

Proven Biblical Money Principles – Really?

Because money is one of my least favorite issues of life, I have only listened over the years to a little of what Dave Ramsey (the current “Christian” financial guru) has to say.

Today I saw a 39-minute video entitled *Proven Biblical Money Principles* appear when I pulled up YouTube. Since this sounded like it might be his “manifesto” I decided to take the time to watch it and see if he is on target or off the wall.

https://www.youtube.com/watch?v=OC_6WqXA1ps&t=2087s

His opening summary was:

“5 things, if you do with money, over time you will build a level of wealth 100% of the time.” And he went on, in the talk given at a church, to list these 5 tenets:

1. Live on a written budget
2. Avoid debt
3. Foster high-quality relationships
4. Save and invest
5. God loves a cheerful giver.

After listening to this, it confirmed the little I had heard Dave Ramsey say over the years: he is presenting a convoluted half-biblical (maybe one-quarter biblical) presentation of supposed *Bible* money principles with an underlying current of money (“wealth”) being a good thing. He has, in more than 5 ways, missed what the *Bible* says and warns about money.

The following, while not the full Gospel on money, is FAR more foundational, true and Biblical than this video presentation. First and foremost, money is not nearly the issue of importance many Christians (and Dave Ramsey apparently) make of it, certainly not from a positive standpoint.

Biblical principles of money are built on the following key principles:

1. We are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do. ^{Eph 2:10} This is the “for” of everyone’s salvation. If we are about God’s business in doing these good works we will then find Jesus (in *Matthew 6*) telling us:

2 “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.” ^{Mt 6:24}

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear.” ^{Mt 6:25}

“Seek first his kingdom and his righteousness, and all these things will be given to you as well.” ^{Mt 6:33} and then to *John 6* where Jesus confirms and expands on this:

“Do not work for food that spoils, but for food that endures to eternal life, which the Son of Man will give you.” ^{Jn 6:27}

“The work of God is this: to believe in the one he has sent.” ^{Jn 6:29}

3. And how will we have all we need to both live day-to-day and do the good works He planned in advance for us to do?

God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written:

“He has scattered abroad his gifts to the poor;
his righteousness endures forever.”

Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. ^{2Co 9:6-11}

4. And yes, as Dave Ramsey indicates, we are warned about debt because just as “No one can serve two masters,” debt (similar to money) is a master that will keep us, if we serve it, from Christ:

“The borrower is servant to the lender.” ^{Proverbs 22:7}

Ignore these promises and we are refusing the Grace God offers AND the ability to be His servants in completing the good works He planned in advance personally for each Christian!

Because something works (Dave Ramsey’s money principles may work for some or many people) doesn’t make it Biblical or God’s way – theft, adultery, etc. “work” for many people, this doesn’t make them right. Certainly God’s *Bible*-defined answers for money are clearer and easier, with His Grace, than Dave Ramsey’s 5 ways . . .

The key difference in the Dave Ramsey and *Bible* alternatives? God’s way, above all, is based on the necessary requirement that we must receive everything we have by Grace to be in His Grace financially. Only to the extent we receive by God’s Grace will we be able to be His servant, completing the good works He planned in advance for us to do – to give our time and to have what we need to live without making “wealth” a concern or focus. Some Christians by the necessity of their assigned good works will be wealthy (if, for example, God wants them to start and build, by Grace, a large business) while all will be rich in the most important sense – based on the promise that all their needs will be more than adequately supplied.

In summary: Dave Ramsey “preaches” a form of Galatians, works-based, money and finances – the above, in contrast, are *Bible* basics of money and finances from a Grace perspective (what God GIVES us, not what we earn or what we “give” to Him or others). Under Grace, God guides us in what to do (the good works He planned in advance for us to do) so He MUST then, as our Master, GIVE us EVERYTHING to live on and do the good works He planned in advance for us to do. Hard? No, impossible – that is why it is by Grace!

Should Dave Ramsey be permitted to teach and preach in churches, in effect to be endorsed by Church leaders as teaching *Biblical* financial principles? The clear and simple answer is NO! To do so is a failure to exposit and preach the clear “money” teachings of the *Bible* and, instead, defer to someone who is teaching, as truth, something other than God’s truth!