

Ten biblical principles about money and wealth

A survey of Scripture

1. God owns everything and we are His stewards
- 2. Worship and trust God rather than money**
3. Beware of the love of money
4. God cares how we manage our money
5. Honor God by faithfully giving of our income
6. Develop a lifestyle which creates margin
7. Cultivate a generous heart and live sacrificially
8. Care for the poor, weak, oppressed, and needy
9. Use wealth to glorify God and build treasure in heaven
10. Pursue the true riches rather than material wealth

Principle #2. Worship and trust God rather than money:

Here is the second principle: God wants us to worship and trust him rather than money. In this module we will discover important Biblical truths about money including the fact that it cannot save us, it cannot extend our lives, it is not reliable as our security, and it can be a snare to those pursue it.

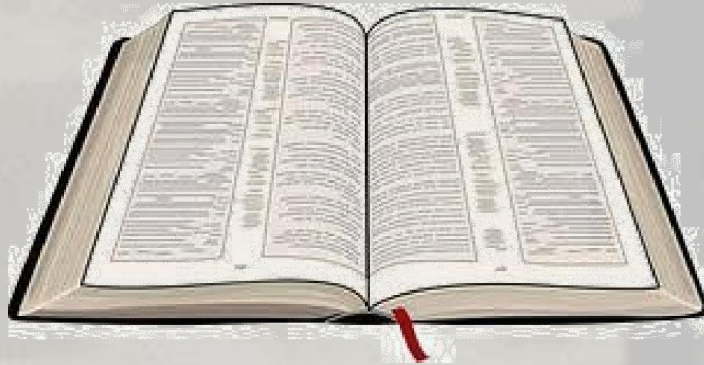
2. Worship and trust God rather than money



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The Bible teaches us to worship and trust God rather than money



The goal of our study is a transformed heart

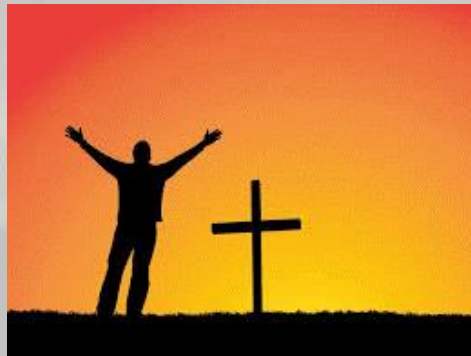
The Bible teaches us to worship and trust God rather than money: As was true in our study of principle 1, our purpose for this module is to allow our hearts to be transformed by God's word so that we learn to appreciate His heart. We study his Word because his Word reveals His nature which serves as a model for us.

The underlying theme of this seminar

God wants our heart

The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith.

1 Timothy 1:5 (NLT)



The underlying theme of this seminar: Our theme verse is 1 Tim 1:5. We'll read this in every module to let it sink into our hearts (Class reads Scripture).

Principle #2: Worship and trust God rather than money

Outline

- **Part I: Worship God**
 - ◆ **Key Bible passages**
 - ◆ **6 principles concerning money and worship**
 - ◆ **3 consequences of pursuing God rather than wealth**

- **Part II: Trust God**
 - ◆ **An unreliable source of security**
 - ◆ **Can our wealth extend our lives?**
 - ◆ **Whom should we trust?**

Principle #2: Worship and trust God rather than money: in this module, we will look at several aspects of money which can compete with our worship of and trust in God. In Part I, we'll consider what gives our life value and discover the basis for our joy. Then, in Part II, we'll be reminded that money is neither our true source of security nor is it life-giving.

Key Bible passages

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)

Though you are such wicked rebels, my people, come and return to the LORD. I know the glorious day will come when each of you will throw away the gold idols and silver images your sinful hands have made. Isaiah 31:6-7 (NLT2)

Key Bible passages: let's read two key verses pertaining to this principle (Class reads both Scriptures).

The first passage is one with which we are all familiar: we must make a choice whom we will serve, whether that be God or the things of this world. This is a decision that speaks to our heart. Look at the emotions expressed: hate vs love, devotion vs contempt. the choice we make is not one that quietly well that we can take lightly rather, it reaches to our very core.

