

## Financial Management God's Way

### Session 7: Obtaining Godly Counsel and Wisdom More Interactive



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## OBJECTIVE OF THIS SESSION

- ▶ To learn where and how to obtain godly counsel and wisdom.

### ▶ KEY BIBLICAL PRINCIPLE

God admonishes us to obtain godly counsel—first from him personally, secondly from his Word, and thirdly from godly financial advisers.

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## 1. What should be our first source of counsel and wisdom?

- ▶ *"To God belong wisdom and power; counsel and understanding are his." (Job 12:13)*

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- ▶ Too often we believe that we have to figure things out on our own, but this is not God's will. God wants us to seek his counsel on any important decision:

*But Jehoshaphat also said to the king of Israel, 'First seek the counsel of the LORD' "*  
(1 Kings 22:5)

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## 1. COUNSEL AND WISDOM FROM GOD

- ▶ God will provide his wisdom if we ask in faith.
- ▶ James 1:5, 6 says: *"If any of you lacks wisdom, **he should ask God**, who gives generously to all without finding fault, and it will be given to him. But when he asks, **he must believe and not doubt....**"*

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## 1. COUNSEL AND WISDOM FROM GOD

- ▶ Proverbs 9:10 states, *"**The fear of the LORD is the beginning of wisdom, and knowledge of the Holy One is understanding.**"*
- ▶ If you do not have a personal relationship with God ("knowledge of the holy one"), you will never be able to access true financial wisdom.

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## 1. COUNSEL AND WISDOM FROM GOD

- ▶ If you do have a personal relationship with God ([Revelation 3:20](#)), then you should study God's Word for his financial principles, and
- ▶ Spend quality time with God in prayer sensing God's directive. Jesus said,
- ▶ *"My sheep listen to my voice; I know them, and they follow me"* ([John 10:27](#)).

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- ▶ *The watchman opens the gate for him, and the sheep listen to his voice. He calls his own sheep by name and leads them out. When he has brought out all his own, he goes on ahead of them, and his sheep follow him because they know his voice. ([John 10:3-4 NIV](#))*

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## 2. What is our second source of counsel and wisdom?

- ▶ “Your statutes are my delight; they are my counselors” (Psalm 119:24)
- ▶ “Your word is a lamp to my feet and a light for my path” (Psalm 119:105).
- ▶ “Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful” (Joshua 1:8)

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## 2. COUNSEL AND WISDOM FROM GOD’S WORD

- ▶ Christians often unknowingly violate biblical principles. What are some examples? Provide a reference to scripture if you can.

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Christians often unknowingly violate biblical principles. What are some examples?

1. No savings for an emergency (Prov 21:20)
2. No financial plan [e.g. a budget] [Luke 14:28–30].
3. Taking on too much debt (Proverbs 22:7)
4. Cosigning a loan –Proverbs 11:15 says: “It’s a dangerous thing to guarantee payment for someone’s debts. Don’t do it!”
1. Getting involved in something they did not understand (Proverbs 19:2)

Often financial problems can be avoided by following God’s word, the Bible.

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## 3. What is our third source of counsel? And what are God’s directives in the following scriptures?

- ▶ “Plans fail for lack of counsel, but with many advisers they succeed. [Proverbs 15:22].
- ▶ “A simple man believes anything, but a prudent man gives thought to his steps.” [Proverbs 14:15].

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What are God's directives in the following scriptures?

- ▶ *"The person without the Spirit does not accept the things that come from the Spirit of God but considers them foolishness, and cannot understand them because they are discerned only through the Spirit. The person with the Spirit makes judgments about all things," (1 Corinthians 2:14, 15).*
- ▶ *"Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. But his delight is in the law of the LORD, and on his law he meditates day and night. He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers. (Psalm 1:1-3)*

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- ▶ In other words, to be blessed by God, seek godly counsel from more than one source and then weigh the advice, especially against the truth of God's word [John 8:31, 32].

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- ▶ For example, a nonbeliever would not understand that Christians desire to give the God's work and "build up treasures in heaven" [Matthew 6:19-21].
- ▶ Further, the world says "Smart people use other people's money" while the Bible warns of the dangers of debt [Proverbs 22:7] and instructs us to save for future needs [Proverbs 21:20] gradually over a period of time.
- ▶ Proverbs 21:5 says: "Steady plodding brings prosperity; hasty speculation brings poverty." (TLB).

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So the third source of godly wisdom and counsel is to seek the advice of godly financial advisers.

