



What About My Money?

Group 1 | Gain All You Can

Wesley's first rule is, "Gain all you can." If money is not inherently bad, then surely earning it is not bad either. No one ought to feel guilty about the income they earn, as long as it is done in the right way. Wesley goes into explicit detail that we are not to make money at the expense of our life and health – that trade isn't worth it. We also should never make money in ways that hurt ourselves, our neighbors (including our employees), or our neighbors' (or employees') souls. If our gain comes in ways that avoid these evils, then there is no reason not to work hard and never procrastinate. Wesley says that this should be "by honest wisdom and unwearied diligence."

Group 2 | Save All You Can

Wesley's second rule is, "Save all you can." Do not waste it! Don't waste it on "idle expenses or desires of the flesh," by which he means gluttony or drunkenness. Don't waste it on pretending to be fancy, when true honor and value comes from God. Wesley instructs us not to waste money on our children if they are going to waste it. He calls giving excess money to children a "trap" for their souls because it allows them to waste it on "foolish and hurtful desire." He further instructs us to only leave an inheritance for your children if you have trained them to be wise and generous with their money.

Group 3 | Give All You Can

Until this point Wesley's teaching is no different than the words that you might hear from a secular financial adviser: gain and save as much money as you can. But these strategies, by themselves, are wholly insufficient and ignorant about the purpose from what we have been given. We receive gifts from God to do something with what we have been given. God has placed us here not as owners of the world, but as stewards of the world that God has made. A steward is someone who doesn't own property, but rather manages someone else's property. Thus, the third and most important of Wesley's rules is that once you have gained all you can and saved all you can, then "give all you can."

What separates Wesley from standard church-preaching on giving is that he takes the normal instruction of a tithe and causes us to think differently about our money. Rather than simply saying that 10 percent is God's and the rest is ours, Wesley wants you to imagine all that you have as God's. First, take care of the things you need: food, clothes, house, and other necessities. Second, take care of your spouse, your family, and your community. Third, give to "the household of God." Fourth, give to others. Essentially, give all you can. Give more than the 10 percent, imagining all that you have as resources to be used for God's purposes. Wesley says, "Do not stint yourself...to this or that proportion. 'Render unto God,' not a tenth, not a third, not half, but 'all that is God's' " so that when you get to heaven you will be able to account for everything. It is important for us to note that Wesley took his own advice. When he died he had given almost all that he had away. The reason Wesley's words are so powerful is that he lived them, and he expected us to live them as well.