

1 ☐ TEN BIBLICAL PRINCIPLES ABOUT MONEY AND WEALTH

2 ☐ 1-hr course overview

The Bible has over 2000 verses about money. This study is a brief survey of some of them, the concepts of which have been summarized as ten basic principles about money and wealth. These principles are neither exhaustive nor definitive. But it is the hope of the author that they will provide the student with considerable insight into God's heart regarding the Christian's relationship to money and wealth.

3 ☐ Course objective

Examine biblical teaching about money in order to align our heart with God's, enabling us to demonstrate our love for Him and to live righteously in the financial area of our lives.

4 ☐ The most important principle above all others: God wants our heart

Now the goal of our instruction is love [that comes] from a pure heart, a good conscience, and a sincere faith. 1 Timothy 1:5 (HCSB)

5 ☐ Ten Biblical principles about money and wealth

6 ☐ Principle #1: God is the owner of everything and we are his stewards

7 ☐ Key Bible passages

- God owns everything: for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it. Psalm 50:10-12
- Stewards must be found faithful: So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful. 1 Corinthians 4:1-2
- Stewards are accountable to God: For none of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord. For this very reason, Christ died and returned to life so that he might be the Lord of both the dead and the living. Romans 14:7-9

8 ☐ What are the responsibilities of Christian stewards?

As stewards of God's resources, it is our responsibility to discover and implement His purposes for them in all areas of our lives

9 ☐ Principle #2: Worship and trust God rather than money

- "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money." Matthew 6:24 (NLT)
- Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. 1 Timothy 6:17 (NLT)

10 ☐ Principle #3. Beware of the love of money

11 ☐ Key Bible passages

1. God is to be our consuming passion: And he answered, "You shall love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind, and your neighbor as yourself." Luke 10:27
2. The danger of misplaced affection: People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. 1 Timothy 6:9-10

12 ☐ 11 warning signs that we might be falling in love with our money

- The desire to get money unjustly Habakkuk 2:9 Proverbs 20:17
- Refusal to help those in need Proverbs 3:27-28
- Discontentment Hebrews 13:5 2 Cor 6:10
- Not being willing to work for our money Proverbs 21:25-26
- Preoccupation with money 1 Timothy 6:10 (NLT)
- Jealously, selfishness, violence, theft James 3:14-16, Micah 2:2

13 ☐ 11 warning signs that we might be falling in love with our money (cont'd)

- **Covetousness** 1 Kings 21 (Ahab and Naboth's vineyard)
- **"Get-rich-quick" attitude** Luke 12:15
- **Stinginess** Proverbs 28:22
- **Entertaining bribes** Job 36:18
- **Unwillingness to spend less than we make in order to meet future needs, the needs of others, and the work of the Kingdom of God** Hebrews 13:16 (ESV)

14 ☐ Principle #4. God cares how we manage our money

15 ☐ Biblical money management principles

- **Work is honorable:** Whatever you do, work at it with all your heart, as working for the Lord, not for men, Colossians 3:23
- **Borrowing money is unwise:** Just as the rich rule the poor, so the borrower is servant to the lender. Proverbs 22:7
- **Gambling is wrong:** A faithful man will be richly blessed, but one eager to get rich will not go unpunished. Proverbs 28:20

16 ☐ Biblical money management principles

- **Spending less than we earn is necessary:** The wise have wealth and luxury, but fools spend whatever they get. Prov 21:20(NLT)
- **Saving money is wise:** Dishonest money dwindles away, but he who gathers money little by little makes it grow. Proverbs 13:11
- **Investing money is risky:** But divide your investments among many places, for you do not know what risks might lie ahead. Ecclesiastes 11:2 (NLT)

17 ☐ Summary about managing our money according to biblical principles

- Obtain money honestly
- Spend money prayerfully
- Give money generously
- Budget money carefully
- Create margin intentionally
- Save money purposefully
- Invest money wisely

18 ☐ Principle #5. Honor God by faithfully giving of our income

19 ☐ Why give faithfully?

- **Faithfulness is required of a steward:** The primary task of a steward is to be faithful, so that premise alone provides an argument for being faithful in our giving.
- **God's work depends on it:** From a practical viewpoint, The pastor's salary, missionary support, and church maintenance are dependent on regular, faithful giving by God's people.
- **It may suffer without it:** Therefore, if we keep our regular giving commitments only when we feel like it, or only when we have a cheerful attitude, we will cause God's work to suffer.
- **Faithfulness or cheerfulness?** It may be better to give regularly and faithfully, even if our attitude is not cheerful on any given Sunday
- **Pray for a cheerful heart:** After we have been faithful in our giving, we can then ask God to give us a cheerful heart because He loves a cheerful giver.