- ▶ A godly financial adviser would be:
  1. a spiritually mature Christian
  2. who understands and applies God's financial principles (Psalm 111:10),
  3. has a close personal relationship with the Lord (John 15),
  4. has the necessary practical financial knowledge (Proverbs 24:3, 4), and
  5. habitually puts the interests of clients first (Philippians 2:3, 4).

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- ▶ In addition, seek the counsel of your spouse (**Genesis 2:24**), God, through his Holy Spirit, can give his peace or lack of peace [**John 14:27**] to an objective spouse.
- ▶ After obtaining counsel pray and ask God to give you his wisdom (**James 1:5**) and his specific direction [**Isaiah 48:17**].

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## Summary

- ▶ Before making any major financial decision, seek counsel from:
  1. God [1 Kings 22:5]
  2. God's Word [Psalms 119: 105]
  3. Godly financial advisors (Psalms 1:1 – 3) including your spouse.

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## MEMORY VERSES

- ▶ *The way of a fool is right in his own eyes, But a wise man is he who listens to counsel.* (Proverbs 12:15 NASB)
- ▶ *Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. But his delight is in the law of the LORD, and on his law he meditates day and night.* (Psalm 1:1, 2)

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## Case Study #1

- ▶ Gord and Lucy have been married for 10 years. They both work full-time and earn average salaries. They are still renting because they have not saved a reasonable down payment toward the purchase of a house. Lucy has suggested that they obtain some financial counsel from a member in their church. However, Gord feels that they do not need financial advice, just more money.

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- ▶ Gord points out some areas where he “pinches his pennies,” and by doing so he implies that he is a good money manager. However, Gord loves to buy a new car every three years. He also likes to get his wife, Lucy, a new car, for her benefit, of course, every three years. Lucy says she does not need a new car every three years and neither does Gord. Gord argues that it’s best to buy a new car frequently to avoid large repair bills. Both cars are financed, and hence their car loan payments and related car expenses are higher than average.

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- ▶ On the other hand, Lucy really enjoys her trips to the shopping mall. Gord frequently comments that Lucy buys more clothes than necessary. Generally, Lucy uses her credit cards and does not pay them off each month. She knows that most of her friends “run a balance” on their credit cards and therefore she feels this is normal. Gord runs a balance on his credit cards too. When Gord and Lucy discuss finances, they usually end up arguing.

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- ▶ Except for praying for more income, Gord and Lucy have not asked God for wisdom and direction regarding their financial problems. They do not have a budget, and they both make purchases based on their personal desires.

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#### ▶ Question

- ▶ 1. Gord and Lucy have not obtained biblical financial counsel. Do you think they need to? Why?

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- ▶ Yes, because Gord and Lucy have been violating several biblical financial principles, which has resulted in their financial problems.

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- ▶ Question

- ▶ 2. Do you think that Gord and Lucy are open to receiving biblical counsel? Please explain your answer.

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- ▶ It would appear that Lucy is open to receiving some biblical counsel (she has suggested it), but unfortunately, at present, Gord is not.

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- ▶ Question #3. Gord believes that the solution to their financial problems is to increase their income.
- ▶ What do you think? Consider Luke 16:10 where Jesus said:
- ▶ **"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much."**

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- ▶ From a biblical perspective, Gord and Lucy have been mismanaging their present level of income, and therefore, if they get more income, they will likely mismanage that as well (Luke 16:10). As a practical matter, with a higher level of income, their borrowing capacity will increase, and they will probably get further into debt.

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#### Question

4. What do you think Gord's real issue is with respect to obtaining counsel?

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- ▶ Gord has a spiritual issue in that either he is too proud to listen to godly counsel (Proverbs 16:18) or he is simply unwilling to accept God's provision for him, in terms of lifestyle, particularly with respect to automobiles. This demonstrates a lack of contentment (Luke 3:14, Hebrews 13:5:).

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#### Question

5. What biblical principles are Gord and Lucy violating? Please list them below.

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1. Gord and Lucy have not sought counsel from the Lord (1 Kings 22:5) or God's Word (Psalm 119:24) or a godly financial adviser (Proverbs 12:15).

2. They are not content with God's provision (1 Timothy 6:6).

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3. They are spending all of their income, and as a result they are not saving for future needs (Proverbs 21:20 TLB).

4. Gord likely has an issue with pride (Proverbs 13:10).

5. Gord's and Lucy's focus or "heart" is on material things (1 Timothy 6:10), not on God (Colossians 3:1, 2).

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6. They have not developed and implemented a budget (Luke 14:28–30) to ensure that they are spending less than their income and they have a surplus to pay down debt and save for future needs (Proverbs 21:5).

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### Question

- ▶ 6. Gord maintains that purchasing a new car every three years is a good financial decision because he avoids any major repairs.
- ▶ What do you think?

