

**General Topics :: Dave Ramsey & Financial Peace University**

**Dave Ramsey & Financial Peace University - posted by KingJimmy (), on: 2008/12/23 9:55**

I was wondering if anybody out there had any thoughts in regard to the advice/services/programs provided by Dave Ramsey? Have any of you done the "total money makeover?"

Also, what do you think of Dave Ramsey in comparison to Crown Financial?

**Re: Dave Ramsey & Financial Peace University, on: 2008/12/23 10:10**

Yep... we did. It's great. Common sense stuff, and very scriptural. He's a guy who failed miserably financially, and then began to follow Biblical principles and turned it all around.

It's not "get rich quick" or anything like that. It's about living within your means, sacrificing, and getting/staying out of debt. It's about shedding yourself of materialism, which is the greatest cause of debt.

He has a show now on FoxNews, or FoxBusiness. Cant remember which. Also has a radio show I listen to.

I highly recommend it.

Krispy

**Re: - posted by KingJimmy (), on: 2008/12/23 10:13**

How do you personally respond to those who would say that setting aside "emergency funds" and savings in general are contrary to "living by faith?"

**Re: - posted by RobertW (), on: 2008/12/23 10:34**

Quote:

How do you personally respond to those who would say that setting aside "emergency funds" and savings in general are contrary to "living by faith?"

Well, I think that finances is only one way in which we live by faith. If we take this attitude to extremes we would not participate in Social Security and would reject any gov't based help.

I think the key is that we do not 'trust' in uncertain riches. Look at Job a very rich man. When God got ready to test His faith He knew that the Devil knew how to unload ALL of Job's assets to the point of 'nakedness'.

I would say don't try to be faithful in a trial God has not put you in. In other words, don't make for yourselves trials and hardships to try to prove something. Life will deal you plenty of opportunities. ;-)

You need money to be hospitable. If the Samaritans were broke, busted and disgusted (as we sometimes say here), how would he have helped? Work with your hands the thing which is good so you can have to give to those in need. Wealth is not a sin. Greed is a sin.

**Re: , on: 2008/12/23 10:35**

Well... I would say it's foolish not to put aside an emergency fund. Living by faith is not the same thing as living hand to mouth. Or paycheck to paycheck. The reason most people (including Christians) don't have an emergency fund is **not** because they are living by faith, but because they are living beyond their means.

If someone wants to interpret "living by faith" in these terms then cancel your health insurance, your life insurance... and your car insurance. Take it one step further and let your car registration run out... and have faith you won't get caught.

I know that in most areas of the world this is how people live. Hand to mouth. But in this country, where our poorest are richer than the poor in other parts of the world... if God enables you to set aside a certain amount of money in order to keep your family fed and warm, and you don't do it... you're a fool.

I can't put my finger on them right now, but there is a lot of scripture in Proverbs especially that deals with exactly this.

That would be my answer, brother.

These kind of questions are in the same vein as "would you stop an intruder from killing your family since the Bible says 'Thou shalt not kill'?"

I understand why you're asking that, KJ. It is a legitimate question, but the reality is... most believers don't have savings because they are materialistic. And many believers will use the "living by faith" argument to justify their living beyond their means.

Krispy

**Re: , on: 2008/12/23 10:36**

Quote:  
-----I would say don't try to be faithful in a trial God has not put you in. In other words, don't make for yourselves trials and hardships to try to prove something. Life will deal you plenty of opportunities.  
-----

Amen, bro! That's good stuff right there. Can I use that in a teaching sometime??

Krispy

**Re: - posted by KingJimmy (), on: 2008/12/23 10:46**

I perfectly agree with the both of you :) Indeed, I was thinking upon it recently, and have personally determined that the Scriptures promise us hardship will come our way. We live in a world full of decay, and by faith we can recognize these things and plan accordingly, just as Joseph did taking advantage of the seven years of plenty so as to come out ahead during the seven years of famine.

Also, I'm curious, what is Ramsey's justification that debt is only ok in the case of taking out a 15 year fixed rate loan for a house? He seems to abhor debt for anything else but that.

**Re: - posted by RobertW (), on: 2008/12/23 10:56**

Quote:  
-----Amen, bro! That's good stuff right there. Can I use that in a teaching sometime??  
-----

Well, if God leads by all means...

