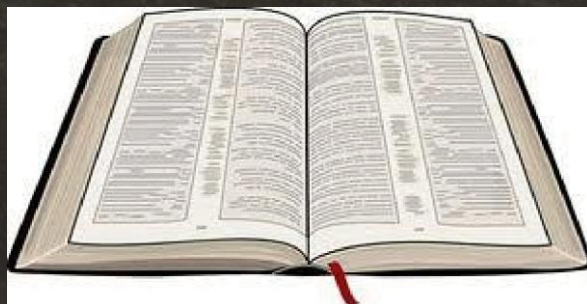


TEN BIBLICAL PRINCIPLES ABOUT MONEY AND WEALTH

The 3-hour course - a brief survey of Scripture



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TEN BIBLICAL PRINCIPLES ABOUT MONEY AND WEALTH

This is brief survey of God's Word regarding the management of money and wealth. It is intended to be presented as a seminar in approximately 3 hours. The Basic Course is a 13-hour presentation that goes into more depth in each principle; this shortened version only touches on some of the highlights due to time constraints.

3-hr course overview

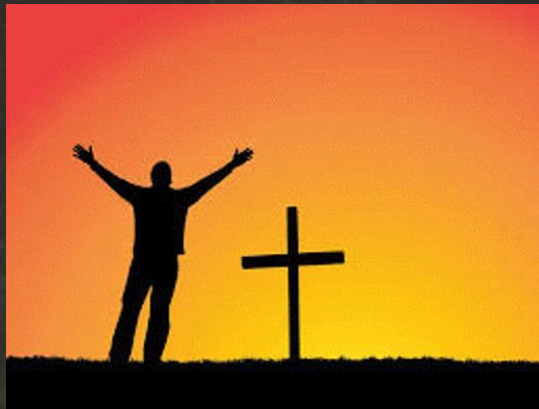
The Bible has over 2000 verses about money. This study is a brief survey of some of them, the concepts of which have been summarized as ten basic principles about money and wealth. These principles are neither exhaustive nor definitive. But it is the hope of the author that they will provide the student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



Short 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. There are certainly other ways of categorizing or characterizing what the Bible has to say about the topic. But it is the hope of the author that these ten principles will provide the student with considerable insight into God's heart regarding the Christian's relationship to money and wealth.

Course objective

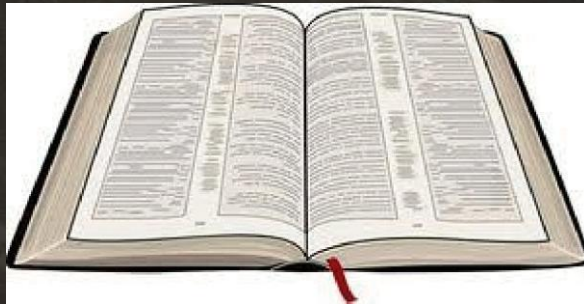
Examine biblical teaching about money in order to align our heart with God's, enabling us to demonstrate our love for Him and to live righteously in the financial area of our lives.



Course Objective: Let's consider the scope of this course from 10,000 meters, or a high-level. This course is about more than just passing along information. Our primary objective is to change our hearts by examining what the Bible has to say about money and wealth. We want to let God's Word, and the practical application thereof, penetrate into our hearts so that we may align them with God's heart. If our hearts are aligned with his, it will enable us to please him with the financial decisions we make as we go through life.

Course purpose

- Offer a Scriptural foundation for cultivating Godly attitudes and making righteous decisions concerning money
- Provide a Biblical framework for teaching money to others in 10 easy-to-remember principles



Course Purpose

- Offer a Scriptural foundation for cultivating godly attitudes and making righteous decisions concerning money
- Provide a Biblical framework for teaching money to others in 10 easy-to-remember principles

Ten Biblical principles about money and wealth

- 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 and saves**
- 7. Cultivate a generous heart and live sacrificially**
- 8. Care for the poor, hungry, weak, oppressed, and needy**
- 9. Use wealth to glorify God and build treasure in heaven**
- 10. Pursue the true riches rather than material wealth**

Ten Biblical principles about money and wealth

The ten principles are stated as follows:

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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
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10. Pursue the true riches rather than material wealth

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

Theme verse

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)



The underlying theme of this seminar: Our theme verse for this seminar is 1 Timothy 1:5: “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.” This verse is read at the beginning of each module in the Basic and Formal Courses. It was chosen because it conveys the idea that our heart and our mind work together in faith expressed by living a life of love. If we understand biblical teaching about money only with our mind, it may feel burdensome. But if its principles reach our heart, practicing them becomes a lifestyle of obedience, praise and worship. And I believe if both our minds and hearts are right with respect to money and wealth, it will be an important factor in living the kind of life God wants us to live.

