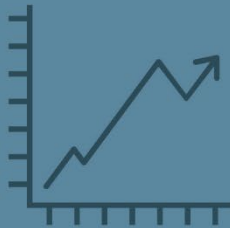




THE  
MENTORING  
PROJECT

# WISE INVESTMENTS: HOW TO INVEST MONEY AND GROW WEALTH GOD'S WAY



AUTHOR: DR. RICHARD PERHAI  
EDITOR: DR. LARRY OATS

**WISE INVESTMENTS:  
HOW TO INVEST  
MONEY AND GROW  
WEALTH GOD'S WAY**



**AUTHOR: DR. RICHARD PERHAI  
EDITOR: DR. LARRY OATS**

# CONTENTS

INTRODUCTION: THE SEED AND THE TENSION .....	4
PART I: BIBLICAL THEOLOGY OF MONEY - WHY WE CREATE WEALTH.....	8
PART II: THE IDOLS OF THE MARKET .....	12
PART III: INVESTING WISELY - BIBLICAL PRINCIPLES FOR FINANCIAL WISDOM.....	17
PART IV: MANAGING THE INCREASE.....	21
PART V: THE WEALTH THAT OUTLASTS THE WORLD .....	25
CONCLUSION: THE OPEN HAND.....	29



# INTRODUCTION: THE SEED AND THE TENSION

I remember standing in an old driveway years ago, talking with a man from my church. He had worked the same factory job for decades, always wearing the same boots and sticking to his routine. He wasn't flashy or reckless. He did everything we're taught to do: work hard, save, and be careful. But even with all that, he was still afraid. You could see it in how he stood and how he looked down instead of meeting your eyes. He carried a quiet anxiety that didn't fit his steady work history. At night, his heart would race as he worried that one bad turn in the market could erase years of discipline. He was struggling with how to overcome financial anxiety biblically, even though he followed the Biblical principles of hard work.

Many people know that kind of tension. It can show up even when your finances look fine, and sometimes it's even stronger then. Our world keeps telling us that money is everything, that it decides how safe or valuable we are. We often wonder what does the Bible say about money when the pressure of the world contradicts our faith. Then at church, we hear warnings about money that can feel more like judgment than help.

In the middle of all this, people get confused. They feel guilty when they have money and scared when they don't. Most Christians I know aren't sure how to deal with that pressure or how much is enough according to the Bible. They feel torn between being responsible and being faithful, and they wonder if those two things can really fit together, or if there is a clear difference between saving and hoarding. Many seek Christian financial advice to find clarity, hoping to discover financial freedom through stewardship while finding peace in financial uncertainty.

## FIELD GUIDE

### ***The Moment It Clicked***

I've felt that same knot in my own chest before. Honestly, I have. There was one season when the church budget was paper-thin, and my car started making this weird noise—you know the kind? The kind where you just *know* you can't afford to go chasing it down with the mechanic. I remember just standing there in my garden, staring at a tiny seed packet and thinking about how ridiculously small a single seed actually is.

I mean, you could eat it right then and there, right? Problem solved, for a second. Or ... you could bury it. You could let it just disappear into the dirt and wait. That was the moment it finally clicked for me. Money is basically just like that seed. It isn't some god you're supposed to worship, and it isn't some poison you have to be afraid of either. It's just ... well, it's a tool. It's a trust. It's something that can be used up immediately or planted carefully for later. When we start investing with an eternal perspective, it changes everything. It all just depends on what you actually, truly believe about the future and God's sovereignty over the economy. Understanding these Biblical principles of finance helps us see that we are simply investing in things that outlast the world while trusting God with your retirement savings.

### ***Stewardship vs. Ownership***

The church has been dealing with this issue for a very long time. It's not just a modern problem. Even the Reformers, centuries ago, talked openly about the "calling" of merchants and craftsmen. They believed that business could be a real way to love your neighbor, as long as it was done well. For them, growing wealth wasn't always about greed. It could lead to new jobs, meet real needs, and support gospel work. It was about managing resources faithfully while waiting for the Master to return.

But they were also very clear about the risks. There is a big difference between real stewardship and simply hoarding. "Stewardship" is a strong word. It means that true ownership belongs to someone else. We say God owns the cattle on a thousand hills. He owns the gold hidden deep in the earth. And, whether we admit it or not, He owns the money sitting in our bank accounts right now.

## WISE INVESTMENTS

The problem is, most of us don't actually live like that. We live like owners. And owners? They're always anxious. Owners have to carry the full crushing pressure of the outcomes. But stewards? They don't. Stewards are only responsible for being faithful, not for the final results. Honestly, that one difference changes everything about how you sleep at night.

This guide is about closing that distance between what we say we believe and how we handle our finances. And no, there aren't any shortcuts here. I'm not making promises that the Bible never makes. Scripture has no patience for those "get-rich-quick" schemes dressed up as spiritual wisdom. What it offers instead is just ... grit. Patience. It's about continued, steady obedience in a world that's still pretty broken.

### ***A New Posture***

Growing wealth God's way is usually much slower than what most people expect. It means choosing honesty, even when being dishonest would be more profitable. It's about giving, even when saving feels much safer. We have to accept that markets, just like real fields, are affected by the same curse from Genesis 3. Thorns come up. Crops fail. Brokerage accounts can face similar struggles.

