



Build Your Financial House on the Rock

Remember singing “The wise man built his house upon the rock” in Sunday school? The parable that song is based on (Matthew 7) has powerful implications, not only for our lives, but also for the values we pass on to the next generation. Here are six things needed to build our financial houses on the rock, which is obedience to Jesus Christ.

1. We need a total conversion. Martin Luther once said, “People go through three conversions: The conversion of their head, their heart, and their pocketbook. Unfortunately, not all at the same time.” The conversion of our financial lives begins when we realize that any ability, training, or connections we have to make money came from God, and not from ourselves (Deuteronomy 8: 17-18).

2. We need to let go of the “more” mindset. There’s a powerful little truth tucked away in Ecclesiastes 5:11. The more we have, the more we spend. Most of us have fewer actual needs than we think. In other words, making enough money isn’t the problem for many people; it’s wanting too much.

3. We need faith in hard times. You know your investments are in trouble when your favorite companies stop appearing in the newspaper’s business section and start appearing in the political cartoons, someone once quipped. But in times of trouble, believers look to God and replace fear with

faith, knowing they will not wither and their inheritance will endure forever (Psalm 37:18-19).

4. We need the joy of contentment. Would you agree that the most expensive vehicle to drive is a shopping cart? The Bible provides a wonderful antidote to discontentment in Hebrews 13:5-6. Be content with what you have, and keep your life free from the pursuit of money and “stuff.” Why? Because God Himself is your eternal reward and inheritance, and He will never leave you or forsake you.

5. We need to avoid debt—except one. A sign in the store window read, “Use our easy credit plan—100% down and 0% monthly payments!” The Bible doesn’t prohibit using debt, but it always describes debt in the negative. Except once: “Let no debt remain outstanding, except to love one another” (Romans 13:8). A strong financial house is built on a deep love for God and others.

6. We need to choose our next stewards. Do you have an up-to-date will? Have you made plans for which people and ministries will be the next stewards of the resources God has entrusted to you? We should proceed by listening to advice, which in the end makes us wise (Proverbs 19:20). We can point you in the right direction if you need help.

- I would like information on how to create or update my estate plan.
- I have already included Life Action Ministries in my will, trust, or estate plan.

Name: _____

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