

How to Know If You're Making a Wise Financial Decision

Discernment, Counsel, and Peace as Your Compass

Wisdom doesn't always shout; sometimes it whispers. The world tells us to move fast—to jump on opportunities before they're gone—but God's wisdom slows us down so we can listen. James 1:5 reminds us, "If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault." I've learned that prayer is not just the last step in making a financial decision—it's the first one. Before I run the numbers, I check my peace. If something feels forced, even if it looks profitable, that's usually a sign the Spirit is saying "wait."

My daughter and I have talked often about what "wise decisions" really look like. She brings the financial perspective—things like comparing interest rates, return on investment, and long-term growth—but I bring the spiritual one: how does this align with what God's already said? Proverbs 19:20 says, "Listen to advice and accept discipline, and at the end you will be counted among the wise." We both know that counsel brings clarity. Wise voices can see what emotion hides. Sometimes that means saying no to what looks good because it doesn't align with the greater purpose God's building.

Discernment is a partnership between peace and understanding. You can have all the right information and still feel uneasy—that's where the Spirit leads beyond numbers. True wisdom produces fruit: stability, contentment, and quiet confidence. If a decision draws you closer to peace, it's usually from God. If it breeds fear or striving, it's not. Financial freedom isn't about perfect timing or flawless math—it's about learning to recognize His voice and trust that when He says move, He's already made the way.