

Good morning,

Today, I want to talk about something we all deal with—money.

More specifically, *how do we save and invest money wisely?*

Now I know that when we hear words like “invest,” our minds might immediately jump to bank accounts, stock portfolios, retirement plans. And while those are part of it, wise financial stewardship begins somewhere else entirely—it starts with God.

Psalms 24:1 tells us, “*The earth is the LORD’s, and all its fullness.*” Everything belongs to Him. It’s not ours. We may hold it for a while, but we don’t own it. First Chronicles 29:14 echoes that truth: “*All things come from You, and of Your own we have given You.*” We’re merely stewards—caretakers of what God has entrusted to us.

And that principle continues in the New Testament. First Corinthians 10:26 affirms that “*the earth is the Lord’s.*” Paul even reminds the Corinthians in chapter 4: “*It is required in stewards that one be found faithful.*” Brethren, that’s our calling. We are stewards—not just of spiritual truths, but of financial blessings.

So if God owns it all—and we are His stewards—how do we manage what He’s entrusted to us?

Let’s look at four principles from Scripture that guide how Christians save, invest, and manage money with eternal purpose.

First, we must *invest in God*.

First Corinthians 16 teaches that on the first day of the week, we are to set aside for God—supporting His work and His people from what we have prospered. And as His people we are not to do this begrudgingly. Second Corinthians 9:6 says, “*He who sows sparingly will also reap sparingly.*” But verse 7 adds, “*God loves a cheerful giver.*”

This kind of investment isn’t just about finances—it’s about trust. Verses 8 through 15 show that God is able to make all grace abound, supplying not just what we need, but blessing us richly so that others might be blessed through our generosity.

Investing in God brings joy. It brings peace. And unlike the uncertain market, it brings guaranteed spiritual dividends.

Second, we need to *prepare for the future*—with the right mindset.

Remember Joseph? In Genesis 41, he guided Pharaoh to store up grain in the years of plenty, preparing for famine. Planning is biblical. Saving is wise. But James 4:15 reminds us, “*If the Lord wills...*” Every plan should be held with open hands. We plan, yes—but we trust God to direct our steps.

Third, we must *count the cost* and seek God’s approval before we invest.

In Luke 14, Jesus asked, “*Who builds a tower without first counting the cost?*” That’s practical wisdom. Financial decisions need clarity, foresight, and discipline. But they also need spiritual discernment.

Proverbs 13 warns that pride leads to strife—and dishonest gain fades. We must ensure that whatever we invest in honors God and reflects His righteousness.

Fourth, we must *save with eternal purpose*.

Paul urges the rich in First Timothy 6 to be rich in good works—generous, willing to share, storing up a foundation for eternal life. That aligns with Jesus’ words in Matthew 6: “*Lay up for yourselves treasures in heaven.*”

And here’s a warning: the love of money is dangerous. First Timothy 6:10 says it’s a root of all kinds of evil and some have strayed from the faith because of it. Verse 17 warns not to trust in uncertain riches. Colossians 3 tells us that covetousness is idolatry. We must not fixate on what our neighbor has. Instead, Philippians 2 calls us to humility—esteeming others above ourselves.

And so, we close with a final challenge:

Luke 12:15 reminds us that “*a man’s life does not consist in the abundance of the things he possesses.*” Jesus said in Matthew 16:26, “*What profit is it if a man gains the whole world and loses his own soul?*” And in Luke 12:20–21, God calls the rich man a fool—not because he had wealth, but because he wasn’t rich toward God.

Brethren, you can make wise financial choices, save for your future, invest with discernment—but if you neglect God in the process, you've missed the point.

Let your savings reflect submission. Let your investments reflect faithfulness. And above all, let your heart reflect devotion to the One who owns it all.

Thank you.