20 ☐ Principle #6. Develop a lifestyle which creates margin

21 ☐ Key Bible passages

- The wise have wealth and luxury, but fools spend whatever they get. Prov 21:20 (NLT)
- One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed. Proverbs 11:24-25
- She (the noble woman) opens her arms to the poor and extends her hands to the needy. Proverbs 31:2

22 ☐ Some observations about margin

- Margin is the amount of our income left over after we have paid our living expenses.
- To create margin, we must live below our means
- Systematically creating margin for most people requires abiding by a budget
- It is important to begin creating margin at some level, even if it is very small at first
- Accumulated margin is known as “a savings account”
- Savings accts provide for the future needs and opportunities of ourselves and others

23 ☐ Some uses of accumulated margin (savings)

- Increased standard of living
- Job loss
- Major illnesses
- Large purchases (house, car, computer)
- Education (ourselves or someone else)
- Replacements (shoes, tires)
- Maintenance and repairs
- Accidents and emergencies
- Significant gifts to the Lord’s work (Blessings Fund)

24 ☐ The secret formula for creating margin

25 ☐ Principle #7. Cultivate a generous heart and live sacrificially

26 ☐ Key Bible passages

- So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given. As the Scriptures say, “They share freely and give generously to the poor. Their good deeds will be remembered forever.” 2 Corinthians 9:8-9
- We have different gifts, according to the grace given us. If a man’s gift is prophesying, let him use it in proportion to his faith. If it is serving, let him serve; if it is teaching, let him teach; if it is encouraging, let him encourage; if it is contributing to the needs of others, let him give generously; if it is leadership, let him govern diligently; if it is showing mercy, let him do it cheerfully. Romans 12:6-8

27 ☐ Part 1: Ten blessings of generosity

28 ☐ The 10 blessings

1. The needs of the poor Christians will be met 9:12
2. They will give joyfully give thanks to God 9:12
3. They will give God glory 9:13
4. God will enrich you so that you can be an even greater blessing 9:10
5. You will demonstrate to others your obedience to God 9:13
6. They will experience your love for them 8:24
7. They will pray for you 9:14
8. They will express their love for you to God 9:14
9. God’s grace will overflow in your life 9:14
10. You will build treasure in heaven Luke 12:33

29 ☐ The “Blessings Fund”

30 ☐ The “Blessings Fund”

- A Blessings Fund is a store of gifts given in advance to the Lord, which we set aside out of our margin.
- Since the money now belongs to God, it is safe from being spent on ourselves.
- It is money set aside over and above our regular giving.
- It is something we give joyfully, cheerfully and willingly.
- Its purpose is to be able to spontaneously and cheerfully respond to needs and opportunities when they arise, free from tortured decision-making.
- Hint for success: set aside your blessing fund money, no matter how small, as soon as you get paid, before starting your spending.

31 ☐ Part II. Practice sacrificial living

32 ☐ **Sacrificial gifts are precious God's sight**

33 ☐ **The poor widow**

- The amount we give is not as important as the level of sacrifice
- The greater the sacrifice, the more commendable the gift
- Some sacrificial gifts may bless others immediately and continue to bless others for a long time.
- Other sacrificial gifts may not begin blessing others until after we are gone

34 ☐ **Principle #8. Care for the poor, the hungry, the weak, the oppressed, and the needy**

35 ☐ **The needy**

- Poor
- Weak
- Hungry
- Homeless
- Abused
- Neglected
- Persecuted
- Oppressed
- Sick
- Unjustly imprisoned
- Social outcasts
- Victims of devastation

36 ☐ **Some Bible passages**

- Praise be to the God and Father of our Lord Jesus Christ, the Father of compassion and the God of all comfort, who comforts us in all our troubles, so that we can comfort those in any trouble with the comfort we ourselves have received from God. 2 Corinthians 1:3-4 (NIV)
- Whoever is generous to the poor lends to the LORD, and he will repay him for his deed. Proverbs 19:17
- Give justice to the weak and the fatherless; maintain the right of the afflicted and the destitute. Rescue the weak and the needy; deliver them from the hand of the wicked." Psalm 82:3-4

37 ☐ **The poor and needy**

1 **Two areas of consideration**

2 **Part I. God has a special relationship with the poor and needy**

Part II. God calls his children to care for the needy and to relieve their suffering

38 ☐ **Part I. God has a special relationship with the needy**

39 ☐ **God's special relationship with the poor and needy**

1. God honors them 1 Samuel 2:8 (NLT)
2. God defends them and will crush those who rob or exploit them Proverbs 22:22-23 (ESV)
3. God may give them great faith James 2:5
4. God may give them special discernment Proverbs 28:11
5. God's will deliver them Psalm 72:12
6. They may experience deep joy and be very generous 2 Corinthians 8:2
7. Poor believers freely receive the Holy Spirit and share in his spiritual gifts Acts 8:18-20 (NLT)
8. They are given full access to the True Riches 2 Cor 8:9