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- ▶ I disagree. Gord is incurring high depreciation costs by purchasing a new automobile every three years. Statistically, automobile costs are minimized if an individual either buys a new car and keeps it until it is worn-out (i.e., 8 to 14 years) or buys a good used automobile and allows someone else to incur the initial high depreciation costs.

Yes, repair costs will be higher with the used car but generally a lot less than the high depreciation costs in the first three years. Gord is very likely justifying his frequent purchase of new automobiles because he simply likes to drive a new car.

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### Question

- ▶ 7. Gord and Lucy both feel that it is normal and therefore appropriate to run a balance on their credit cards because everyone is doing it.

What do you think?

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- ▶ Running a balance on your credit cards is very costly (interest rates of 18 to 28 percent), financially unwise, and unbiblical (Romans 13:8, Romans 12:2).

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### Question

8. On average, at any one time Gord and Lucy owe about \$20,000 on their credit cards. If they continue with this bad habit for the rest of their lives, how much interest will they pay over 50 years on just their credit cards? Assume the average credit card rate is 25 percent per annum.

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- ▶ The interest over 50 years is as follows: \$20,000 times 25 percent equals \$5,000 per year times 50 years equals \$250,000. This represents a significant portion of their retirement fund that is going to the credit card companies. What a waste of God's money! And this bad stewardship!

### Question

- ▶ 9. Suppose that Gord and Lucy became open to receiving counsel and that you were their financial adviser, what advice would you give them?

Provide a reference to scripture to support your advice.

1. Learn God's financial principles (Psalm 119:2). A good starting point would be to participate in a small group biblical financial study.
2. Meditate on God's Word regularly (Joshua 1:8), in order to change the way they think about money and material things (Romans 12:1, 2).
3. Develop and implement a budget (Luke 14:28-30).
4. Learn to be content with God's provision (Philippians 4:11-13).
5. In prayer, ask God for His strength to manage money God's way -ie-follow up (2 Cor 12:9).
6. Regularly, seek counsel from a godly financial adviser (Psalm 1:1-3).

7. Give the firstfruits to God's work (Prov 3:9, 10).
8. Make debt reduction a priority (Proverbs 22:7).
9. Reduce their lifestyle as they have been living beyond their means (Luke 9:23).
10. Avoid financial temptations to spend money (1 Corinthians 10:13). For example, Lucy needs to avoid the shopping mall and Gord needs to look at new automobiles about once every 10 years (i.e., after they are worn out) or, better, purchase a used one. If practical, operate with one automobile only.
11. Perform "plastic surgery" by cutting up their credit cards (Romans 13:8).

## Case Study #2

### Consider go to small groups now

John and Susan have been married for five years. They have developed and implemented a budget to ensure that they are spending less than they are earning. John and Susan have saved a reasonable down payment for a home, and the bank has approved their financing. They feel some pressure to purchase a home because the prices have increased substantially over the past five years. Nevertheless, they really wanted to be sure that it is God's will for them to purchase a house before they make the commitment.

As a result, over the next two months, John and Susan spent considerable time in prayer and studied God's financial principles. They noticed that God's Word encourages the seeking of biblical counsel. Therefore, they decided to meet with an individual from their church who regularly leads a financial Bible study. The counselor commented that they have managed their money well to date, and he gave them several articles that explain God's wisdom in the area of investing.

John and Susan were amazed that there is so much wisdom in God's Word in the area of investing. As they studied the articles and related scriptures, they came to realize that only God knows the future, and therefore only God knows the direction of the real estate prices. Even though all of the "experts" were telling them that real estate would only increase in price, John and Susan decided to prayerfully seek God's specific direction for their life. After spending considerable time with the Lord in prayer, listening to God's voice, and seeking God's peace on the matter, John and Susan concluded that they sensed that God was telling them not to buy a home at present.

Of interest, over the next three years, the fair market value of real estate in their area decreased by about 25 percent. Also, after three years, God did give John and Susan his peace to go ahead with the purchase of a home. They can see God's tremendous blessings from obtaining his specific counsel. First, they paid approximately \$50,000 less for their home; second, their down payment was about \$25,000 greater (because of their monthly savings over the past three years), and therefore, the mortgage that they assumed was an incredible \$75,000 less than what it would have been three years earlier. They praise God regularly for his wisdom and his specific direction in their life.

John and Susan also see another blessing from God in that if they continue to apply their monthly surplus against the mortgage, they will be debt free within eight years. What an awesome God!