I say that because I have found that in life when I had less money- money was the trial. When I had more money health issues were the trial. When I had good health and a little money other problems became the trial. So, there are plenty of

rials to go around. ;-)

**Re: , on: 2008/12/23 10:57**

Quote:  
-----I perfectly agree with the both of you Indeed, I was thinking upon it recently, and have personally determined that the Scriptures promise us hardship will come our way. We live in a world full of decay, and by faith we can recognize these things and plan accordingly, just as Joseph did taking advantage of the seven years of plenty so as to come out ahead during the seven years of famine.  
-----

Ahhh!! Thank you. I drew a blank trying to think of a scriptural example! You nailed it. Joseph had a 7 yr emergency fund set aside under the direction of God Himself.

Quote:  
-----Also, I'm curious, what is Ramsey's justification that debt is only ok in the case of taking out a 15 year fixed rate loan for a house? He seems to abhor debt for anything else but that.  
-----

The reason is that real estate is about the only thing that increases in value. Well, right now it isn't, but this is an unusual time. He does not recommend a 30 yr mortgage because your return takes too long. But on a 15 year you pay less interest, and you realize equity very quickly because you're paying down the principle faster while the value of your house rises. (Again, right at the moment this isn't happening, but once the market adjusts, real estate will gain value again)

Car loans... you're upside down on it as soon as you drive the car out of the lot. Credit Cards nothing more than organized crime.

Never never never get an adjustable rate mortgage. It's part of the reason we're in the mortgage mess we're in right now. Rates went up, people couldn't make the payments. Voila... foreclosure.

Krispy

**Re: - posted by KingJimmy (), on: 2008/12/23 11:45**

I've listened to the audio book of the Total Money Makeover by Ramsey, and liked it quite a bit. It still left me with a question or two. Such as, does Dave believe you should cut out giving/tithing while paying off your debts?

**Re: , on: 2008/12/23 12:35**

Quote:  
-----does Dave believe you should cut out giving/tithing while paying off your debts?  
-----

No, absolutely not. (altho, in my opinion the tithe is not a NT teaching anyway...)

Krispy

**Re: Dave Ramsey & Financial Peace University - posted by JoanM, on: 2008/12/23 21:46**

For some reason, God began very early teaching me about Himself through money. As I think about it, I learned things about prayer and how to recognize His will and voice even. Here are some things to settle early on.

Do you believe that everything you have has been given to you? Wonderful lessons here.

Stewardship: Are you a steward or are you not? More wonderful lessons here. Settles the "emergency fund" question.

The "tithing" question: 2 Cor 8: 5 - And , not as we hoped, **but first gave their own selves to the Lord**, and unto us by the will of God. This is a great first things first principle.

Is there a need to pick one of these two financial programs if they are both biblical? Listen to both. Maybe one will emerge or the Spirit of God in you will use the Word of God in both. The point is God speaks on this subject and we do well to listen and follow.

I do know Crown (Christian Financial Concepts) has existed for over 20 years. Their counseling is free. Those that teach have public testimonies of being saved and called to teach God's Word. God has used them in saving people. I have never found their grasp of the financial condition of America wrong. I doubt any born-again Christian could have listened to their radio program for six months and continued in debt or to handle money the way the world teaches.

The Joseph reference does not support, in general, amassing an emergency saving fund. It was a revealed pending "emergency" demonstrating other principles, don't you think? The "never an adjustable mortgage" is great worldly wisdom if you have not heard from God. I only point this out because many times the Word of God and the Spirit of God direct oppositely from what the world has identified as profitable. For example, I never could understand the worldly reasoning that giving a bank \$1000.00 of interest so you can get \$400.00 back through itemized tax deductions was always a smart idea and a reason to keep your equity low (a \$600.00 negative transaction).

A related post that "happens to be made concurrently" with this thread:

([https://www.sermonindex.net/modules/newbb/viewtopic.php?topic\\_id26570&forum45](https://www.sermonindex.net/modules/newbb/viewtopic.php?topic_id26570&forum45)) counsel of the wicked by Arthur Pink

**Re: MONEY!!!!!!!!!!!!, on: 2008/12/25 17:13**

The more money you have the more you can give away.....someday.