This guide isn't some blueprint to make you wealthy. It's really just here to help you finally breathe again. To help you stop clenching your fists so tight. It's about learning what it actually looks like to hold "your" resources with an open hand.

I've personally known people with more money than they could ever spend who lived incredibly restless, anxious lives. And I've known widows with almost nothing who gave freely and somehow slept like a baby. The difference was never the amount. It was the ownership. They knew exactly who the money belonged to.

In this journey, we're going to talk about the "theology of the harvest." We're going to dig into the idols that like to hide inside even the most respectable portfolios. And yes, we're going to get very practical about investing in ways that don't end up hollowing you out on the inside.

It won't be neat. I'm telling you now that you'll probably see places where fear or greed have been in the driver's seat more than you ever realized.

## FIELD GUIDE

But listen—that's not failure. That's just honesty. Real faith is rarely tidy, is it? But there is grace for this work. And there is a real, deep peace waiting on the other side. Let's just start there.

# 1

## BIBLICAL THEOLOGY OF MONEY - WHY WE CREATE WEALTH

### *The Divine Purpose of Growth: Why We Work and Invest*

Humans grow things simply because they were built to do so. It's just ... in our DNA. That whole instinct didn't pop out of some modern market theory or a textbook on economics. No, it was right there from the very start. I mean, God put Adam in a garden and just told him to get to work—to tend it, to actually *make* something of what he'd been given.

Growth? It was never a "dirty" word in the Bible. Not at all. It only started getting messy and complicated once fear and, well, sin started rotting the soil. That's where most of us—maybe even you—get all tangled up today. We aren't sure if growing something is a sign of being faithful or if it's just plain dangerous. Is it wisdom ... or is it just what does the Bible say about greed?

Because of that confusion, people usually end up in one of two extremes. They either chase growth with absolutely no restraint, or they avoid it altogether and try to call that "faith." But the Bible? It doesn't do either. It gives us a much more substantial, and honestly, a more real way to look at the whole thing by teaching us how to invest money through Biblical diversification in investing. When we look at Bible verses about money, we see that Is it Biblical to save for the future is answered with a clear "yes," provided we understand what does the Bible say about saving money versus building generational wealth in the Bible. By looking at Bible verses about debt, we can see how to avoid the traps that keep us from the work we were meant to do.

## FIELD GUIDE

### ***Stewardship vs Ownership: Understanding the Master's Gold***

The Parable of the Talents in Matthew 25 makes it clear that we are not the owners. From the beginning, Jesus shows us this. A master gives his servants his money and leaves. The servants do not set the rules or question the system. They just receive what they are given and are expected to act. This story is not about self-expression or finding your personal calling. It is about stewardship under authority.

The gold belongs to someone else. The servants are managers, not inventors. And that ... well, that's a sobering frame to live in. Everything currently in your hands—capital, skill, opportunity, timing—it all belongs to God long before it belongs to you. You didn't create the system you're operating in; you were just placed into it. And one day there will be an accounting.

Notice that Jesus does not condemn the servants who took risks with the master's money. He actually commends them. He condemns the one who buried it. Why? Not because he lost it, but because he just refused to engage. He chose "safety" over actual faithfulness. He protected the asset but failed the assignment. That detail matters. The servant wasn't being reckless. He was cautious. But caution? When it refuses responsibility, it is not praised. This parable removes the fantasy that neutrality is even an option. Doing nothing is a decision. Refusing to grow is actually a form of disobedience when growth was expected. God is not impressed by preservation when He asked for fruit. Now, that doesn't mean growth at any cost. It just means faithfulness with what you've been given—knowing, full well, it was never yours to hide in the dirt.

### ***Financial Struggles: Navigating the Friction of the Fall***

If growth were truly simple, we wouldn't need faith, would we? Genesis 3 shows us why things don't work the way they're supposed to. The ground is cursed. Thorns grow. Work brings sweat and a lot of uncertainty. Risk is now part of life, and this matters when we talk about investing, markets, and money.

Scripture doesn't promise us stability. It promises reality. Markets crash because the world is broken. Businesses fail because, honestly, people are broken. Portfolios take a hit because nothing in this age is safe from

## WISE INVESTMENTS

decay. That doesn't mean planning is foolish—not for a second—but it does mean our planning has to be humble. Risk isn't some modern invention; it's a direct consequence of the Fall. And Scripture never tells us to try to eliminate it. It tells us to acknowledge it.

I've personally sat across from people who genuinely believed faithful Christians should always "win" financially. But when the losses finally hit, they didn't just lose money. They lost their footing entirely. Their theology simply had no room for thorns. The Bible never makes that mistake, though. Ecclesiastes 11:2 actually tells you to spread your investments out—to diversify—precisely because you have no idea what disaster might be coming next. Proverbs 12:24 praises diligence, sure, but it never offers a guarantee.

Jesus assumes uncertainty as the backdrop for basically every parable He told about money. Faith isn't about pretending the ground is safer than it actually is. It's about working that ground anyway, knowing that God is still sovereign over the harvest. Risk doesn't mean God is absent. It just means we are still living East of Eden.

### ***The True Goal of Kingdom Growth and Multiplication***

This is where motives really start to matter. Let's be honest: investing isn't about hoarding. Scripture never blesses piling up things just to have more. Growth is really about capacity. Capacity to faithfully steward what has been entrusted to you. When you have more resources, you also have more responsibility. It's not about comfort; it's about having greater reach. It means you can handle setbacks without your world falling apart. It gives you the freedom to give generously without panicking. That extra margin lets you respond when a real need appears.