40 ☐ **Part II. God wants us to have compassion on the poor and needy**

1. God determines our financial strength according to his righteous judgements: "The LORD makes some poor and others rich; he brings some down and lifts others up." 1 Samuel 2:7 (NLT)
2. Although God is sovereign, he wants us to have compassion on and relieve the suffering of the needy
3. God is able to lift us out of dependency on others
4. He may use us to help improve the lives of the needy

41 ☐ **Principle #9. Use wealth to glorify God and build treasure in heaven**

42 ☐ **Part I. The Bible teaches us to use our wealth to glorify God**

- Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. 1 Timothy 6:17-19
- And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again. 2 Corinthians 5:15

43 ☐ The sovereignty of God

- You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day. Deuteronomy 8:18 (ESV)
- Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work--this is a gift of God. Ecclesiastes 5:19
- Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. 1 Chronicles 29:12
- The LORD makes some poor and others rich; he brings some down and lifts others up. 1 Samuel 2:7 (NLT)

44 ☐ 8 Biblical arguments for wealth

45 ☐ Beneficial uses of wealth

- It can bring glory to God Matthew 18:12
- It can be a valuable friend of wisdom Ecclesiastes 7:11-12
- It can be a tool to demonstrate our obedience and love for Christ Matthew 25:34-40
- It can be a resource for good deeds and the advancement of righteousness 2 Corinthians 9:8-9
- It is a tool to bless others in need 1 Timothy 6:18, Proverbs 11:24-25
- It can be used to build the kingdom Romans 12:8
- It can enhance the quality of our life Proverbs 10:16, Proverbs 21:20
- It can enhance the quality of the lives of others Proverbs 13:22

46 ☐ 24 biblical arguments against the pursuit of wealth

47 ☐ 24 biblical arguments against the pursuit of wealth

- Wealth is not advisable for fools Proverbs 17:16
- We may put our trust in money rather than God's provision Proverbs 11:28, 1 Timothy 6:17, Job 31:24-25, 28
- We become a target for evil people Proverbs 13:8, Peter 2:1, 3
- We may not be able to trust our friends Proverbs 14:20
- We may develop a cold heart 1 John 3:17
- We may not experience peace Ecclesiastes 5:12
- We may become arrogant Proverbs 18:23
- We may have trouble in life Proverbs 28:20

48 ☐ Biblical arguments against the pursuit of wealth (cont'd)

- We may end up in poverty Proverbs 28:20
- Loving wealth doesn't bring us happiness Ecclesiastes 5:10
- Riches may steal our heart Luke 12:33-34
- Wealth may lead us into a false sense of security Ecclesiastes 7:12-14
- Riches may cause us to be unfruitful in our Christian walk Matthew 13:22
- Wealth may keep us from spiritual maturity Luke 8:14
- We may become proud Ezekiel 28:5, Psalm 49:16-20
- Riches may tempt us to pursue a life of pleasure Luke 12:16-21

49 ☐ Biblical arguments against the pursuit of wealth (cont'd)

- We could plunge ourselves into ruin and destruction 1 Timothy 6:9
- We may be tempted to oppress the poor James 2:5-7
- We may become spiritually lukewarm Revelation 3:17-19
- Love for riches will compete with our devotion to serving the Lord Luke 16:13
- We may come to the end of our lives with nothing of lasting value James 1:10

- We may abandon God Deuteronomy 32:15
- We may even end up hating God Deuteronomy 31:20
- Worst of all, the pursuit of riches may keep us from finding salvation Mark 8:36

50 ☐ Part II. The Bible teaches us to build treasure in heaven

51 ☐ The “Treasure Principle”

52 ☐ Principle #10. Pursue the true riches rather than material wealth

•Our hearts ache, but we always have joy. We are poor, but we give spiritual riches to others. We own nothing, and yet we have everything. 2 Corinthians 6:10 NLT)

•You know the generous grace of our Lord Jesus Christ. Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich. 2 Corinthians 8:9 (NLT)

•...the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus. Ephesians 2:7b

•in order to make known the riches of his glory for vessels of mercy, which he has prepared beforehand for glory... Romans 9:23 (ESV)

53 ☐ The True Riches are spiritual in nature rather than material

“If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won’t be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? Luke 16:10-11 (NLT)

54 ☐ 11 examples of the True Riches

55 ☐ Some of the True Riches

56 ☐ Ten Biblical principles about money and wealth

57 ☐ THE END