**Re: , on: 2008/12/25 18:41**

(<http://www.newswithviews.com/PaulProctor/proctor129.htm>) <http://www.newswithviews.com/PaulProctor/proctor129.htm>

article, article Paul Proctor wrote concerning a caller into the Dave Ramsey show

**Re: Dave Ramsey & Financial Peace University - posted by BenBrockway, on: 2008/12/25 19:21**

My wife and I just got done doing FPU two months ago. It was rather resourceful for the both of us. I would highly recommend this to anyone. I think his principles were well thought out and solid.

:-D

**Re: , on: 2008/12/25 20:21**

I don't completely agree with Dave Ramsey on a lot...but he does offer some valuable tools and methods to get out of debt. Even if those ideas are old methods. I actually prefer (<http://www.crown.org/>) Crown.Org. To me they seem to be better doctrinally sound and full of grace and compassion in dealing with people.

Lets all get out of debt!! :-)

Re: , on: 2008/12/25 20:30

Quote:  
-----He does not recommend a 30 yr mortgage because your return takes too long. But on a 15 year you pay less interest, and you realize equity very quickly because you're paying down the principle faster while the value of your house rises.  
-----

Most of us can't afford a 15 year mortgage unless you put a lot of money down or you buy much less. However I have a 30yr fixed and if I just pay one extra payment a year or even just \$50 a month. I would shorten my length of the load about 5-6 years! What would happen if I paid more each year...bonuses...income tax? Debt free on the house is smelling pretty good and very realistic.

What is exciting to me, is that hear from so many other believers speaking about getting out of debt, living within their means! That's awesome..sounds to me that the Lord is doing a mighty work.

Re: - posted by KingJimmy (), on: 2008/12/25 23:29

So far as I have been exposed to Dave Ramsey, I think he seems pretty sound. Of course, I don't believe tithing is something put upon those of us under the New Covenant, which I know Dave is a proponent of. Indeed, he recommends everybody give 10-15% of their income to charity in his financial software program. In reality though, most of what he says is pretty much like what many others have said on here: simply common sense. It's practical down to earth advice.

Dave spares no punches, is straight up, and isn't afraid to "tell it like it is," but I believe he does so in the proper spirit. He really does seem to be concerned with people's personal finances, and you can tell he's really excited about what he does. Though he charges for many of his materials (though I have seen on his tv show/radio program that he covers the same things mentioned in his materials), he does so at a reasonable rate, gives you high quality and well thought out material, and has a rather loose copyright policy (he says you can freely share his material so long as you aren't trying to profit from it).

Personally, I find him rather inspiring and uplifting. He admits none of his material is new, and frequently drops references to Crown.org and others. But, I think the way he has packaged his teachings is in a rather fresh manner. He's got me really excited about not using debt as a "tool" in my life, saving up \$1,000 for an emergency fund, and snowballing my way out of debt. Granted, I am not exactly following his "baby steps" in perfect order, as I am doing some overlap with a small monthly investment plan. But as it stands, and the present rate, according to Dave's software, I will be debt free in 3.5 years. That assumes, of course, nothing slips and breaks that prevents such from happening e.g. job loss.

But as it stands right now, I feel pretty excited about paying my bills. No more does it feel like a dread. I have a working budget and a plan. I feel debt free already. I am believing the Lord to enable me to live by my budget every month, and faithfully pay off my bills. I don't believe it's God's will for me to be in debt anymore. I'm sick and tired of debt. I don't want anything to do with it anymore.

Re: - posted by PreachParsly (), on: 2008/12/26 13:00

Quote:  
-----But as it stands right now, I feel pretty excited about paying my bills. No more does it feel like a dread. I have a working budget and a plan. I feel debt free already. I am believing the Lord to enable me to live by my budget every month, and faithfully pay off my bills. I don't believe it's God's will for me to be in debt anymore. I'm sick and tired of debt. I don't want anything to do with it anymore.  
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That's great. That's an encouraging testimony to me.