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



Principle #1: God is the owner of everything and we are his stewards - Overview

Principal #1 deals with two important notions: ownership and stewardship. Let's briefly define them at a high level.

Ownership: God owns everything. This statement is the bedrock of all biblical teaching regarding money – the universe and everything in it belongs to him. He owns the macroverse, the microverse, and everything in between. That means he has control over everything in our lives, including our finances. Despite what we may have in our possession, none of it belongs to us any more than our lives belong to us. He is both the giver and the rightful owner of our resources and has ultimate

control over them.

Because everything belongs to him, he has all the rights of ownership. He can bless them or he can curse them. He can use them for noble purposes or for base purposes. He can grow them and make them more abundant, or he can reduce them, make them ineffective, or even take them away. And because we know that God is perfect in all he does, he is righteous in the decisions he makes regarding our resources. We will see this fundamental truth again and again throughout this course.

Stewardship: If God is the owner of everything, and if what we have is not really ours, what then is our relationship to the resources with which we find ourselves? I believe that the Bible teaches that our role is one of stewardship. We are stewards of what God has entrusted to us. So that begs the question: What is a steward?"

A steward may be defined as one who manages resources belonging to someone else, according to the owner's purposes for them. A good steward is thankful for the privilege and recognizes that the resources in his possession are not his own. From the perspective of this seminar, he understands that he is accountable to God for the way he uses his money in the same way he is accountable to him for the way he uses his time and his talents.

Because we are God's stewards, and because he has given us responsibility to care for ourselves and our families, he wants us to use some of the resources entrusted to us specifically for that purpose. We are stewards who are charged with caring for our

own. And I believe that God gives us considerable flexibility over how we provide for our needs and wants. But we should never be frivolous or irresponsible with the resources entrusted to us. Instead, we should always seek to honor him with the way they are accumulated, managed and disbursed.

I believe God's plan is for us to use our resources for purposes that extend far beyond just caring for our own. They may involve caring for others, building his kingdom, and many other noble, kingdom oriented, and far-reaching purposes. We will look at some these uses which provide great opportunity to bless others during our time together.

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



Ministry



Christian service



Occupation

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 life. This principle applies to all of our resources – our time, talents, and our possessions - not just our money. This is true whether we are in the ministry, full time Christian service, or have a secular occupation. It is also true for our work time and free time.

How do we discover God's purposes for our resources? There are many ways but two of the most common are through Bible study and prayer. We ask questions like "Lord, how does this passage apply to me? What is your will regarding this decision? Show me your plan for the resources you have entrusted to me. How may they be used to further your kingdom and bring you

glory?”

We can also gain insight from godly people, Including mentors, counselors, family and friends.

Principle #2: Worship and trust God rather than money



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. Money is just a tool which can be used for good or for evil.

Part I. Worship God, not money



Part I: Worship God, not money. Let's examine six biblical truths concerning our worship of God rather than money.

We must choose whom we will 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)



Part B. We must choose whom we will serve: The Bible makes it clear that we cannot serve two masters. 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. While most Christians wouldn't do it blatantly, what are some of the more 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 an example of someone you know that has made this mistake?

Part II. Trust in God rather than money

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)



Part II: Trust in God rather than money: This truth is slightly different: we are to trust in God rather than money. What are some of the dangers we face if we choose to trust in money as our security and source of fulfillment? Let's read 1 Timothy 6:17.

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 us accept with gratitude the things God provides for our well-being which include our ability to enjoy life, his ever-

presence with us, and our privilege to live productive lives. Here are three verses that teach this: 1 Timothy 6:17, Hebrews 13: 5, and Proverbs 11:28.

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, protector, and the source of our success, not our money.
- We are to pursue God with thankful, humble hearts.