The servants who doubled the master's money weren't praised for making the master richer or for increasing the amount. They were praised for becoming someone who could be trusted with more. Their capacity grew. That's the real biblical logic behind investing. Growth itself isn't the goal. It's a tool to help you serve a greater purpose.

So, what does the Bible actually say when you strip everything else away? It says: be faithful, stay wise, keep your heart humble, and for heaven's

## FIELD GUIDE

sake, remember who the money belongs to in the first place. Scripture never commands you to chase the "highest possible return" at any cost. It tells you to steward what you've got with some wisdom and a whole lot of courage. It doesn't promise you safety (it never has), but it does promise accountability. It never says that "faith" is the same thing as being passive or doing nothing. Quite the opposite. There's a very specific reason the Bible praises people who actually plan and prepare, while at the same time warning the people who start to worship their own bank accounts. One is about being obedient; the other is just an identity crisis.

When wealth starts to grow, that's when the questions get a lot sharper, don't they? You start to wonder: *"Is this making me more generous, or am I just getting more guarded?"* Are you more available to people, or are you just becoming more anxious about losing what you have? Are you more willing to take a risk for the Kingdom, or are you getting obsessed with protecting this thing you think *you* built?

See, growth just shows everyone what was already sitting there in your heart. The goal of the harvest? It's never the barn. It's the table. It's about the ability to feed people, to pour resources into good work, and to walk through the lean seasons without being paralyzed by fear. It's about having the capacity to stay faithful in a world where the needs just keep coming at you. God grows things because He actually intends for them to be used. And He entrusts that growth to people He expects to use it, not people He expects to hide it in the dirt. That is the real theology of the harvest.

## 2

# THE IDOLS OF THE MARKET

### ***A Heart Check on Our Assets***

Money has a sneaky way of showing up where it doesn't belong. It's not just about your wallet—it finds its way into your heart, your imagination, and even your sleep. It doesn't make a big entrance. Instead, it quietly settles in and starts whispering subtle promises.

Most people don't just wake up one morning and decide they're going to start worshipping the market. It's a slow, quiet drift. You start paying a bit too much attention. Then, suddenly, you're checking the numbers on your screen way more often than you're actually praying. You start feeling this sense of "peace" only when things are up—and then you're physically tight and anxious the second they're down. This is the danger of losing sight of what the Bible verses about money actually warn us about.

Somewhere along that line, money stops being a tool you use and starts acting like a god you serve. That's exactly why Scripture keeps coming back to it, over and over again. It's not because money is inherently evil. It's because it is just so incredibly persuasive. Deceptively persuasive. For it cannot ultimately satisfy. It makes a terrible god because it can't help you when you need it most. You need heavenly riches instead. Yes, the remedy, as John Piper emphasizes, isn't asceticism but reorientation. Freedom from money's grip comes through enjoying God's presence more than money's presence. When we truly understand what the Bible says about money, we find the strength to let go of the idols we've built.

### ***The Psychology of Wealth: Crossing the Chasm of "Enough"***

Look, there is this gap that just never seems to close—no matter how much money is coming in or how perfectly you've planned out every single

## FIELD GUIDE

detail. It doesn't even matter how "responsible" you think you're being. There is always just one more number that feels a little bit safer than the one you have now. People love to use the word "enough," but honestly? They rarely know what they actually mean by it. Enough for what, exactly? For how long? For which version of the future?

The real issue isn't that people want to be wise or prepared. The problem is that fear is a bottomless pit. You can feed it for twenty years, and it's still going to wake up hungry tomorrow, asking for more.

I've personally watched people reach milestones they once only dreamed about—and on the other side of it, they feel absolutely nothing but anxiety. The relief? It just doesn't stick. The fear just ... shifts. It starts asking a different set of questions. *What if the market turns? What if inflation just eats all of this up? What if something happens to me? What if this isn't actually enough after all?* That right there is the chasm. And you can't fill it with numbers.

Scripture understands this much better than we usually like to admit. Jesus talked about people who piled up treasure but still lost their souls—and it wasn't because they were being reckless or careless. It was simply because they were never able to stop. There was always another barn to build. Another "cushion" to add to the pile. See, the market can't tell you when it's time to rest. It doesn't know how. It's always going to offer you one more reason to stay awake at night. If your peace depends on finally hitting a specific number, I'm telling you—that peace is always going to stay just out of reach. Because money can't satisfy. It allures but never satisfies. When you hit that magical "it's enough" number, it changes. Again and again. When asked, "How much does it take to be satisfied?" even the richest people have answered, "Just one more dollar."

### ***Faith vs. Independence: Debunking the Myth of Self-Sufficiency***

Wealth doesn't usually make people loud or arrogant in a way everyone can see. It's much sneakier than that. It just makes them independent—quietly. This is the big warning in Deuteronomy 8. God actually told Israel ahead of time exactly what would happen once things started going well. Full stomachs. Secure houses. Productive land. Everything looks perfect. And then? The danger.