**Re: Dave Ramsey & Financial Peace University - posted by boG (), on: 2008/12/26 19:52**

There are a few Proverbs and other Scripture concerning the error and sin of debt and usury. I just recently read such an example from a brief biography of C.H. Spurgeon, out of "All of Grace":

"Back with his parents, he grew up in a home with strong Puritan teachings and faithful, restrained lives to match. There was no known hypocrisy in his parents' lives. And the Spurgeons did not allow it in their offspring. By outward standards, he and his siblings were exemplary children.

Little Charles once lost his pencil and decided to buy one at the store on credit. When his father found out, he gave him a lecture on the sins of debt that he never forgot.

"I was marched off to the shop like a deserter marching into barracks, crying bitterly all down the street and feeling dreadfully ashamed, because I thought everybody knew I was in debt. The farthing was paid amid solemn warnings, and the poor debtor was set free like a bird out of a cage."

Likewise, my father has always warned me against credit cards saying, "if you can't pay in full, you don't need it." Good advice. There are a very few exceptions but excellent practical advice.

In regards to tithing, the 10% is according to the law contained in ordinances. The law of faith says however, to be cliché, "it all belongs to God." Therefore, give as each one has need.

To be wise in this manner of tithing and offerings, for those who are seriously indebt, if I may, offer two bits of advice:

- 1) reform your lifestyle.
- 2) you are the one who has need, others ought to be giving to you, yet this does not excuse you from the work of service (ministry).

Personally, I slept at home for around 3 years, or so, on an air-mattress and a futon. I would still be doing so if my parent's hadn't interfered and bought me a new mattress.

Got to love parents, that's what they are there for ;-)

Now obviously, this can be mischievous (ie. those who are living beyond their means because they would spend themselves on the lusts of the flesh, the lusts of the eyes, and the pride of life and meanwhile desiring the charitable to pick up their lack, so they may continue in comforts). So there needs to be the consideration as to whether or not those things which are causing the financial burden ought better to be lost. And then, so what? you lost a house, a car, etc. Are you living (and trusting) for retirement or the providence of God in Christ? Better to die homeless than in hell if the cares of this world should choke the life out of your spirits. It is amazing to consider "how impossible it is to live without" until I see how many people indeed live well enough without. All of those "inconveniences" are only inconvenient to those who are spoiled with much of this world. And besides, if the church is quickened unto unity in the Spirit and evangelical works they will be there to bear the burden with you and your family. Once either 1) the debt is paid or 2) the property is removed then continue again in giving of yourself and of your substance to those in need, just as Christ and His church has so given to each of us. Again an important note on this, this does not give the leeway for those indebt for the withholding of one's self from those in need. And likewise, the "reform your lifestyle" is of utmost necessity even for those who are not presently in debt.

It would appear as though Dave Ramsey and these other ministries mentioned are giving sound advice on being content with "food and raiment" and how to handle the bills however even greater is when we actually heed such advice and live as missionaries, as sojourners in a strange land with eager expectation, waiting patiently, not for a house or retirement or city built by man but for an eternal dwelling established in the heavens by God.

Honestly, I do not disagree with keeping a savings, but we may fairly well measure your spiritual life by the manner in which you engage your money. In this regard, speaking of Charles Spurgeon, he was giving some 80% of his own income in tithes and offering for the purposes of ministry. And similar testimonies may be added of many renowned servants of God.

In summary, if you have need then the church ought to be giving to you. All of this "give more to the church and that is how we shall live by faith to overcome this financial crisis" is nonsense! If you tithe 10%, or more, you shall be exactly 10%, or more, poorer. There is no such promise as sowing money to reap more money. Just thinking about this is giving me the urge to preach it up but I will relent; besides, I am preaching to the choir here :-P

**Re: - posted by boG (), on: 2008/12/26 20:57**

I was also just reminded of the Scripture which reads:

**1 John 3**

**17.** But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?

The context is "whoever has" and not whoever "has not". And again, neither does it say "whoever has in abundance" but simply "whoever has".

**2 Corinthians 8**

- 1.** Now, brethren, we wish to make known to you the grace of God which has been given in the churches of Macedonia,
- 2.** that in a great ordeal of affliction their abundance of joy and their deep poverty overflowed in the wealth of their liberality.
- 3.** For I testify that according to their ability, and beyond their ability, they gave of their own accord,
- 4.** begging us with much urging for the favor of participation in the support of the saints,
- 5.** and this, not as we had expected, but they first gave themselves to the Lord and to us by the will of God.