The passage from Isaiah seems to suggest that our mind and wills are involved when we choose God over money. In this passage, the writer says that when we really turn away from idols to serve the living God, we will have nothing to do with them. We will destroy them.

It seems that money is such a powerful force that our worship of it affect our entire being

God's attributes inform our financial world view

- 2. We worship God because he is El Elyon, the Most High God. We trust him because he is Jehovah Jirah—our God who Provides and he is Yahweh-Raah, The Lord my shepherd**



God's attributes inform our financial world view

The second principle about money and wealth is stated as follows: Worship and trust God rather than money. This second principle is again informed by the names of God, this time three of them: El Elyon, Yahweh-Raah, and Jehovah-Jireh.

Man in his natural self tends to make himself the center of the universe. We are born with this self-centered attitude and it may provide the framework for his world view. And this self-centeredness is only the beginning. That which man creates sometimes becomes his object of worship. We have seen idol worship throughout history. Idols can take many forms, but they are all false and unworthy of our worship

The Bible tells us that so only God is worthy of our worship. His name is El Elyon, The God Most High. And he is Yahweh-Raah, The Lord My Shepherd., and he is Jehovah-Jireh, the God who provides. Christ is our good shepherd who provides for us; he is worthy of our trust.

So we are to trust and worship God rather than money.

For further study, consider one instance of Scripture referring to God as El Elyon – The Most High God. It is found in Psalm 57:2 (NIV): "I cry out to God Most High, to God, who fulfills [his purpose] for me." Other Old Testament references of the name El Elyon include: Gen 14:18; Gen 14:19; Gen 14:20; Gen 14:22; Psa 57:2; Psa 78:35.

Source: https://www.blueletterbible.org/study/misc/name_god.cfm

Part I: Worship God, not money

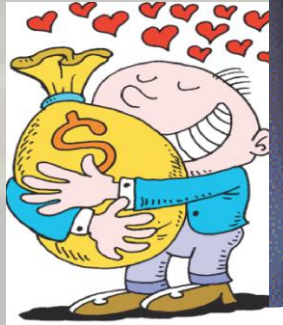
Six biblical truths



Part 1: Worship God, not money. Let's examine six aspects of worshiping God rather than money.

1. We must choose whom we will love and serve

■ **“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)



1. We must choose whom we will love and serve: the first aspect, we have already seen. Again, the Bible makes it clear that we must choose whom we will serve. Let's read Matthew 6:24 together. There appears to be a clear-cut choice between serving God or money. However, sometimes we may think we can have it both ways. What are some of the subtle ways we do this? Do you think it's possible to deceive ourselves into thinking we can serve God and money? Can you give me an example of someone you know that has made this mistake?

2. God wants us to have a rich relationship with himself rather than the world

And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” And he told them a parable, saying, “The land of a rich man produced plentifully, and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ So is the one who lays up treasure for himself and is not rich toward God.” Luke 12:15-21 (ESV)-->

2. God wants us to have a rich relationship with Himself rather than the world: Secondly, God wants us to have a rich relationship with himself rather than with the world. Let's read Luke 12:15 through 21. We see from this passage that we are to measure the value of our lives based not on our material wealth but rather on our spiritual relationship with God. What does it mean to “be rich towards God?”

3. God is the One who gives our lives value, not our possessions

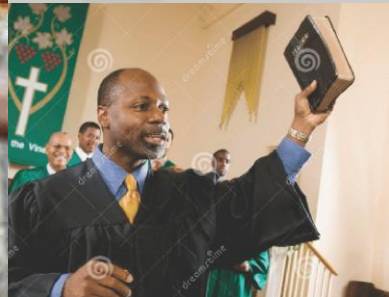
For whoever wants to save his life will lose it, but whoever loses his life for me will find it. Matthew 16:25



Relationships



Service



Ministry

3. God is the One who gives our lives value, not our possessions: The third point is similar to the second point. Besides God giving our lives meaning he also gives our lives value that transcends this world's standards. Let's read Matthew 16:25 (Class reads Scripture).

