

**FINANCIAL PLANNING** The Bible provides examples of both effective and ineffective financial planning in the face of economic adversity. Examples of good financial planning include Joseph's preparation for famine in Egypt ([Gen. 41:34–36](#)), the servants who wisely invested their master's money ([Luke 19:13–19](#)) and the Corinthian believers who laid aside money to help others ([1 Cor. 16:1–2](#); cp. [2 Cor. 9:1–5](#)). [Proverbs 27:23–27](#) counsels a shepherd to know well the condition of his flocks so that they will provide for him in the future. Diversification of investments is advised in [Ecclesiastes 11:2](#).

Poor financial planning can be seen in the man who built bigger barns without thought of his impending death ([Luke 12:16–21](#)), the man who started to build a tower without the money to complete it ([Luke 14:28–30](#)) and the servant who refused to invest his master's money ([Luke 19:20–21](#)).

The Bible recognizes that having sound plans helps ensure a successful venture ([Prov. 6:6–8](#); [21:5](#); [27:23–27](#); [30:25](#); [Isa. 32:8](#); [2 Cor. 9:5](#)). A key element in planning is the wise counsel of others ([Prov. 13:18](#); [20:18](#)), especially God, who causes plans to succeed or fail ([Ps. 32:8](#); [Prov. 3:6](#); [16:1–4](#), [9](#); [Isa. 29:15](#)).

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**FINANCIAL RESPONSIBILITY** Two maxims underlie the Bible's principles of financial responsibility: the earth and its resources belong to God ([Lev. 25:23](#); [Job 41:11](#); [Pss. 24:1](#); [89:11](#); [Hag. 2:8](#)), and they have been entrusted to people to use wisely ([Gen. 1:29–30](#); [9:1–4](#)). The overall message of the Bible regarding finances is one of personal thrift combined with generosity toward others. The Bible places a high value on saving money to provide for oneself and others in times of need ([Gen. 41:1–57](#); [Prov. 6:6–8](#); [21:20](#); [Eccles. 11:2](#); [Luke](#)

[12:16–21](#); [1 Cor. 16:2](#)). Because God blesses those who give to others ([Deut. 15:10](#); [Ps. 112:5](#); [Prov. 11:25](#); [22:9](#); [Mal. 3:10](#); [2 Cor. 9:6–12](#)), the willingness to give generously ([Matt. 25:31–46](#); [2 Cor. 8:3](#)) and without thought of return ([Deut. 15:11](#); [23:19](#); [Ps. 15:5](#); [Matt. 5:42](#); [Luke 6:34](#); [Rom. 11:35](#)) is considered a mark of financial responsibility. Those who save to provide only for themselves, or are unable to save because of extravagant spending, are held to be foolish ([Job 20:20–22](#); [Prov. 21:20](#)).

Other marks of financial responsibility include careful financial planning ([Prov. 27:23–27](#)), hard work ([Prov. 28:19](#); [Eph. 4:28](#); [2 Thess. 3:10](#); cp. [Prov. 24:33–34](#)), diversification of investments ([Eccles. 11:2](#)), paying debts when they become due ([Prov. 3:27–28](#)), providing for one's family ([1 Tim. 5:8](#)), and leaving an inheritance to one's children ([Num. 27:7–11](#); [Prov. 13:22](#); cp. [Ruth 4:6](#); [Eccles. 5:13–14](#)).

Jesus' stewardship parables speak of financial responsibility as a precursor of greater areas of responsibility in the kingdom of God ([Matt. 25:14–30](#); [Luke 16:1–13](#); [19:11–27](#)).