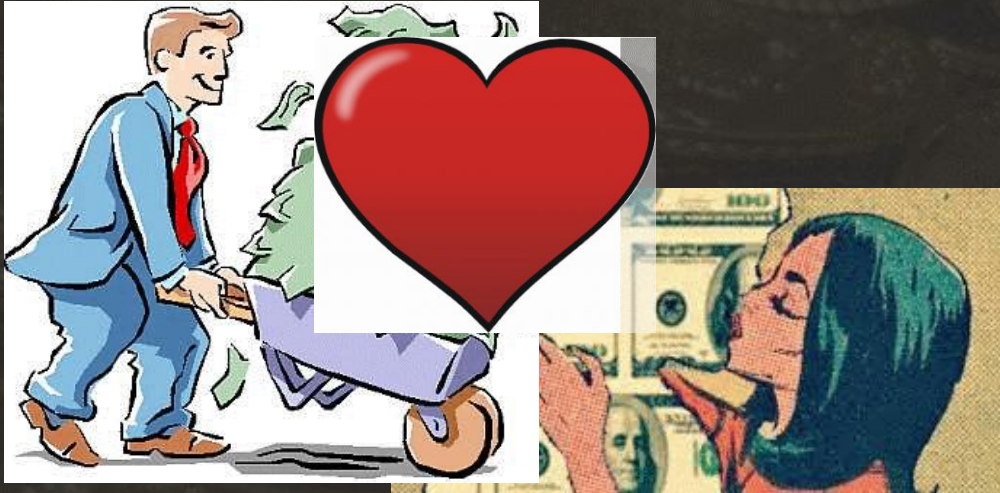
Summary: Let's summarize principle #2. The passion of our hearts, the focus of our energy, and the direction of our will should be to worship and trust God for our needs and wants rather than to pursue material things. Let our focus be to develop a strong and intimate relationship with Christ. Our pursuit 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 Jesus but he is well worth it. Our money cannot give us security or peace. Only God can do that.

God is our provider, he's our protector, and 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 them according to his will.

Principle #3. Beware of the love of money



Principle #3. Beware of the love of money: In this module, we consider the truth that money can become the object of our affection. We will consider several Scriptures related to this topic, 11 warning signs that we may be falling in love with our money, and a closing summary.

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

Here are four key passages from Scripture that warn us not to love our money.

1. Our God is to be our consuming passion. In Luke 10:27, Jesus makes it clear that we are to love God with our whole being.

2. The 1 Timothy 6 passage reveals the devastation that the love of money can produce in our lives. We can fall into awful temptations and harmful desires that destroy our lives. Do you know someone who ruined their lives over the love of money?

Key Bible passages (cont'd)

3. We must choose whom to love: Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world—the desires of the flesh and the desires of the eyes and pride in possessions—is not from the Father but is from the world. And the world is passing away along with its desires, but whoever does the will of God abides forever. 1 John 2:15-17

4. Avoid friendship with the world: You adulterous people! Do you not know that friendship with the world is enmity with God? Therefore whoever wishes to be a friend of the world makes himself an enemy of God.

James 4:4

Key Bible passages (cont'd)

3. In 1 John 2:15-17, we're told that the world will have an immense attraction to us but are to resist placing our affection in them. It goes further to explain that if we love the world, the love of the Father is not in us. This is a frightening prospect. We do well not to love the things that will pass away but to love what's eternal.

4. It is acceptable to have friends in the world. But we are also to avoid being friends with the world. I believe this passage is talking about those desires, passions, addictions, and endeavors which draw our heart away from God and actually develop enmity between ourselves and him.

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

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

- Desire to get money unjustly
- Refusal to help those in need
- Discontentment
- Not being willing to work for our money (laziness)
- Preoccupation with money
- Jealousy, selfishness, violence or theft

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

- **Covetousness** I 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)

- Covetousness
- Get-rich-quick schemes
- Stinginess
- Entertaining bribes
- Unwillingness to live on less than we make

God alone is worthy of our love



Beware of being seduced!

In summary, we must remember that God alone is worthy of our love, not money. It is good to keep in mind that money is not evil in and of itself. It is simply a tool that can be used for good or evil. It is the love of money that we are warned against. That is the consequence of being seduced by the things that money can buy: the illusion of security, the promise of happiness, and the power that money gives us in this world. The antidote? Live a life controlled by and yielded to the Holy Spirit.

