

***Question: What advice do you think Jesus would give to people of today struggling with financial difficulties? (Part 1)***

Jesus often spoke about attitudes toward money, wealth and poverty, as well as about wisely managing what God has entrusted into our care (Matthew 6:19-21; 19:23-24; 25:15-30; Luke 12:16-21; Luke 16). While these teachings are helpful for Christians who view life from a faith perspective, Jesus was not teaching financial strategies for 21<sup>st</sup> Century people. But, I do believe he might suggest some practical principles from the Book of Proverbs. These proverbs include numerous simple, commonsense principles that can help us keep out of financial problems.

For example, I believe Jesus would encourage us to avoid borrowing money and to get out of debt as soon as possible. The wise man of the Proverbs said that “the borrower is servant to the lender” (Proverbs 22:7). A little later he added: “Do not be a man who strikes hands in pledge or puts up security for debts; if you lack the means to pay, your very bed will be snatched from under you” (Proverbs 22:26-27). This does not mean that borrowing is sinful. It means that unpaid loans cause problems for lenders who must carry them in difficult times. Honesty demands that people pay their debts (Romans 13:7-8; Ephesians 4:25-18; cf. Proverbs 28:6). However, this may become impossible if a debtor loses his job. Anyone who considers borrowing money should consider the following warning: “Do not boast about tomorrow, for you do not know what a day may bring forth” (Proverbs 27:1). Therefore, we need to do all we can to eliminate as much debt as possible.

Some of the proverbs also teach us the importance of diligent labor. Employers are more likely to hire and keep a worker who diligently gives an honest day’s labor for his pay. Laziness and casual indifference toward any job is a luxury we cannot afford at any point in life. The wise man said: “All hard work brings a profit, but mere talk leads only to poverty” (Proverbs 14:23; also 20:13; 28:19 & 10:4). He also said: “Lazy hands make a man poor, but diligent hands bring wealth” (Proverbs 10:4); and, “A little sleep, a little slumber, a little folding of the hands to rest-- and poverty will come on you like a bandit and scarcity like an armed man” (Proverbs 6:10-11). Undependable and lazy people cost employers money they can seldom afford to pay.

However, one must never assume that an unemployed person is lazy or careless in his work.

When any one of us is unemployed and having difficulty finding a job, we must not allow pride to keep us from doing whatever kind of work is available until we have an opportunity for something better. “Before his downfall a man's heart is proud,” said the wise man, “but humility comes before honor” (Proverbs 18:12). Don’t be too proud to take a job even if the pay is not great or the work is not what you prefer. A man of wisdom will have the humility to accept the instruction and guidance which may lead to a new job or career. Proverbs 13:18 says, “He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored.” At least he will be able to provide food and shelter for himself and his family.

Look for more principles from Proverbs next week in part 2.

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