**Re: - posted by rbanks, on: 2008/12/26 21:56**

Quote:

boG wrote:

In summary, if you have need then the church ought to be giving to you. All of this "give more to the church and that is how we shall live by faith to overcome this financial crisis" is nonsense! If you tithe 10%, or more, you shall be exactly 10%, or more, poorer. There is no such promise as sowing money to reap more money. Just thinking about this is giving me the urge to preach it up but I will relent;

Brother, when you said "if you have need then the church ought to be giving to you. All this give more to the church" what do you mean, because I have always believed that the church was the one Jesus gave himself for and that we are to have the same spirit of giving that he had. If the church (his people) is to give to those in need where are they to get the money if we are to discourage people from giving to the church?

How can you say that, "If you tithe 10%, or more, you shall be exactly 10%, or more, poorer", when the scripture says otherwise.

2 Corinthians 9:6 (KJV) But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.

1 Corinthians 16:1-2 (KJV) 1 Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye.

2 Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.

This is very clear that we will reap how we sow. Paul also gave order to the churches concerning the collection for the saints on the first day of the week. It says there were to be no gatherings when he got there in Corinth but that they were to store it for Him and that they were to do just like the churches in Galatia. It seems to me that the church was to collect money from the saints for the saints.

Maybe from the wisdom God has also given you that you will be able to provide more insight.



Re: Dave Ramsey & Financial Peace University - posted by boG (), on: 2008/12/28 2:08

Quote:  
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Maybe from the wisdom God has also given you that you will be able to provide more insight.  
-----

I guess I should have preached it up before I finished that post :-P  
Thank you brother, if I may, I will explain as I have been enabled.

"This is very clear that we will reap how we sow." If we sow sparingly we shall reap sparingly; and if we sow liberally we shall reap liberally. Paul is indeed indicating that they gave financial support, but he is not promising a financial breakthrough, rather he is speaking of their "giving with a cheerful heart" which is pleasing in the sight of God. So you see, this does not say, if you "sow money" you shall "reap more money" but rather these things are speaking of the riches of glory in Christ Jesus, this is about spiritual riches and not worldly abundance which is a doctrine of the false prosperity gospel. This is the Christian treasure: "God loves a cheerful giver".

Here is a response I have written on another thread about tithes and offerings:

Let us be very simple in this faith. If you give 10% of your financial income for a tithe (not a bad thing) you will be exactly 10% poorer. Expect nothing more.

#### **Luke 6**

- 34.** "If you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners in order to receive back the same amount.  
**35.** "But love your enemies, and do good, and lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High; for He Himself is kind to ungrateful and evil men.

Shall we then lend to God and expect Him to say something different? Ah, even the sinners lend to sinners expecting in return but because you have lent to God of your worldly substance, just what He always wanted, He shall pour out His Holy Spirit upon you and make you a prosperous nation. Oh, really? Is that why God sees to our needs? Is that why He pours out His Holy Spirit? Is your tithing so divine as to be measured against the ineffable blood of Christ; that your tithing shall send down the promised Holy Ghost? "May your silver perish with you, because you thought you could obtain the gift of God with money!" (**Acts 8:20**)

#### **Matthew 25**

- 40.** "The King will answer and say to them, 'Truly I say to you, to the extent that you did it to one of these brothers of Mine, even the least of them, you did it to Me.'"

Do you require more reward than this my brothers? Seek first His kingdom and His righteousness, entrust the other stuff to Him and do not trouble yourself with tomorrow. As Martin Luther has said, there are only two days on the Christian calendar: Today and Judgment Day.

#### **Luke 11**

- 39.** But the Lord said to him, "Now you Pharisees clean the outside of the cup and of the platter; but inside of you, you are full of robbery and wickedness.  
**40.** "You foolish ones, did not He who made the outside make the inside also?  
**41.** "But give that which is within as charity, and then all things are clean for you.  
**42.** "But woe to you Pharisees! For you pay tithe of mint and rue and every kind of garden herb, and yet disregard justice and the love of God; but these are the things you should have done without neglecting the others.