#### Questions

1. What are the three sources of biblical counsel that John and Susan obtained?

1. What are the three sources of biblical counsel that John and Susan obtained?

- ▶ The first and most important source of counsel was God himself (Isaiah 28:29). John and Susan spent considerable time in prayer over a period of three months asking God to direct them according to his will (Psalm 32:8).
- ▶ Second, John and Susan studied what God's Word says on the topic of investing, which relates to the important decision that they were about to make (Psalms 119:24, Psalms 119:105).
- ▶ Third, they obtained counsel from a godly financial adviser (Proverbs 15:22 and 1 Corinthians 2:14, 15).

2. What do you think is different about John and Susan's approach to this important financial decision compared to what many other Christians would do? Support your answer with a reference to scripture.

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- ▶ They were willing to obey God regardless of their own desires (Acts 5:29).
- ▶ John and Susan were willing to wait upon the Lord for his timing (Psalm 37:7).
- ▶ In faith, they trusted God's counsel not to purchase a house when they wanted to (Proverbs 3:5, 6 and Acts 27:25).
- ▶ They spend quality time in prayer, asking God for his wisdom (James 1:5) and listening to God's voice (John 10:27) for his specific plan for their lives (Jeremiah 29:11-13).

3. John and Susan spent considerable time in prayer listening for God's voice (John 10:27) and asking the Lord to give them either his peace or lack of peace with regard to buying a home. Did God bless this approach?

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- ▶ **Absolutely yes, God did bless them.**

Is this approach common?

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- ▶ **No, this is very rare even for Christians.**

Is this approach biblical? Explain.

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- ▶ Absolutely yes! God has a specific plan for each of his children (Jeremiah 29:11-13) and God has promised to individually direct us (Psalm 32:8). However, God wants to bless us according to his will, not our will (Psalm 40:8) because his will is better for us. It is a demonstration of his unconditional love for us.

- ▶ 4. Question – In Psalm 32:8 God says to his children, “I will instruct you and teach you in the way you should go; I will counsel you and watch over you.”
- ▶ In general, in what ways does God instruct and counsel us? Please provide a reference to scripture for each point.

4. In Psalm 32:8 God says to his children, “I will instruct you and teach you in the way you should go; I will counsel you and watch over you.” In general, in what ways does God instruct and counsel us? Please provide a reference to scripture for each point.

- ▶ In response to prayer, God can provide a peace or lack of peace regarding a contemplated course of action (John 14:26, 27).
- ▶ God can, and often will, instruct us and counsel us through his Word (Psalm 119:105). The Holy Spirit can counsel you by highlighting specific passages that address your situation (John 14:15-17 and 26).
- ▶ During our quiet times, sometimes God will speak to our hearts and minds via a “gentle whisper” (1 Kings 19:12, John 10:3, 4).
- ▶ God can instruct us through godly counsel (Proverbs 15:22).
- ▶ Jesus has promised that “my sheep hear My voice, and I know them, and they follow Me” (John 10:27 NASB).
- ▶ God can open and close doors according to his will (Psalm 103:19).

- 5. Do you think that circumstances are important? Where do they fit in terms of priority in making an important financial decision?

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- ▶ Circumstances can be important, but we need to consider the circumstances in conjunction with the following:
  - All decisions must be within God's financial principles as outlined in the Bible (Proverbs 30:5, 6).
  - I believe that asking God in prayer for his specific direction (Psalm 119:35) and waiting upon the Lord for his instruction (Psalm 37:7) are even more important than circumstances.

God did use circumstances, through the fleece (Judges 6:36–40), to specifically direct Gideon. However, this arose as a result of Gideon's personal relationship with God. God had already spoken to Gideon specifically on what he should do, and the fleece was used simply as a confirmation, not as an original means of direction.

Above all, our relationship with Christ is paramount. Jesus used the analogy of a shepherd and his sheep to explain that through a close personal relationship with God, we can hear his voice and follow his leading.

*"The watchman opens the gate for him, and the sheep listen to his voice. He calls his own sheep by name and leads them out. When he has brought out all his own, he goes on ahead of them, and his sheep follow him because they know his voice." (John 10:3, 4)*

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6. Real estate experts advised Susan and John to purchase their home as soon as possible because they were confident that real estate would always increase in price. What is the essence of God's warning in Proverbs 27:1: "Do not boast about tomorrow, for you do not know what a day may bring forth."

6. Real estate experts advised Susan and John to purchase their home as soon as possible because they were confident that real estate would always increase in price. What is the essence of God's warning in Proverbs 27:1: "Do not boast about tomorrow, for you do not know what a day may bring forth."