## WISE INVESTMENTS

The warning says, “You may say in your heart, ‘My power and the strength of my hands have gotten me this wealth.’” Notice where that thought actually lives. It’s not in some big public speech; it just sits there, in the heart. Self-sufficiency rarely sounds defiant, does it? It sounds reasonable. It sounds responsible and calm. You just stop praying the way you used to because, well, things are covered. You stop asking God for “daily bread” because you’ve got plenty in storage. You still believe in Him, sure. You just don’t actually *feel* dependent anymore.

That is the shift Scripture is trying to warn us about. Let’s be real: dependence feels uncomfortable. It always has. That’s exactly why money is so tempting. It offers us a way to feel secure without having to ask anyone for help. And that includes God.

I’ve personally sat with people who didn’t even realize how far this had gone until something finally shook their sense of control. Maybe a market downturn, a health scare, or some sudden loss. What came out in those moments wasn’t just raw fear; it was total surprise. They had slowly, almost accidentally, started living as if God were optional.

Deuteronomy 8 isn’t condemning wealth. It’s condemning forgetting. It’s about forgetting who brought you here in the first place. Forgetting who sustained you when you had absolutely nothing. Forgetting that every single good thing was received before it was ever managed. Wealth doesn’t actually eliminate your dependence. It just disguises it. And when that disguise is convincing enough, the heart begins to trust what it can see rather than the God it cannot. So, watch yourself, for what do you have that you did not receive?

### ***Avoiding Financial Ruin: The Biblical Warning Against Get-Rich-Quick***

If self-sufficiency is the quiet idol in the background, then haste is the one that demands your attention. The Bible warns us about the danger of rushing to get rich, not because moving fast is always wrong, but because it often reveals what’s happening inside us. When someone is desperate to become wealthy *right away*, it’s usually because they want to escape something—like fear, shame, comparison, or feeling left behind. Proverbs makes this clear. It doesn’t praise wealth gained quickly; instead, it says that kind of wealth fades away and brings trouble. And haste isn’t always

## FIELD GUIDE

just about speed. It can also be about illegal means. Get-rich-quick schemes are tempting because they promise relief without real growth. They offer results without the process, and control without patience. That combination is risky not only for your bank account but also for your soul.

Every generation asks the same thing: "Is it different this time? Is this the shortcut we've been waiting for?" The answer is almost always no. I also hear people ask if investing in the stock market is just "Christian gambling." The Bible doesn't use today's financial terms, but it does give us some basic principles. Gambling is about chance and avoiding responsibility, hoping luck will save you. Investing, when done well, means taking part in real work, real value, and real growth over time. But here's the truth: the same action can be faithful or not, depending on your motives. If you invest because of greed, impatience, or a need for control, it doesn't matter how good your portfolio looks. The idol is still there. But if you invest with wisdom, patience, and a real desire to use your resources well, it's something very different.

The thing is—Scripture never actually settles for just looking at *what* you're doing. Not even close. It's obsessed—and I mean really obsessed—with the *why* behind it all. And haste? Honestly, most of the time, haste is just a heart that is completely, totally exhausted from trying to wait on God. It's this frantic need for relief. Right now. Security? Now. Status? Now. And when those kinds of "grabby" desires get into the driver's seat—well, actual discernment basically gets kicked out of the car. Look, let's be fair for a second—the market is actually pretty decent at a few things. It moves capital, rewards productivity, and reflects what's happening in the real world. But it is—and I can't stress this enough—completely incapable of doing the spiritual heavy lifting we try to shove onto it. It can't give you peace. It won't give you an identity. It's never going to tell you when you finally have "enough" (mostly because the market doesn't even know what that word means). And it sure as rain can't carry the weight of your future. When we try to force it to do those things ... well, it stops being a tool and starts acting like a pathetic little god. An idol.

That's exactly why the Bible keeps dragging us back to the same posture, over and over again. Gratitude. Dependence. Patience. Being generous. I don't think we should see these as "moral gold stars" to collect. They're

## WISE INVESTMENTS

actually safeguards for your own sanity. Let's be real here: money makes for a truly garbage god. It's demanding, it's completely unpredictable, and it doesn't care one single bit about your soul. God, though? He's not threatened by a market crash. He doesn't start panicking when the numbers on the screen turn red. He doesn't need you to "fix your life" or secure your bank account before He can be trusted. Let's do a "heart check" on your assets. It's not about fear. It's about being honest with yourself—like, really honest—before the market forces that honesty on you.

You've got to ask the gut-punch questions: *"What am I actually leaning on right now? What am I deathly afraid of losing?"* I mean, really, what would happen if God took one of those things away? Would your relationship with Him just crumble into the dirt, or would it finally be revealed as something ... real? Look, these aren't "one-and-done" questions. They come back. Every single season. Because idols don't just stay dead. They hide in the quiet corners and wait for you to get stressed out. The goal isn't to run away from the market. It's to walk through it while you're actually awake. To invest without building an altar to the numbers. To grow without having white knuckles from clinging to the results. It's about holding everything with open hands instead of a clenched fist. And that doesn't come naturally to any of us. It has to be learned. Slowly. Often with a few "hard lessons" that really sting. But I'm telling you, it's worth the work. Because the market will try to take your heart if you let it. And Scripture is pretty clear about one thing: Only God actually deserves it.