There is a balance between giving of our worldly substance, which is of little benefit, and of our giving from the charity of the Spirit of Christ within which sanctifies the offering and the tithe.

If you give tithe or money to the church or to those in need then expect nothing in return, not even that God shall "open up the gates of heaven and pour out a double portion" financial or otherwise and not even that God shall cover your rent or mortgage either, not even for your next \$1 meal from McDonalds. Expect nothing, require nothing and rejoice in giving for it is greater to give than to receive.

To be very honest if you cannot pay your rent or mortgage perhaps it is the very mercy of God that you should lose everything that binds you and enslaves you to this world system of monetary needs. I just spoke the other night (this was a while ago now) to a homeless man on this very point. Every time he would get money or a place of his own he would fall right back in to drinking and end up right back on the street where he would continue his drinking addiction. He was trusting in money or shelter or food or a wife as functional saviors. We must regard,

### Proverbs 30

7. Two things I asked of You,

Do not refuse me before I die:

8. Keep deception and lies far from me,

Give me neither poverty nor riches;

Feed me with the food that is my portion,

9. That I not be full and deny You and say, "Who is the LORD ?"

Or that I not be in want and steal,

And profane the name of my God.

Why shall God give us riches if riches are the very thing that shall cause us to forget Him? Why do we even desire to have more money? So that we may give more money to those in need? Perhaps to give in part but not in sincerity. We do not intend to live like missionaries, like sojourners in a strange land, as those who live content with food and raiment. But we must have the car, the house, the tv, the movie collection, the cds, the iPod, the comfy bed, the decoration, etc. etc. .  
..

If you would like to see the testimony of men who gave their tithe with thanksgiving in their hearts then I would recommend you all to read Hudson Taylor an autobiography written by Hudson Taylor including his account of preparing for and going to China where he founded the China Inland Mission. As well, looking up a biography of George Muller and his ministry with the Orphanages in Bristol. These are men who understood what it was to give of their tithes and offerings.

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To make a few concluding remarks:

**1 Corinthians 16:1-2**, Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.

**2 Corinthians 8:3**, For I testify that according to their ability, and beyond their ability, they gave of their own accord,

**1 John 3:17**, But whoever has the world's goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?

You will notice the consistent qualification. Simply put, "to whom much is given, much is required." If you have been given money, then give of what you have received of God. And to give as you are able. If you honestly believe that the more "money" you give then the "more money" you shall receive, try it. Sell all you have and give it to the poor. No doubt you shall receive riches but you may be sorely disappointed if you are expecting to receive worldly treasure in return. For our Lord says if we do this we shall receive and store up for ourselves treasure in heaven and you can't pay your mortgage or feed your family with that. If you would lack nothing, seek first Christ's kingdom and his righteousness; and out of his lovingkindness he shall keep you and sustain you with your portion as he has seen fit to give you.

Excerpt from ***The Great Gain of Godliness*** by Thomas Watson:

The Excellence of the Fear of the Lord

**7. The fear of God makes a little to be sweet.** 'Better is little with the fear of the LORD' (Prov. 15:16). Why is little better?

Because that little a believer has he holds *in capita*, in his Head, Christ; that little is sweetened with the love of God. He has with that little a contented mind; and contentment turns Daniel's vegetables into meat (*Dan* 1:13). Again, that little is pledge of more; that little oil in the cruse is but an earnest of that golden joy and bliss which the soul shall have in heaven. Thus a little with the fear of God is better than all unsanctified riches. Lazarus's crumbs were better than the rich man's banquet.

8. *The fear of God is a Christian's safety.* He is invulnerable; nothing can hurt him. Plunder him of his money, he carries a treasure about him of which he cannot be robbed (*Isa.* 33:6). Cast him into prison, his conscience is free; kill his body, it shall rise again. He who has on this breastplate of God's fear may be shot at, but can never be shot through.

9. *The fear of God makes all things go well with us:* 'Blessed is every one that feareth the LORD . . . happy shalt thou be, and it shall be well with thee' (*Psa.* 128:1-2).

Is it not well with that man who has all things go on his side, and has nothing lacking that may do him good (*Psa.* 84:11)? If God sees health and riches good for him, he shall have them. Every providence shall centre in his happiness. Oh, what an inducement is here to solid piety! Come what times will, 'it shall be well with them that fear God' (*Eccles.* 8:12). When they die they shall go to God, and while they live everything in the world shall do them good.

