success

Too much enjoyment

Prov 21:17 Holman Christian Standard Bible

17 The one who loves pleasure will become a poor man; whoever loves wine and oil will not get rich.

- This word pleasure is used concerning celebrating and joy in a good way. This verse is indicating that if you make it your lifestyle to party, you will become broke. There is a time and a season for everything under the sun.

Neh 8:12 NIV

12 Then all the people went away to eat and drink, to send portions of food and to celebrate with great joy, because they now understood the words that had been made known to them.

- In this verse, it uses the same word pleasure and is translated as underlined.

Prov 23:20-21 NIV

20 Do not join those who drink too much wine or gorge themselves on meat,

21 for drunkards and gluttons become poor, and drowsiness clothes them in rags.

Laziness, lack of discipline and foresight.

Prov 21:20 AMP

20 There are precious treasures and oil in the dwelling of the wise, but a self-confident and foolish man swallows it up and wastes it.

Prov 18:9 TEV

9 A lazy person is as bad as someone who is destructive.

- No consideration for the future, no self-control, no appreciation for what they have. Someone who wastes what they have is just like a lazy person.

Prov 6:6-11 NIV

6 Go to the ant, you sluggard; consider its ways and be wise!

7 It has no commander, no overseer or ruler,

8 yet it stores its provisions in summer and gathers its food at harvest.

9 How long will you lie there, you sluggard? When will you get up from your sleep?

10 A little sleep, a little slumber, a little folding of the hands to rest —

11 and poverty will come on you like a bandit and scarcity like an armed man.

- Being self motivated to do what needs to be done will make a big difference regarding what you have or what you lose.

Prov 10:4-5 NIV

4 Lazy hands make a man poor, but diligent hands bring wealth.

5 He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son.

Prov 12:11 NIV

11 He who works his land will have abundant food, but he who chases fantasies lacks judgment.

- If I could only win the lottery. Don't chase fantasies, God honors our labor.

Prov 12:27 NIV

27 The lazy man does not roast his game, but the diligent man prizes his possessions.

Prov 24:30-34 KJV

30 I went by the field of the slothful, and by the vineyard of the man void of understanding;

31 And, lo, it was all grown over with thorns, and nettles had covered the face thereof, and the stone wall thereof was broken down.

32 Then I saw, and considered it well: I looked upon it, and received instruction.

33 Yet a little sleep, a little slumber, a little folding of the hands to sleep:

34 So shall thy poverty come as one that travelleth; and thy want as an armed man.

Prov 26:16 NIV

16 The sluggard is wiser in his own eyes than seven men who answer discreetly.

- There is always a reason of why they cannot do something.

Prov 28:19 KJV

19 He that tilleth his land shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.

Avoid being a borrower as much as you can.

Prov 22:7 KJV

7 The rich ruleth over the poor, and the borrower is servant to the lender.

- Many people do not recognize how much money they lose in interest.

Avoid being a co-signer

Prov 22:26-27 AMP

26 Be not one of those who strike hands and pledge themselves, or of those who become security for another's debts.

27 If you have nothing with which to pay, why should he take your bed from under you?

- If you have to pay for the other person's debt, then you surely will be going over budget as well as having major stress in your life.

Being wealthy is not always a rose garden.

Prov 15:6 AMP

6 In the house of the [uncompromisingly] righteous is great [priceless] treasure, but with the income of the wicked is trouble and vexation.

- How are we earning our money matters, are we honest or dishonest?

Prov 15:16 New Living Translation

16 Better to have little, with fear for the Lord, than to have great treasure and inner turmoil.

Ps 37:16-17 NIV

16 Better the little that the righteous have than the wealth of many wicked;

17 for the power of the wicked will be broken, but the Lord upholds the righteous.

Prov 16:8 NET Bible

8 Better to have a little with righteousness than to have abundant income without justice.

Prov 15:17 KJV

17 Better is a dinner of herbs where love is, than a stalled ox and hatred therewith.

- Setting the right priorities for your life.

Prov 17:1 NET Bible

17 Better is a dry crust of bread where there is quietness than a house full of feasting with strife.

There are true and enduring riches.

Prov 8:17-21 AMP

17 I love those who love me, and those who seek me early and diligently shall find me. [1 Sam 2:30; Ps 91:14; John 14:21; James 1:5.]

18 Riches and honor are with me, enduring wealth and righteousness (uprightness in every area and relation, and right standing with God). [Prov 3:16; Matt 6:33.]