What does this phrase mean: "if we try to save our life we will lose it, but if we lose our life we will find it?"

4. Base our joy on knowing and serving God rather than pursuing riches and pleasure

■ I delight greatly in the LORD; my soul rejoices in my God. For he has clothed me with garments of salvation and arrayed me in a robe of righteousness Isaiah 61:10a

■ Blessed is everyone who fears the LORD, who walks in his ways! You shall eat the fruit of the labor of your hands; you shall be blessed, and it shall be well with you. Psalm 128:1 (ESV)



4. Base our joy on knowing and serving the Lord rather than the pursuing riches and pleasure: The fourth point is God's Word teaches us that our joy should be centered on knowing and serving him rather than pursuing wealth. Isaiah 61:10 and Psalm 128 1 speak to this (Class reads Scripture).

Do you see the similarities between the Isaiah passage here and our keystone passage from Matthew, chapter 6? Both passages suggest that our heart is involved when we truly worship God. Isaiah uses words that express emotion, "delighting" and "rejoicing". Let's ask God to fill our hearts with joy and praise as we practice worshiping him.

David seems to say that the one who fears the Lord--that is, the one who stands in awe of him and reveres him--is truly blessed. Sometimes we think money can bless us. To be sure, there are certainly benefits that money can provide, but but we know that only God can bless us. The promise here is that God will bless us when we walk in his ways.

5. If we depend upon our money and possessions for our happiness, we may be disappointed

■ I denied myself nothing my eyes desired; I refused my heart no pleasure. My heart took delight in all my work, and this was the reward for all my labor. Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun. Ecclesiastes 2:10-11



5. If we depend upon our money and possessions for our happiness, we may be disappointed: The fifth point is this: if we depend upon our money and possessions for our happiness, we are headed for disappointment. Let's read Ecclesiastes 2:10-11 (Class reads Scripture). We live a hollow and unsatisfying existence if all we pursue is what this world can offer.

6. Living for pleasure can be described as living death

■ **But the widow who lives for pleasure is dead even while she lives** 1 Timothy 5:6

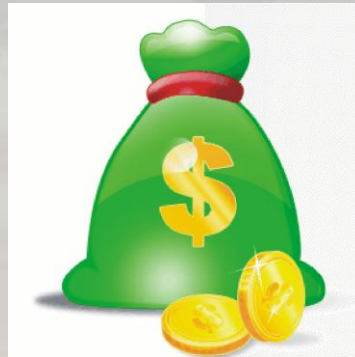


6. Living for pleasure can be described as living death:

The sixth and final thought on this principle of worshiping God rather than money is this: the Bible paints a pretty bleak picture about those who live for pleasure. Let's read 1st Timothy 5:6 (Class reads Scripture). There are many other passages which warn us of the futility of living for pleasure. I don't think any of us want to be dead men walking, but this is the picture Scripture paints for us when our chief pursuit in life is to live for pleasure. In this verse the Bible calls it a living death. I know I want to have the Lord say "Well done thy good and faithful servant" when I face him someday.

These six points are by no means exhaustive but they do give us several views of the overall landscape contrasting living for material things vs living for God.

Three adverse consequences Christians may experience for pursuing God rather than riches



Three consequences Christians may experience for pursuing God rather than riches: Let's now look at three social consequences that Christians may face if they pursue God rather than riches. Our spiritual journey to know God more intimately will eventually be rewarded but not necessarily in this life. In fact, in this life we may face persecution for choosing God over money.