- ▶ No human being knows the future. Hence, before making any important financial decision, every Christian really needs to spend quality time with the Lord, asking God to provide his specific direction. More often than not, as believers, we make decisions on our own without consulting God, and we frequently suffer the consequences or inadvertently choose second best.



**7. Proverbs 27:1 and James 4:13–15 both indicate that humans do not know the future. Knowing the future and being in control of what happens in this life would be a tremendous asset in making most financial decisions. Does anyone know the future? Is anyone in control of what is going on in our society? Who is it? (Hint: see Isaiah 46:9–11; 1 Chronicles 29:11, 12; and Psalm 103:19.)**

7. Proverbs 27:1 and James 4:13–15 both indicate that humans do not know the future. Knowing the future and being in control of what happens in this life would be a tremendous asset in making most financial decisions. Does anyone know the future? Is anyone in control of what is going on in our society? Who is it? (Hint: see Isaiah 46:9–11; 1 Chronicles 29:11, 12; and Psalm 103:19.)

- ▶ **Only God knows the future (2 Kings 7:1–19 and Isaiah 46:10) and only God is in control (Psalm 103:19). Also, remember that in Genesis 41, God revealed the future seven years of prosperity and seven years of famine to Pharaoh in a dream, and then God purposely provided the interpretation for the dream to Joseph. In short, God knew the future then and he knows it today.**

**8. What implications does the answer to this question have for your life, particularly with respect to making important financial decisions?**

8. What implications does the answer to this question have for your life, particularly with respect to making important financial decisions?

- ▶ **I must look to God for his wisdom and his direction (James 1:5) in making financial decisions and not rely on my own knowledge and understanding or anyone else's (Proverbs 3:5, 6).**

9. In summary, if you really want God's best financial decision, what do you need to do?

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- ▶ I must always spend quality time in prayer with the Lord (Psalm 5:3), listening for his voice (John 10:27), reading his Word (2 Timothy 3:16), seeking godly counsel as he directs (Proverbs 12:15), and waiting upon God (Psalm 37:7) for his specific direction (Psalm 32:8) for my life. Once God provides his specific instructions to me, I must obey them (Deuteronomy 28:1-12) and trust God for the results (Proverbs 3:5, 6).

10. Discuss the relevance and application of the following verses with regard to John and Susan's situation. Write your comments below each verse.

- ▶ *But Jehoshaphat also said to the king of Israel, "First seek the counsel of the LORD." (1 Kings 22:5).*

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**John and Susan sought God's counsel, and God blessed them accordingly.**

*My sheep listen to my voice; I know them, and they follow me. (John 10:27)*

*My sheep listen to my voice; I know them, and they follow me. (John 10:27)*

**In prayer, John and Susan listened to God's voice and followed God's directive and were blessed accordingly.**

*Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, "If it is the Lord's will, we will live and do this or that." (James 4:13-15)*

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**John and Susan learned from God's Word and acknowledged that no human being knows the future. As a result, they decided not to rely on the advice of the worldly real estate experts who believed that real estate would never go down in price. Instead, John and Susan decided to seek God's wisdom and God's direction with respect to the important financial decision of purchasing a home.**

***Elisha said, "Hear the word of the LORD. This is what the LORD says: About this time tomorrow, a seah of flour will sell for a shekel and two seahs of barley for a shekel at the gate of Samaria." ... The Lord had caused the Arameans to hear the sound of chariots and horses and a great army, so that they said to one another, "Look, the king of Israel has hired the Hittite and Egyptian kings to attack us!" So they got up and fled in the dusk and abandoned their tents and their horses and donkeys [and their food]. ... So a seah of flour sold for a shekel, and two seahs of barley sold for a shekel, as the LORD had said. (2 Kings 7:1, 6, 7, 16)***

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**John and Susan learned from God's Word that only God knows the future, and therefore they can and should depend only on God for his specific instruction as to what they should do at any particular time. As a result, they were blessed by waiting to purchase a home.**

***Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. Riches and honor come from you alone, and you are the Ruler of all mankind; your hand controls power and might, and it is at your discretion that men are made great and given strength. (1 Chronicles 29:11, 12 TLB)***

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**John and Susan believed that God is in control and that God can provide them with a home at the right time.**

*The LORD has established His throne in the heavens; And His sovereignty rules over all.*"  
(Psalm 103:19 NASB)

*The LORD has established His throne in the heavens; And His sovereignty rules over all."* (Psalm 103:19 NASB)

The biblical truth is that God is in control over everything that goes on in this earth. God may allow things to happen that we don't understand; nevertheless, he is in control. Because John and Susan understood this, they put God first and trusted God to meet their needs at the right time (Matthew 6:31-33).