# 3

## INVESTING WISELY - BIBLICAL PRINCIPLES FOR FINANCIAL WISDOM

### ***Practical Principles***

Wisdom sounds quieter than ambition. It doesn't rush. It doesn't brag. It rarely announces itself. Most of the time, it looks boring from the outside. And that's part of the problem. People don't usually ignore wisdom because they hate it. They ignore it because it feels slow. Scripture never treats wisdom as optional, especially when money is involved. Not because money is special, but because it exposes impatience quickly.

What you do with resources tends to reveal what you believe about time, control, and God. This is why Christian financial advice often focuses more on the heart than the spreadsheet. Proverbs doesn't give formulas. It gives posture. It teaches you how to stand in a world where outcomes are uncertain and temptation is loud. By following Biblical principles of finance, we learn that true security isn't found in the hoard, but in the character of the Provider. This perspective allows us to focus on investing in things that outlast the world rather than chasing the quick, loud gains of ambition. Understanding what the Bible says about saving money through the lens of wisdom helps us move from a place of fear to a place of steady, quiet faithfulness.

### ***Diversification and Diligence***

"Give a portion to seven, or even to eight." That line from Ecclesiastes 11 has been quoted for centuries because it rings true in real life. You don't know what disaster may come. You don't know which effort will fail and which will hold. So you don't stake everything on one outcome and call that faith. Diversification isn't cowardice. It's wisdom. The Bible never

## WISE INVESTMENTS

praises recklessness. It also never praises paralysis. Diversification sits in the middle. It says, "I will work, but I will not pretend I can see the future." It acknowledges limits without surrendering responsibility.

Putting all your eggs in one basket is tempting because it feels decisive. It feels confident. It gives the illusion of control. But Scripture keeps reminding us that we don't control outcomes, only obedience. Diligence means you show up. You plan. You think. You spread risk rather than deny it. Diversification is not fear dressed up as strategy. It's humility practiced over time. I've seen people spiritualize concentration. "I really believe in this one thing." Sometimes that's conviction. Other times, it's stubbornness with a Bible verse taped on top. Wisdom asks harder questions. What happens if this fails? Who pays the price? Can I absorb loss without becoming bitter or desperate? Ecclesiastes assumes uncertainty. It doesn't apologize for it. It doesn't promise protection from it. It teaches you how to live sanely inside it. That's wisdom.

### ***Long-Term Investing: The Wisdom of Patience and Vision***

Patience doesn't feel spiritual when numbers are involved. It feels inefficient. It feels like you're falling behind. It feels like everyone else is moving faster. Scripture doesn't redefine patience to make it more exciting. It keeps it plain. Patience is waiting without losing your footing. It's staying steady when nothing dramatic is happening. The fruit of the Spirit applies to more than relationships. It applies to how you handle time. And money has a way of testing that quickly.

Most poor decisions aren't made because people lack information. They're made because people can't wait. They want relief. They want certainty. They want progress they can see now. Proverbs speaks often about haste, and never kindly. Haste cuts corners. Haste ignores warnings. Haste trades tomorrow for today and calls it an opportunity. The long view doesn't mean doing nothing. It means understanding that growth takes time and that forcing it often breaks things you didn't intend to break. It means accepting that boredom is sometimes part of faithfulness. I've watched patient people be called foolish right up until the moment their steadiness paid off. I've also watched impatient people look brilliant for a season and then disappear quietly when things collapsed. The long view

## FIELD GUIDE

understands that God is not in a hurry. That His timing is not anxious. That waiting is not wasted time when it is done in trust.

### ***Biblical Ethics in Investing***

This is where things get uncomfortable, because wisdom doesn't stop at returns. It asks where the returns come from. Scripture never separates money from morality. That's a modern habit. The Bible assumes that profit is never neutral. It always comes from somewhere. From someone's labor. From someone's loss. From someone's need. From someone's weakness. Shouldn't we care about these issues?

I knew a Christian missionary who lent money to people investing in the stock market. His own money was secured by legal documents and the borrower's collateral. But suggesting that his investment practices had questionable morals didn't persuade him.

All this raises a hard question. What am I benefiting from? Choosing faith-based investments isn't about finding something labeled "Christian" and assuming it's clean. It's about paying attention. It's about refusing to profit from things that clearly grieve God, even if they perform well. This doesn't mean every decision is simple. We live in a tangled economy. Lines aren't always clean. But difficulty is not an excuse for apathy.

Scripture consistently calls God's people to care about how wealth is generated, not just how it's used later. You don't get to bless God with profits that required you to ignore your conscience along the way and call that faithfulness. I've heard people say, "I'll use the money for good." Sometimes that's true. Sometimes it's a way to silence questions they don't want to sit with. Wisdom slows you down long enough to ask those questions anyway. What am I supporting? Who is being harmed? Would I still feel at peace if I knew the whole story? Am I excusing something because it's profitable? Faith-based investing isn't about moral perfection. It's about integrity. About refusing to separate your faith from your finances as if God only cares about one side of your life.

The vocabulary of wisdom is not flashy. Diversification. Patience. Ethics. None of those make headlines. They don't promise fast results. They don't feed the ego. But they do something else. They keep you grounded. They

## WISE INVESTMENTS

help you make decisions you can live with later. Decisions that don't require constant justification. Decisions that don't hollow you out over time. Wisdom accepts limits. It respects time. It cares about people. It understands that faithfulness often looks small in the moment and significant only in hindsight.