1. Hatred and disrespect from the world rather than praise

What blessings await you when people hate you and exclude you and mock you and curse you as evil because you follow the Son of Man. Luke 6:22 (NLT)



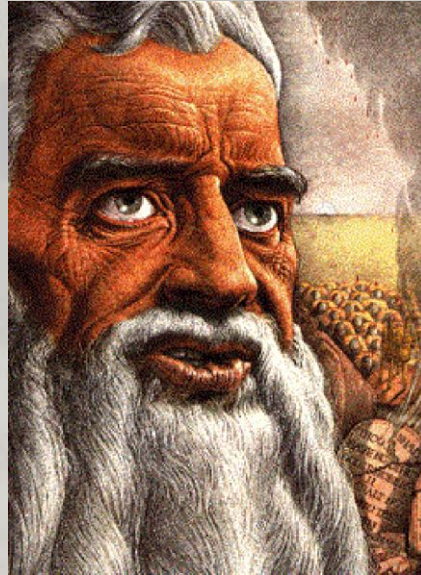
- 1. Hatred and disrespect from the world rather than praise:** the first consequence of pursuing an intimate relationship with God above everything else (including material wealth) is that we may be despised and disrespected by the world. We should not expect the world to admire or respect us if our life's main pursuit is spiritual rather than material. Instead, they may feel sorry for us or feel that we are out of line. They may believe that we are acting irrationally or irresponsibly. Let's read Luke 6:22 (Class reads Scripture).

Do any of you have a story about someone who chose to live a life of poverty or sacrifice for the Lord's sake, and who was then despised and rejected by the world? What about someone who gave up material wealth, then was respected

and admired?

2. Oppression and discrimination

It was by faith that Moses, when he grew up, refused to be called the son of Pharaoh's daughter. He chose to share the oppression of God's people instead of enjoying the fleeting pleasures of sin. Hebrews 11:24-25 (NLT)



2. Oppression and discrimination: We may face oppression as Moses did. It may cost us a promotion at work or certain friendships. Read Hebrews 11: 24-25 (Class reads Scripture).

An example of this might be someone who turns down a promotion in a job which would require him to do things that he did not enjoy, required too much work, or which would be unethical. Instead, they keep the job that they have come to do well and enjoy, even though it did not pay them as well as the new opportunity. My son Danny fits into that category. And he is much happier for making that decision, even though he is not rewarded as well financially.

3. Suffering and persecution



He thought it was better to suffer for the sake of Christ than to own the treasures of Egypt, for he was looking ahead to his great reward.

Hebrews 11:26 (NLT)

3. Suffering and persecution: We may not only experience ridicule and unfair treatment but actually suffer for Christ if we choose the things of God rather than man. Let's continue reading the next verse in Hebrews 11. (Class reads Scripture).

Class discussion

- **Why do we experience hatred, mistreatment and even suffering when we pursue the things of Heaven rather than Earth?**

Class discussion

Part II: Trust in God rather than money



Part II: Trust in God rather than money: This takes us to part 2 of this module: Trust in God rather than money. We will examine some of the dangers we face if we choose to trust in money as our security and source of fulfillment. Again, this is not an exhaustive list but is designed to help us see the futility of trusting in money and other forms of security rather than in God.

Three dangers of trusting money for our security



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1. Riches are an unreliable source of security

- **Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, 1 Timothy 6:17a**



1. Riches are an unreliable source of security: We all desire security for ourselves and our families. The world believes that money is the secret to protection from all sorts of trouble that may endanger them. But the Bible does not teach this. Rather, the Bible teaches us that money is an unreliable source of security. Read 1st Timothy 6:17a (Class reads Scripture). What was once considered valuable can turn worthless in a very short time. Many of the companies who dominated their market during one period of American history were almost totally replaced by new companies that didn't even exist when they were in their prime. Examples include trains which were replaced by airplanes, horses and buggies which were replaced by automobiles, and land lines which were replaced by cell phones. If you have lived for any length of time, you have witnessed this phenomenon that investments once considered safe have become worthless.

Some of us have lived through bank banking crises where banks were thriving one day and out of business the next. Some governments guaranteed the investors losses; pity those who didn't have that safety net. We may have lived through crashes in the stock market, real estate or other forms of treasure that were deemed safe. But in reality, there is no safe asset other than our trust and confidence in God.

Other instances where money is not a reliable asset include theft, loss, inflation, devaluation, and government regulation.