Principle #4. God cares how we manage our money



Principle #4. God cares how we manage our money: this module deals with the management of money. It addresses income, expenses, savings, and investments. This is not an in-depth hands-on budgeting workshop, but rather a high-level overview of these concepts. There are many Christian seminars available which go into some detail about how to establish a budget, how to choose between various types of savings accounts, how to write a will, where to invest your money, and so on. Such focused studies, though useful, are not our purpose. Although we will examine some topics in detail, this module is primarily a survey of biblical principles concerning the management of money. The intent is for the believer to develop a biblical framework for the acquisition, disbursement, and management of money. Once scriptural principles for these

areas are understood, they can be applied to specific situations.

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

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:** The borrower becomes a slave to the lender. God wants his people to be generous lenders rather than needy borrowers. This statement found on the internet from worldly sources nevertheless offer a wise perspective on borrowing: "Financial experts frequently cite this verse to caution against the dangers of accumulating debt. It emphasizes that owing money limits your freedom, dictates how you must earn, and removes your ability to control your financial destiny." 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

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)

Biblical money management principles (cont'd):

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- **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:** investments hold the promise of yielding a greater rate of return than a savings account. But this potential benefit carries with it a downside and that downside is called risk. Investments which turned sour can disappear and quickly. A good rule to follow is never invest money that you cannot afford to lose. the Bible does not forbid risk ; in fact it suggests diversification as one means of

reducing this risk: “But divide your investments among many places, for you do not know what risks might lie ahead.”
Ecclesiastes 11:2 (NLT)

Final thoughts 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



Remember that we are managers of God's money

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



Principle #5. The Bible teaches us to faithfully give of our income: The Bible exhorts us to faithfully give a portion of our income back to God. As Christians, we desire to do this from a heart of gratitude rather than out of a sense of obligation.

I believe there are at least two forms of giving a portion of what we have been given back to God: 1) Regular, committed giving: The emphasis on this form of giving is faithfulness. It is modeled after Old Testament teaching on the tithe. Although we are not under the law, I believe that, as Christians, we desire to honor God by faithfully giving a portion of our increase back to him. There is another type of giving whose emphasis is on generosity, cheerfulness, and even sacrifice. I believe this form of giving is a voluntary response of the heart to meet a variety of human

needs and relieve suffering. Both types of giving honor the Lord when done out of gratitude for what Christ has done for us through his sacrifice on the cross.

Jesus affirmed the importance of faithful giving

- **What sorrow awaits you Pharisees! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore justice and the love of God. You should tithe, yes, but do not neglect the more important things. Luke 11:42**
- **"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices--mint, dill and cummin. But you have neglected the more important matters of the law--justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former. Matthew 23:23**

Jesus affirmed the practice of faithful giving: a second reason to give faithfully is this: Jesus affirmed it in his rebuke of the Pharisees. Let's read Luke 11:42 and Matthew 23:23. Jesus affirmed the tithe which was a tenet of Hebraic law at the time. Though today we are not under the law, Jesus was also commending tithing as a regular practice. We can apply Jesus teaching of the basic principles of the law regarding money to practical Christian living.

Caution: though Jesus encouraged the tithe, we must remember we are not under the law

- **Tithing neither makes us righteousness before God nor saves us**
- **The righteousness God requires is imputed to us based solely on our faith in the Lord Jesus Christ Eph 2:8-9, Rom 4:11**
- **However, Old Testament practice can be used as a guide for Christian stewardship today**
- **Faithful giving may be a sign of our love and obedience to Christ >**

Caution: we are not under the law: though this has been said earlier it is a good place to make it clear once again that we are not under the Old Testament law. Moreover, there is no efficacy in our financial gifts regarding remission of our sins, nor can we earn favor with God by giving our money. We simply know that we honor God when we return to him a portion of what he has entrusted to us. Our motives are gratitude, obedience, and commitment.

So, the purpose of considering the idea of faithful giving by looking at the Old Testament is not to impose upon ourselves the burden of Old Testament law, but rather to inform us in this matter. The Old Testament practice of 10% for our regular commitment does not seem to be a New Testament

requirement, but it can be used as a guideline.