**Re: Dave Ramsey & Financial Peace University - posted by BenBrockway, on: 2008/12/28 6:22**

I have been reading George Muller's autobiography, and man, what a blessing the book has been! About three weeks ago, I wrote a blog on my facebook about Zac Poonen's thoughts on tithes and asked people what they thought. I had some feedback on it from a friend and it was interesting what the person wrote:

"It isn't true that tithing is never mentioned after Pentacost. 1 Cor. 9:7-14, 16:2; 2 Cor. 7:11; 8:1-15; Gal. 6:6; 1 Tim. 5:17-18; Heb.7

I do believe that tithing is a principal that God hasn't changed his mind on. It wasn't "under the law" and so isn't really something that was abolished either."

It was interesting, because I've heard many pastor's use these Scriptures. I, however, looked up these Scriptures, read them in context of the whole chapter, and couldn't find the valid support of TITHE. Does anyone else have the same thoughts as I do on those Scriptures?

I responded to this person, giving my feedback that these were non-tithe related Scriptures and explained what the Scriptures were saying, but I also wanted to hear from you all!

:D

(EDIT)

**Re: - posted by KingJimmy (), on: 2008/12/28 7:54**

"This is very clear that we will reap how we sow." If we sow sparingly we shall reap sparingly; and if we sow liberally we shall reap liberally. Paul is indeed indicating that they gave financial support, but he is not promising a financial breakthrough, rather he is speaking of their "giving with a cheerful heart" which is pleasing in the sight of God. So you see, this does not say, if you "sow money" you shall "reap more money" but rather these things are speaking of the riches of glory in Christ Jesus, this is about spiritual riches and not worldly abundance which is a doctrine of the false prosperity gospel. This is the Christian treasure: "God loves a cheerful giver"

This sounds nice and spiritual, and, has its proper application. In the resurrection we shall indeed reap a spiritual reward for the stewardship we provided over the money God gave to us. But, this is not all that the Scriptures have in mind in regard to sowing and reaping. What does Paul full say in regard to this (as thus far he has only been quoted in part)

2 Cor. 9:6-11:

6 Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. 7

Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. 8 And God is able to make all grace abound to you, so that always having all sufficiency in everything, you may have an abundance for every good deed; 9 as it is written,

“HE SCATTERED ABROAD, HE GAVE TO THE POOR,  
HIS RIGHTEOUSNESS ENDURES FOREVER.”

10 Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing AND increase the harvest of your righteousness; 11 you will be enriched in everything for all liberality, which through us is producing thanksgiving to God.

Paul is talking concerning the love offering he is taking from the churches for the church in Judea. In order to encourage the Corinthians to give a bountiful offering, he stirs them up by exhorting them that God loves a cheerful giver. He also informs them of the principal of reaping and sowing. You will reap what you sow. In the case of giving, the "what" is indeed financial blessing.

God enables givers to give more. For the seed you sow you will also reap. And it says quite clearly in verse 10 to keep us from simply spiritualizing the blessing away, that the seed the sower is provided with, through the act of giving, it will be multiplied back to the sower for the purpose of further sowing. It's a simple law of nature. If you plant one seed in the ground, the fruit the one seed produces contains many seeds. Also notice verse 10 more closely. I underlined the word "and" in it. God not only blesses givers with the ability to give again, but He also will increase the harvest of our righteousness, which is our spiritual reward. This is not an "either or," rather, it's a "both and."

It should be noted that this verse does not support the idea that a lot of prosperity gospel people twist it to mean. God is n't blessing you with more finances so you can get the Cadillac you've always wanted. He blesses you in accordance with the promise made to Abraham, that you who are blessed might be a blessing to all nations. The moment you make it about selfish, non-God honoring motives, it shall be the moment according to James, that you shall lack, and not receive

**Re: - posted by BenBrockway, on: 2008/12/28 10:26**

KingJimmy wrote:

Quote:

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AMEN!!! :-)

**Re: - posted by spoonen (), on: 2008/12/29 14:04**

I look at it this way...

