

Some Dos and Don'ts of Gospel Worker Finances

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MentorNet invited Brian Simmons to share his insight on personal finance that he teaches as a church planting trainer. In every country, mentors must often plan with gospel workers how these will earn a living and how to finance their projects. Many workers feel frustrated by their lack of finance, yet they have unwisely narrowed their options to one or two of several biblical ways the Lord provides for workers' needs.

Biblical Means of Income

The New Testament illustrates the following ten ways in which God can provide for the needs of those who serve him. Jesus promised, 'Your heavenly Father knows what you need!' (Matt. 6:32) Mentors can discuss each of these options with trainees and lay plans accordingly.

1. **Through Sons of Peace** (Luke 10:4-7; Matt. 10:9-13). Jesus instructed the 12 and the 72 to let 'sons of peace' provide them with lodging, food and drink, which Jesus called 'wages'. Such persons would also provide an entrance for the gospel into networks of friends, family, neighbours, and co-workers. Examples include Cornelius (Acts 10), Lydia and the Philippian jailer (Acts 16). This means of provision remains primary for short gospel trips.
2. **By Self-Support** (Acts 18:1-4). Paul worked and stayed with fellow tentmakers in Corinth while he preached there. He highly commended honest work (Eph. 4:28; 2 Thess. 3:6-13). Gospel workers must not be ashamed of performing manual labour for their keep, even if some local Christians disagree with it. Some successful "tentmakers" find that, even though their business earns well, it remains wise to get partial support from churches, lest prayer support and accountability break down.
3. **From Missionary Support** (Acts 18:5; Phil. 4:14-19). Paul quit making tents, for a while, to do full time ministry, because Silas and Timothy came from Macedonia bringing gifts from the churches there (See Acts 16:10-17:15 for their travelogue). Many gospel workers today quit their regular jobs 'by faith' only to turn to asking outsiders to send them money. But Paul kept making tents until he received some gifts; only then did he quit his job.
4. **With Contentment** (Phil. 4:10-13). Before being 'amply supplied' by the Philippians, Paul had learned and practiced a 'secret' that today's gospel workers need desperately – contentment. Too many keep seeking after worldly wealth, whereas Paul remained content even when hungry and in need.
5. **Getting a Church Salary** (1 Tim. 5:17-18; 1 Cor. 9:14). Gospel workers sometimes let their families go hungry, because of their own pride or false humility. 'Elders who rule well are worthy of double honor', that is respect plus money, and 'the Lord has *commanded* that those who preach the gospel should earn their living from the gospel'. Yet many pastors refuse to take a salary from their church, even though their church members want to give and know the Lord has instructed them to do so.
6. **Through Generous Believers** (Acts 2:45; 11:27-30). Even if not salaried by a church, members will sometimes supply gifts to meet others' genuine needs. Yet some gospel workers seem too embarrassed to receive such help. But why should workers deny God's blessing to those who want to give?
7. **From Investment** (Matt. 25:16; Luke 19:16). In his parables about money, Jesus taught that good servants are those who put their money to work to earn more for their Master. The fact that he let them keep the money teaches us that all we have comes from God. There is much good and no shame in investing in legitimate business and trading.

8. **Practicing Stewardship** (Matt. 25:20-21; Luke 19:17). Notice how those who were found ‘faithful in little’ (lots of money) were put in charge of many things, even cities. The Lord always starts with little things to test our faithfulness. Gospel workers must prove faithful before God will trust them with more.
9. **Wisely Saving** (Matt. 25:27; Luke 19:23). The *minimum* standard in these parables was to deposit the money in a bank and receive interest. Proverbs 21:20; 30:25 and others affirm the wisdom of saving for the future. Gospel workers should save up in times of plenty (Gen. 41:33-36) so they will still have some in times of want.
10. **By Prayer** (Matt. 6:11, 31-33). Last, but certainly not least, is prayer with a Kingdom focus. Jesus told us to pray for our daily needs, and he promised to meet our needs when we seek first God’s kingdom and righteousness. Gospel workers must turn to God to meet their needs.

Unbiblical Means of Income

Sometimes gospel workers may feel under pressure to take unsafe steps to secure a temporary income. Jesus’ warned, ‘You cannot serve God and money.’ (Luke 16:13) Counsel workers to resist these five temptations, for they lay a trap.

1. **Beg** (Psa. 37:25-26). Neither the righteous nor their children beg. Begging is shameful (Luke 16:3); it comes from doubting God’s provision (Matt. 6:33). It is the other religions that send out beggars.
2. **Borrow** (Pro. 22:26-27; Rom. 13:8). Modern economies are driven by so-called ‘credit markets’ (a worldly system that creates debt) by using ‘other people’s money’. Recent economic collapses show the ultimate folly of this approach. It is possible to save up for needed purchases, and to wait for inheritances to obtain houses and wealth (Pro. 19:14). Christians are not to *borrow*, even though Jesus said to *lend* expecting nothing in return (Luke 6:35).
3. **Cheat** (Luke 16:1-7; 1 Cor. 6:8). It is simply wrong to cheat one’s employer, family, government or fellow believers. To avoid this sin, remain willing to be cheated yourself.
4. **Lie** (Acts 5:1-5; Eph. 4:25). Believers are to put off falsehood and speak truth one to another. Lying about our needs and resources, or pretending to give, can bring discipline from the Lord.
5. **Steal** (John 12:4-6, Eph. 4:28). Believers should not steal, rather they should work to meet their own needs and the needs of others. We must not justify theft by thinking only of our own needs or about the excess riches of others.

Contentment Killers

Lastly, there are 3 attitudes that battle against contentment in gospel workers.

1. **Greed** (Pro. 28:25; Luke 12:15; Eph. 5:5). Keep up your guard against every form of greed, which is idolatry. Greed stirs up dissension, shows that one does not trust God, and excludes folk from the Kingdom of Christ.
2. **Covetousness** (Exo. 20:17; Acts 20:33; Jam. 4:2). Avoid lusting over anything that belongs to others. Coveting leads to fights and quarrels, because it displaces faith in God’s provision.
3. **Love of Money** (1 Tim. 6:6-10; Heb. 13:5). A root of all kinds of evil, love of money has destroyed faith, brought grief, and warred with contentment. God is with us and cares for us!

In a church-planting training workshop, before leading a group Bible discovery in the ten Biblical Means of Income, you can have participants present a skit to demonstrate the five wrong ways obtain money. Gospel workers in many places have learned from Scripture how to get free from worry, while resisting sinful attitudes and actions regarding money. God is pleased with such.

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