The Apostle Paul encouraged faithful and proportional giving

On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. 1 Cor 16:2



The Apostle Paul encouraged systematic giving: The Apostle Paul encouraged giving to provide for the church and to help the needy. And he suggested doing it systematically, such as every Sunday. Let's read 1 Corinthians 16:2. In this passage, Paul is referring to the special collection he was arranging for the poor church in Jerusalem. I believe his emphasis to the church at Corinth was on cheerfulness and willingness. But it is entirely consistent with his teaching to infer that he would encourage our regular gifts to the church to be done systematically with the same attitudes.

So, we give faithfully out of gratitude to God for what he has done for us, to recognize God's plan for supporting the church; to honor the teachings of Jesus, and to obey the admonition of

Paul to be faithful and systematic about it.

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.

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Kingdom work 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 keep our commitment, 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.

A secret for faithful giving

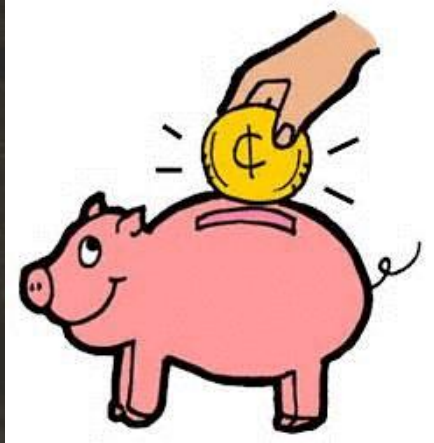
- **Set the money aside early:** When we receive our income, we set aside our regular, faithful giving first, before we start our spending on our own needs
- **Realize it is the Lord's:** Once it is set aside, it is no longer ours to use but rather now it belongs to the Lord. We are simply stewards of this money until it is disbursed.
- **Here's the secret:** Since we set it aside early, before we began spending for our own needs, we are automatically able to meet our giving commitment no matter what happens during the remainder of the month
- **Don't delay:** However, if we wait until the end of the month to set aside our giving commitment, we may fall short because we may have already spent our income.

If you're convinced that faithful, regular giving is important, then we must manage our money so that we can reliably accomplish this commitment month-in and month-out. Unfortunately, so many of us use up our income supporting our lifestyle, that when it comes to meeting our commitment to the church, we sometimes run short. But there is a secret to always having sufficient funds to discharge our giving commitments. And it is super simple.

Before we begin our spending, set aside our giving commitment: here's the secret: begin our monthly spending by setting aside our giving for the month. To say it another way, before we start spending on our own needs when we receive our income, we first store in a safe place the amount that we

have committed to the Lord's work. The active setting it aside is declaring that this money is now the Lord's. Because this money is already his, we won't be tempted to spend it on something else. It's like putting our gifts under Guard. (I have intentionally capitalized the word "guard").

Principle #6. Develop a lifestyle which creates margin



Principle #6. The concept of margin is a very important aspect of managing our money from a biblical worldview. Let's make some observations about margin, consider some Bible passages, and identify some benefits of margin. We will also develop a way to make sure we can create margin each pay period.

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**



Margin-a definition: Here is a simple definition of margin. It is the amount left over after we receive our income and make all of our disbursements for a given pay period. It is created by spending less than we make; it is the opposite of overspending or creating a deficit. For most people, creating margin will require establishing and abiding by a budget. As we said earlier, accumulated margin is called a savings account. It is my belief that systematically creating margin is evidence that we are serious about providing for the future needs of our family, ourselves, and others and providing special gifts to the Lord to advance his kingdom.

Now that we understand the concept of margin, let's consider some related scriptural passages.

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**

Key Bible passages: let's look at the Biblical basis for creating margin and saving our money. Here are some passages which we will read together:

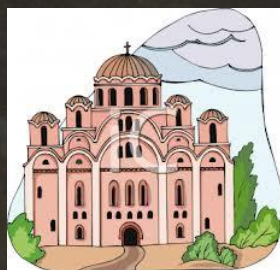
- Proverbs 21:20 - this verse describes one of the characteristics of a fool: he spends everything he gets. By contrast a wise person will save some of his earnings to invest in things that have lasting value;
- Proverbs 11: 24 through 26 - this passage suggests that a generous man who shares what he has will gain even more. It implies that generosity is one of the character qualities of a godly man who has been blessed financially. When we give to others, it obviously means we did not spend everything we earned on ourselves. We created margin and used some of it to bless others. On the contrary, those who

hold tightly to what they have not only fail to bless others but may eventually be financially worse off than before, even to the point of poverty.