Jesus said, "Do not think that I came to abolish the Law or the Prophets; I did not come to abolish, but to fulfill... I say to you, that unless your righteousness surpasses that of the scribes and Pharisees, you shall not enter the kingdom of heaven" (Matthew 5:17,20).

So, under the New Covenant our giving must "surpass" that of the Old Covenant. And from the teachings of Jesus and the apostles (for example, Mark 12:42-44), "surpass" does not refer to the actual amount, but rather that our attitude toward giving under the New Covenant must surpass the attitude toward giving under the Old Covenant.

The Old Covenant commands how much to give - "tithe" or 10% (Leviticus 27:30-32) - with no reference to attitude.

The New Covenant commands how to give - "not grudgingly or under compulsion, for God loves a cheerful giver" (2 Corinthians 9:7) - with the only emphasis being on attitude.

Finally, if you're under contract with God, go ahead and give Him 10% of you; He just might fulfill His end of your "bargain

n" and bless you with 10% of Himself.

But, if you're married to Christ (something that was not possible under the Old Covenant), give Him 100% of yourself cheerfully, expecting nothing in return; see if He does not in turn give you 100% of Himself!

I know which category I want to be in!

Cheerfully,

SDP

Re: Dave Ramsey & Financial Peace University - posted by boG (), on: 2008/12/29 18:09

Quote:

-----Paul is talking concerning the love offering he is taking from the churches for the church in Judea. In order to encourage the Corinthians to give a bountiful offering, he stirs them up by exhorting them that God loves a cheerful giver. He also informs them of the principal of reaping and sowing. You will reap what you sow. In the case of giving, the "what" is indeed financial blessing.

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I don't know if I explained myself as well as I intended. In regards to the interpretation that if we give a tithe we shall be prospered in like measure with financial support by God's blessing: I cannot agree with this. You noticed that I made it sound nice and spiritual and that is because that is exactly what I intended. God's blessing us with our worldly portion (**Proverb 30:8**) is not dependent upon our material offerings. **Luke 6:35**, "But love your enemies, and do good, and lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High; for He Himself is kind to ungrateful and evil men."

What I am getting at is this: God will see to every need, as he has purposed according to his good pleasure and our most excellent benefit, to those who fear him and seek first his kingdom and his righteousness.

When we give charitably with a cheerful heart of those things which God has given to us, we shall not change or alter or multiply what God has purposed to be our worldly portion but we do multiply and abound in righteousness, peace, and joy in the Holy Ghost, being conformed to the image of Christ Jesus -- who gave us his commandment, that we love one another even as he so loved us. Just the very concept of receiving greater worldly prosperity on the basis of liberal tithing repulses me; all I can get out of such a doctrine is: "you have received your reward in full." If I am increased with great wealth it shall not be because of obedient tithing but solely because of the kindness and providence of God.

And, in regards to the comments I made about living simply, I hope I was not misunderstood. I was providentially speaking with a brother Christian and he happened to mention a friend of his who made similar comments but with a more radical bent (and I didn't even bring up the topic). To the extent that we as Christians have to live like poor people giving every possible dollar away that we can afford and buying the cheapest stuff so that we can save more to give away, etc . . . I hope that is not what my words sounded like. It is well that I was able to have that conversation because it brought me back to really focus on what I was saying, and that is: be content. Therefore, it is not about living like a pauper but about not being a spend-thrift. I like the way this was summed up by Bernard of Clairvaux: **whether is this I do lawful, or decent, or expedient?**

So when I speak of sleeping without a proper bedding, I do not say so for some show of humiliation but rather because I was content with it; I had a want (for indeed if I must sleep on the floor I will live) and it was simply satisfied without all the excess.

**Re: - posted by FireinmyBones1 (), on: 2008/12/29 23:15**

Aside from all of the arguing about tithes...

I can say that my wife and I just finished the Financial Peace University and have increased our savings by about 200%.

Our debts have already begun to shrink, and for the first Christmas in my married life, I charged not one single gift and yet we actually were able to bless more people and still give the same amount if not more to each other and to our children. We are not broke and searching for ways to pay our bills because of overspending on gifts like we were in the early days. I thank God for the wisdom we received from Dave Ramsey and FPU - I HIGHLY recommend it.

God bless!

Jeff