Proverbs never promises that wisdom will make you rich. It promises to keep you from ruining yourself. And wisdom is a gift many people don't realize they need until it's too late. Money will always offer shortcuts. The market will often reward speed. But wisdom keeps asking a different question. Not just "Will this work?" but "Who will I become if I keep doing this?" That question doesn't have a numerical answer. But it's the one that Scripture keeps placing in front of us. And it's worth answering carefully.

# 4

## MANAGING THE INCREASE

### ***The Steward's Guide to Wealth and Resource Management***

There's a moment that comes when things start to grow. Not just a little. Enough that you notice. Enough that decisions start to matter more. More money moving. More options. More voices telling you what you should do next. That's usually when people get uneasy. Not because increase is bad, but because increase exposes things. It exposes what you trust. It exposes what you're afraid of.

It exposes whether you see yourself as a steward or an owner who finally has some breathing room. Managing the increase is not about getting clever. It's about staying grounded when there's more at stake. This is precisely where we must ask, what does the Bible say about saving money, so that we don't accidentally slip into a mindset of self-reliance. When the numbers go up, the temptation toward what does the Bible say about greed often grows alongside them.

True stewardship means recognizing that the increase is a tool for investing with an eternal perspective. It's not just about comfort; it's about financial freedom through stewardship that allows us to bless others and build generational wealth in the Bible without losing our souls to the process. Staying grounded requires trusting God with your retirement savings and every other asset, remembering that God's sovereignty over the economy is the only thing that remains steady when the stakes are high.

### ***Giving Back First: The Power of First Fruits in Finance***

Scripture puts giving first for a reason. Not because God needs money. He doesn't. And not because generosity is a technique to get more later. It isn't. Giving comes first because it tells the truth. Before you invest. Before

## WISE INVESTMENTS

you plan. Before you grow anything. Giving answers one simple question. Who does this belong to? First fruits giving is not about leftovers. It's about priority. It's about acknowledging, in a very practical way, that what's in your hands did not start with you and does not end with you. You give first because it keeps the order straight.

If you can't give, you shouldn't invest. Not because investing is sinful, but because investing without generosity hardens the heart. It trains you to grow capacity without releasing control. That combination rarely ends well, for stewards always must give an account to the Owner. I've watched people become very skilled at growing wealth while becoming very poor at trusting God. Giving, when it's done honestly, interrupts that drift. It forces you to loosen your grip before the numbers get bigger and the excuses get stronger. Giving doesn't make you irresponsible. It makes you honest. It says, "This increase didn't save me. And it won't. It can't." When giving comes first, investing stays in its place. It remains a tool. Not a savior. Not a source of identity. Just a way to steward what God has already entrusted to you.

### ***Debt and Leverage***

This is where things get gritty. Debt isn't abstract. It's relational. It puts claims on your future before you get there. It limits options. It narrows the margin. And over time, it quietly shapes decisions in ways people don't always notice. Scripture doesn't treat debt lightly. Not because borrowing is always sinful, but because bondage is always dangerous. "The borrower is servant to the lender" isn't poetry. It's an observation. Debt limits freedom. And freedom matters if you want to serve God without constantly asking permission from your obligations.

I've sat with people who wanted to give, wanted to help, wanted to respond to needs, but couldn't. Not because they were stingy, but because they were buried. Payments spoke louder than convictions. Leverage had already decided what was possible. Breaking free from debt is rarely dramatic. It's slow. It's humbling. It requires saying no to things you could technically afford. It requires patience in a culture that rewards speed. And it requires admitting that some growth was built on pressure instead of margin. Debt promises acceleration. What it usually delivers is anxiety. That doesn't mean every form of leverage is evil. But it does mean

## FIELD GUIDE

you should ask what debt is costing you beyond interest. Is it stealing sleep? Is it shrinking generosity? Is it locking you into choices you'd rather not make? Stewardship asks those questions before the numbers get bigger. Freedom creates room. Room to give. Room to pivot. Room to respond when God nudges you toward something unexpected. Debt, when it piles up, takes that room away.

### ***Emergency Funds and Risk Management: Planning for Rain***

Scripture is not opposed to saving. It's opposed to trusting savings the way we should trust God. There's a difference. Planning for rain is not pessimism. It's realism. Things break. Jobs change. Health falters. Emergencies don't ask permission. The Bible never calls preparedness a lack of faith. Joseph stored grain. Proverbs praises the ant. Jesus assumes people count the cost before they build. An emergency fund is not a declaration that God won't provide. It's a way of acknowledging that provision often comes through wisdom exercised ahead of time. The problem comes when savings turn into insulation. When reserves stop being a buffer and start becoming a wall between you and dependence on God.

How much is enough for the emergency fund? Some financial advisors recommend three months of expenses, others six. The correct amount may be more difficult to quantify. But this advice may help.

A Christian emergency fund should do two things at the same time. It should provide stability when things go wrong. And it should still leave your heart soft. That means you save without panic. You plan without obsession. You prepare without pretending you've covered every possible outcome. Savings are meant to serve you, not silence prayer. I've seen people who saved faithfully and responded to emergencies calmly, generously, and without fear. I've also seen people who saved obsessively and still lived anxious, guarded lives. The difference was never the size of the fund. It was where trust was placed. Planning for rain is wise. Believing you've eliminated storms is not.

