Freedom from Financial Anxiety—Why Does God Allow Financial Problems?

It is clear from Scripture that God is indeed in control. If God is in control, then why does he allow Christians to have significant financial problems?

Over the past 23 years, I've had the privilege of counselling hundreds of Christian couples and individuals. One common reason for financial problems is that the people have unknowingly violated one or more of God's financial principles. I believe there is no substitute for understanding the fundamentals of what God has taught in his Word regarding finances. I recommend the materials and Bible studies provided by Crown Financial Ministries as an excellent resource for understanding what God has to say about finances.

On the other hand, some Christians have financial problems through no fault of their own. They have followed God's principles, but they still have financial problems. Why? I believe that the most common reason would be found in John 15, where Jesus said,

"I am the true vine, and my Father is the gardener. He cuts off every branch in me that bears no fruit, while every branch that does bear fruit he prunes so that it will be even more fruitful." (John 15:1, 2, emphasis added)

In the same way that a gardener prunes a vine, God prunes his children by way of trials (including financial trials) so that we will depend on God more and remain connected to the Lord on ongoing basis, for the purpose of bearing more spiritual fruit. Jesus said, "I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit; apart from me you can do nothing" (John 15:5).

Regardless of how difficult or insurmountable our financial problems are, we know that God can solve them—either very quickly or slowly. He is in control. He is the all-powerful, everywhere-present, and all-knowing God. We also know that God loves us unconditionally (Rom. 8:38, 39). God has a purpose for any trial in the believer's life, and God will bring some good out of every hardship. Romans 8: 28, 29 states,

And we know that in all things God works for the good of those who love him, who have been called according to his purpose. For those God foreknew he also predestined to be conformed to the likeness of his Son, that he might be the firstborn among many brothers.

In short, because God is in control, and because he loves us unconditionally, we know with confidence that we can trust him to allow only those financial trials that are within his will. We can also trust him to provide the wisdom, direction, and strength that we need to endure any financial trial that God allows.