19 My fruit is better than gold, yes, than refined gold, and my increase than choice silver.

20 I [Wisdom] walk in the way of righteousness (moral and spiritual rectitude in every area and relation), in the midst of the paths of justice,

21 That I may cause those who love me to inherit [true] riches and that I may fill their treasuries.

- So what is enduring wealth? The fruit of wisdom, that which it produces, is better than gold!

Prov 24:3-4 AMP

3 Through skillful and godly Wisdom is a house (a life, a home, a family) built, and by understanding it is established [on a sound and good foundation],

4 And by knowledge shall its chambers [of every area] be filled with all precious and pleasant riches.

- You will get the true riches by seeking the Lord.

Proper priorities

Character as a priority

Prov 22:1 KJV

22 A good name is rather to be chosen than great riches, and loving favour rather than silver and gold.

- Choosing to build your character and reputation supersede getting wealthy.

Don't have getting rich as a goal in life.

Prov 23:4-5 NIV

4 Do not wear yourself out to get rich; have the wisdom to show restraint.

5 Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Don't put the cart before the horse.

Prov 24:27 New Living Translation

27 Do your planning and prepare your fields before building your house.

Proverbs 24:27

Prepare thy work without, and make it fit for thyself in the field; and afterward build thine house. Necessary things are to take precedency of those which are for ornament and elegance. Be content with a cottage, and labour strenuously in the field at agriculture, until you have made the necessary money for building a more commodious and elegant house (Piscator, Gejer, etc.); or, until you have made money enough to marry, and beget and support children. So 'build a house' is used, Ex 1:21; Ruth 4:11; 2 Sam 7:27 (Rabbi Salomon). I prefer taking it simply, First collect your materials, and make your preparations, and count the cost, and afterward, when all is ready, set about building; if you do not so, you will have to stop very soon after you have begun, and be justly laughed, at as an improvident fool. So Solomon's temple 'was built of stone made ready before it was brought there' (1 Kings 5:18; 6:7). So the spiritual temple (Eph 2:21-22), though prepared in its materials for ages past, with a marvelous combination of agencies, is being now silently reared without outward show (Luke 17:20, margin). Compare Jesus' warning, Luke 14:28-30.

(from Jamieson, Fausset, and Brown Commentary, Electronic Database. Copyright © 1997, 2003, 2005, 2006 by BibleSoft, Inc. All rights reserved.)

Give thought to your decisions.

Prov 21:5 AMP

5 The thoughts of the [steadily] diligent tend only to plenteousness, but everyone who is impatient and hasty hastens only to want.

- You have to give thought to what you want and how you will be able to attain it.
- Hasty decision to go into business for myself when laid off from American Steel.

Contentment is a huge part of living below your means.

1 Tim 6:6-10 NIV

6 But godliness with contentment is great gain. 7 For we brought nothing into the world, and we can take nothing out of it. 8 But if we have food and clothing, we will be content with that. 9 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 10 For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Prov 11:28 NIV

28 Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.

- Being content with what you have and who you are will change the way you view life and others.
- We must learn this principle! The sinful nature has such a covetousness that engulfs it. God used the ten commandments to magnify sin-one of the commandments deals with coveting the things your neighbor has-his wife (she is prettier than yours, she works harder than yours, she makes better meals than yours, she is kinder than yours, etc.), his house (why should he have the extra room and bathrooms, etc.), his servants (I sure wish I had servants to do this job instead of me having to do it), his ox (his tractor, his vehicle, etc.), or anything that your neighbor has.
- The reason for showing the other principles first is to show that you don't just say, "Okay, today I am going to start to be content." We are fighting against one of our old nature's propensities. We must have truths and Biblical principles being instilled into our lives as line upon line in order to change and find our contentment in Christ, live lives that do not have to show the amount of wealth that we have accumulated, lift our lives up from where we are, and be liberal in our generosity.

Summary

1. To be able to honor the Lord and minister to others.
2. A generous person will actually prosper.
3. Living below your means will allow you to have something in the storehouse for times of need.
4. Living below your means teaches you to be faithful and responsible for the things you have.
5. You learn to motivate yourself or you will have nothing.
6. You learn the value of work.
7. It keeps you from being under the hand of others.
8. You learn what really is valuable in life, not riches, but true riches.
9. You find out that your reputation, what others think about you is more important than money.
10. You will learn to plan how to improve your life and which things need to be done before starting something that you cannot finish.
11. You learn to have the cash to pay on hand before using your credit card.
12. You learn to take time to think through your decisions so that they become profitables to you.
13. You learn to be content with what you have when you realize that God is the one who causes people to prosper and he knows exactly where you are at in life. That particular place in life is the one that he will use to teach you about yourself, about his ways, and test the metal of your heart.