Managing increase is not about mastering a system. It's about guarding a posture. As things grow, temptations grow with them. To rely on yourself. To tighten control. To measure security by numbers instead of faithfulness. None of that happens all at once. It happens gradually. That's why

## WISE INVESTMENTS

Scripture keeps calling people back to simple practices. Give first. Avoid bondage. Plan honestly. Keep trusting God. These aren't advanced strategies. They're safeguards. They're life itself.

Increase doesn't automatically make you a better steward. It just gives you more opportunities to be one—or not. The goal is not to grow faster. It's to grow without losing your footing. To manage more without worshipping it more. To stay responsive to God when life gets louder and choices get heavier. Managing the increase well doesn't make headlines. But it creates something far more valuable. It creates freedom. Freedom to give without fear. Freedom to serve without hesitation. Freedom to trust God when the numbers change. That's the hands-on work of a steward. And it matters more the longer the harvest lasts.

# 5

## THE WEALTH THAT OUTLASTS THE WORLD

### *Investing in Eternity*

People talk about wealth as if it's solid. As if it lasts. As if it's something you can finally and securely lean on once you've built enough of it. But Scripture keeps interrupting that idea. Not angrily. Just honestly. Everything here wears out. Moth and rust destroy. Systems change. Currencies shift. Accounts rise and fall. Even the things that feel stable now won't stay that way forever. The Bible never asks us to pretend otherwise. It asks us to decide what we're really investing in.

Eternity isn't an escape from this world. It's the lens Scripture uses to tell the truth about it. When we are investing in things that outlast the world, we are acknowledging that the only true security is found beyond the material. This shift in focus is at the heart of investing with an eternal perspective. It changes how we view every dollar, moving us away from the fear of loss and toward the joy of financial freedom through stewardship. Instead of grasping for what is temporary, we find ourselves finding peace in financial uncertainty because we know who holds the future.

By prioritizing Biblical principles of finance, we stop leaning on the shifting sands of the market and start building on something far more substantial. Ultimately, it is about trusting God with your retirement savings and your daily needs alike, resting in the reality of God's sovereignty over the economy.

### *The Bag That Doesn't Grow Old*

Jesus says something strange in Luke 12. He tells His followers to sell their possessions and give to the needy. Then, He explains why. "Provide yourselves with moneybags that do not grow old, with a treasure in the

## WISE INVESTMENTS

heavens that does not fail.” That line tends to make people nervous. It sounds reckless. Irresponsible. Like Jesus is asking people to abandon provision altogether. But if you read closely, that’s not what He’s doing. Jesus isn’t condemning provision. He’s confronting false security. The issue is not owning possessions. It’s trusting them. It’s believing they can protect you from loss, from fear, from the future. Jesus is trying to loosen that grip.

Selling and giving are not commands meant to empty everyone’s accounts. They are practices meant to expose where confidence really lives. Where your treasure dwells. When you give generously, especially in ways that cost you, you’re saying something out loud with your life. You’re saying, “My future is not locked inside what I own.” That’s the bag that doesn’t grow old. Not an account you can track, but a posture you live with. Open hands. Loose grip. Willingness to part with what you could keep. Not because you have life all mapped out. But because God has your back. It’s His good pleasure to give you His kingdom.

This doesn’t mean neglecting your family. Scripture never praises irresponsibility. Providing is part of faithfulness. But Jesus is clear about the order. Provision is not the same thing as preservation. You can provide wisely without building a fortress around yourself. The bag that doesn’t wear out grows every time you choose generosity over hoarding. Every time you meet a real need instead of feeding fear. Every time you act like God is still the one carrying you.

### ***The Reward of Faithfulness***

The world measures success by outcomes: bigger numbers, faster growth, public recognition. Scripture measures it differently. “Well done, good and faithful servant.” That’s the return Scripture keeps pointing us toward. Not applause. Not comparison. Approval from the Master who entrusted the resources in the first place. Faithfulness is quieter than success. It doesn’t always show up in charts or headlines. Sometimes it looks like a long, steady obedience in the same direction. Sometimes it looks like restraint when you could have pushed harder. Sometimes it looks like giving that never gets noticed.

## FIELD GUIDE

The servant in Jesus' parable wasn't praised for being brilliant. He was praised for being faithful. For doing what was asked with what he was given. That changes how you think about return on investment. The true return isn't just what comes back to you here. It's whether your life aligns with the purposes of God. Whether your choices reflected trust instead of fear. Whether you managed what you were given with integrity. I've known people who made wise decisions, grew steadily, and lived generously, yet were never impressive by the world's standards. And I've known people who looked wildly successful for a season and quietly collapsed under the weight of that success. Only one of those lives ends with peace. The reward of faithfulness is not always visible now. The discipline it requires may be painful in the short term. That's part of what makes it faithfulness. You keep going without needing constant confirmation. You trust that God sees what others don't. And one day, you won't need to justify anything. You won't need to explain your choices. The Master will know. And you will reap the peaceful fruit of righteousness.

### ***Financial Peace: Finding Rest in God as Your Provider***

Most money anxiety isn't about money. It's about identity. People worry because they don't know who they are without the numbers. Without the buffer. Without the sense of control. When finances feel shaky, it doesn't just threaten comfort. It threatens self-understanding. Scripture keeps pulling us back to a different center. You are not what you own. You are not what you've accumulated. You are not what you can secure for yourself. You are a child. God's child. Adoption changes everything. The Spirit of God allows us to cry out, "Abba!" Children don't pretend there's no danger. But they also don't carry the full weight of provision. That belongs to the Father.