How riches disappear

- Stolen
- Lost
- Hiding places forgotten
- Spent
- Investments that turn sour
- Deterioration (moths, bacteria, rust)
- Destroyed (fire, flood, wind, earthquake, explosion, etc)
- Inflation
- Depreciation
- Taxes on wealth
- Government seizure

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2. Our wealth won't purchase one minute of life beyond that ordained by God

■ **Wealth is worthless in the day of wrath, but righteousness delivers from death** Proverbs 11:4

■ **Then he said, 'I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store all my wheat and other goods. And I'll sit back and say to myself, "My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!"' "But God said to him, 'You fool! You will die this very night. Then who will get everything you worked for?'**

Luke 12:18-20 (NLT2) >



2. Our wealth won't purchase one minute of life beyond that ordained by God: We must realize that wealth will not extend our life in the day of God's judgement. We will not live one minute beyond what God has ordained for any given individual. However, we do know that the Bible talks about lifestyles that can cut our lives short. Money causes people to do some dangerous things!

The Bible also lists some things that actually can extend our life, such as this verse which calls for living righteously.

But our lives are all foreknown and ordained by God. In the day of judgement, may we be found living holy lives, lives which are committed to his care and keeping, rather than trusting in our material assets, social relationships, or political position.

Let's look at one example of a life-extender found in the book of Proverbs. Let's read Proverbs 11:4.

3. Feeling of self-sufficiency (pride)

■ "Otherwise, you may say in your heart, 'My power and the strength of my hand made me this wealth.' "But you shall remember the LORD your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as *it is* this day. "It shall come about if you ever forget the LORD your God and go after other gods and serve them and worship them, I testify against you today that you will surely perish.
Deuteronomy 8:17-19 (NASB)



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If trusting in money is unreliable and even dangerous

Then what should we do?



If trusting in money is unreliable and even dangerous , then what should we do? The Scripture is very clear.

Trust God to care and provide for us, not our money

■ **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.** 1 Timothy 6:17

■ **Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."** Hebrews 13:5

■ **Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.** Proverbs 11:28

Trust God to care and provide for us, not our money: The Bible makes it clear that we are to trust God to care and provide for us--not our money. Let's read three verses that teach this: 1 Timothy 6:17, Hebrews 13: 5, and Proverbs 11:28.

Essay

- What does the Bible say about trusting and worshiping money. Compare and contrast each point with popular worldly thinking.

Essay

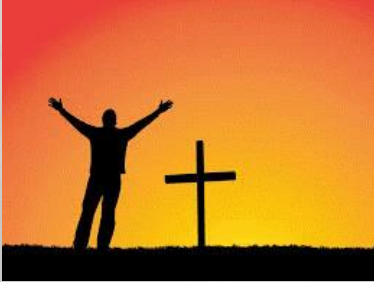
Class discussion

■ **Share a real-life example of someone you know who practiced either or both philosophies described in this module;**

- ◆ **Worshiped and trusted God rather than money**
- ◆ **Worshiped and trusted money rather than God**
- ◆ **Hint: power, fame, pleasure are common substitutes for money as a passionate pursuit. You may use them as your examples.**

Class discussion

Summary



- Let the pursuit of our hearts be to love, worship, and obey Christ rather than chase after money and the things it can buy.
- God is the one who gives our lives value and meaning.
- Though the world may ridicule, despise, or persecute us for our devotion to him rather than to materialism, we are to find our joy and pleasure by knowing and serving him.
- Our wealth cannot give us security or peace, or purchase even one minute of life beyond that which is ordained by God.
- God is our provider, the source of our security, and the protector of our lives.
- We are to pursue God with a thankful, sincere, and humble heart.

Summary: Let's summarize principle #2. The passion of our hearts, the focus of our energy, and the direction of our will should be to worship and trust God for our needs and wants rather than to pursue material things. Let our focus be to develop a strong and intimate relationship with Christ. Our pursuit should be to know him.

Let's remember that it is God who gives our lives value and meaning. We know that the world may ridicule, despise, or persecute us for our devotion to Christ but he is well worth it. Our money cannot give us security or peace. Only God can do that.

He is our provider; he's our protector; he's our source of security. He preserves and extends our lives. And if by God's grace he gives us material things, we should receive them with open hands and a humble, thankful heart. Then, by his grace, offer them back to him to use according to his will.

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end of module