Resting in the Provider doesn't mean ignoring bills or responsibilities. It means refusing to let them define you. It means doing your work honestly and then sleeping at night because you believe God is still at work when you're not. "How do I stop worrying about money as a Christian?" That question comes up often. And the answer is rarely a trick or a formula. It's a shift in ground. Worry fades when identity settles. When you know who you belong to, money loses some of its power. It still matters. It just doesn't get to speak first. Or loudest. I've watched people with modest means live

## WISE INVESTMENTS

calmly because they trusted God deeply. I've watched people with abundance live in constant tension because they believed it was all on them. The difference was never the intelligence. It was where they located their safety. Rest is not something you achieve once. It's something you return to. Again and again. Especially when the market moves. Especially when plans change. Especially when the future feels unclear. Resting in the Provider is choosing to believe, over and over, that God knows what you need and is not late.

At the end of the day, the question is simple. What will still matter when everything else fades? Accounts will close. Titles will be forgotten. Assets will move on to someone else. Scripture never treats that as tragic. It treats it as normal. What lasts is faithfulness. Generosity. Trust. The quiet obedience no one saw. The open-handed choices that didn't make sense on paper. The steady belief that God was enough. That's the wealth that outlasts the world. It doesn't inflate. It doesn't crash. It doesn't wear out. And it's available to anyone willing to invest there.



# CONCLUSION: THE OPEN HAND

I once sat with a man who had lost almost everything. Not overnight, but fast enough that it felt like the ground gave way beneath him. A business that had taken decades to build unraveled in a few hard months. Decisions that once looked solid stopped working. Markets shifted. Debt tightened. And the numbers that had always made him feel steady suddenly meant nothing. He didn't come to talk about strategy. He came because he didn't know who he was anymore. For years, his sense of self had been tied to competence. To providing. To being the one who had answers. When that collapsed, it felt like something deeper collapsed with it. He told me, quietly, that losing the money hurt less than losing the feeling that he mattered.

We talked for a long time. About fear. About shame. About the strange silence that comes when the things you trusted stop speaking back to you. And somewhere in that conversation, he said something I've never forgotten. He said, "I think this might be the first time my hands are actually open." He didn't mean generous. He meant empty. And for the first time in years, he was honest before God. Not impressive. Not confident. Just present. He prayed without performing. He asked for help without qualifying it. He trusted God not because things were working, but because there was nothing left to lean on. That loss didn't save him. God did. But the loss stripped away what had been pretending to save him. That's the open hand.

## WISE INVESTMENTS

### ***The Results of Faithfulness***

Scripture never tells us to despise wealth. It tells us not to clutch it. It reminds us, again and again, that everything in our hands is temporary. That both wealth and poverty will fade away. That you can't take it with you. Not the accounts. Not the titles. Not the security you worked so hard to build. But that doesn't mean nothing carries forward. You can't take money with you. But you can send the results of faithfulness ahead. You can send generosity. You can send obedience. You can send trust. You can send the quiet choices no one applauded, but God saw. Those things don't disappear. They don't evaporate when life ends. They're gathered. Remembered. Counted differently. Those things don't save you. They are the fruit of a relationship with the Father.

An open hand doesn't mean careless living. It means honest living. It means working hard without worshiping the work. Planning carefully without pretending you control outcomes. Providing faithfully without believing it all depends on you. It means knowing when to give. When to wait. When to let go. Stewardship was never about proving yourself. It was about trusting God with what passed through your hands for a while. And one day, all of it passes. That's not a threat. It's a relief. You don't have to carry it forever.

### ***A Call to Freedom***

Wherever you are right now, take a moment. Look at your hands. What are you holding too tightly? What are you afraid to release? What have you been asking money to do that only God can? This guide isn't calling you to fear loss. It's calling you to freedom. The kind that comes when you stop asking temporary things to give eternal security.

### ***A Closing Prayer***

God, You see the work of our hands. You know what we're building and what we're afraid of losing. Teach us to hold what You give with humility and courage. Help us work faithfully without trusting in the work. Help us provide without panic. Help us give without fear. Bless our labor. Guard our families. Give us wisdom in decisions and peace in uncertainty. Keep our hands open and our hearts steady. And when all accounts are settled, and all work is done, may we stand before You with joy, knowing that we trusted You more than what passed through our hands. Amen.



**DR. RICHARD JOHN PERHAI** serves as Vice President and Academic Dean at Kyiv Theological Seminary, where he has been a professor of Bible and Theology since 2003. He holds a Ph.D. in Systematic Theology (magna cum laude) from Baptist Bible Seminary, a Th.M. in Bible Exposition from Dallas Theological Seminary. He is the author of *Antiochene Theōria in the Writings of Theodore of Mopsuestia and Theodoret of Cyrus* (Fortress Press, 2015).

**DR. LARRY OATS** is a longtime Bible professor and former Dean of Maranatha Baptist Seminary (2009-2019) with over 40 years of service at Maranatha Baptist University in Watertown, Wisconsin. A graduate of MBU, he holds a PhD in Systematic Theology and specializes in Fundamentalism and Baptist history.