- Proverbs 31:20 - this verse describes as noble a person who helps the poor. The only way to help them financially is with the margin we create by spending less than we make.

Key Bible passages

- Of course, I don't mean your giving should make life easy for others and hard for yourselves. I only mean that there should be some equality. Right now you have plenty and can help those who are in need. Later, they will have plenty and can share with you when you need it. In this way, things will be equal. As the Scriptures say, "Those who gathered a lot had nothing left over, and those who gathered only a little had enough." 2 Cor 8:13-15 (NLT)



Key Bible passages (cont'd)

- 2 Corinthians 8:13 – 15. Paul is addressing the church, but it applies to individuals as well: those who have plenty should use some of their margin to help the poor.

All four of these verses imply that creating margin is an important practice of godly people. It produces benefits for themselves, their family and others, including the church—both in the short and long terms.

Margin-a tool for future blessings

Accumulated margin has a multitude of wonderful future uses to bless our family, others, and God's kingdom



Some uses of accumulated margin (savings): accumulated margin is extremely useful and is an important. Accumulated margin allows us to meet our own future needs, the future needs of our family, the needs of other people that God may want us to help, and to support God's kingdom in amazing ways beyond our regular monthly giving.

Let's look in more detail at a few things that it can provide.

Some uses of accumulated margin (savings)

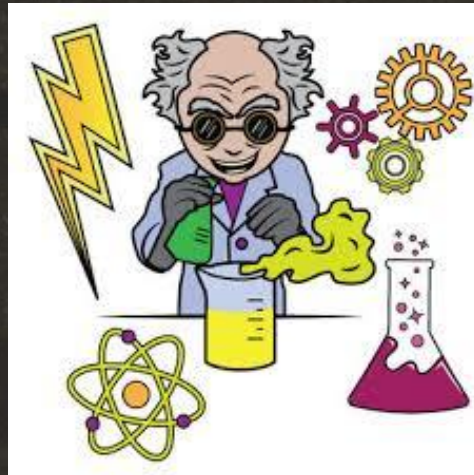
- Increased standard of living
- Job loss
- Major illnesses
- Large purchases (house, car, computer)
- Education (ourselves or someone else)
- Replacements (shoes, tires)
- Maintenance and repairs
- Accidents and emergencies
- Significant gifts to the Lord's work (Blessings Fund)
- Vacations
- Gifts
- Investment in a business
- Investment in appreciating assets
- Benevolence to the poor and needy
- Retirement
- Missions
- Hedge against inflation
- Leaving an inheritance

Prov 13:22-->

Some uses of accumulated margin (savings): accumulated margin is extremely useful for a wide variety of purposes. Let's look at a few things that it can provide. (Note to instructor: rather than read each item on the list, highlight a few of them).

The secret formula for creating margin

It's guaranteed to work every time!



The secret formula for creating margin: I believe there is a secret formula for creating margin that is so simple it's easy to overlook. But I guarantee you that it will work every time you do it. You don't need to be a chemist or a mad scientist in order to discover this formula, it only requires a little understanding of human nature.

The secret?

When we receive our monthly income, first set aside the taxes we owe, our regular giving, our debt repayment, and our margin goal for the month--before we start our spending!

From my income
(employer)



To my savings
(banker)

The secret? So, what is this secret? It is really simple: it's putting into practice the same secret we discovered in the module on faithful giving. When we get paid, we set aside our desired margin first, before we start our spending for the month. As soon as we receive our earnings, we deposit our margin in a savings account before spending on anything else. That ensures that our margin goals for the month have been met. We can then make necessary living adjustments to live on the remainder. Follow this discipline, by God's grace, and watch your savings account grow.

Principle #7. Cultivate a generous heart and live sacrificially

Practice open-handed giving



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

This module deals with living generously and even sacrificially in order to bless God's work and those in need. Sacrificial gifts, given in a spirit of love and gratitude, are a sweet-smelling fragrance to God.

In part A, we will consider what it means to be generous. There is both natural generosity and practice generosity. In part B, we will discuss a concept referred to as a Blessings Fund. It is a tool to use spontaneously when we come across the needs of others.

Key Bible passages

Paul's encouragement to the church at Corinth to give a generous, cheerful gift

- 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

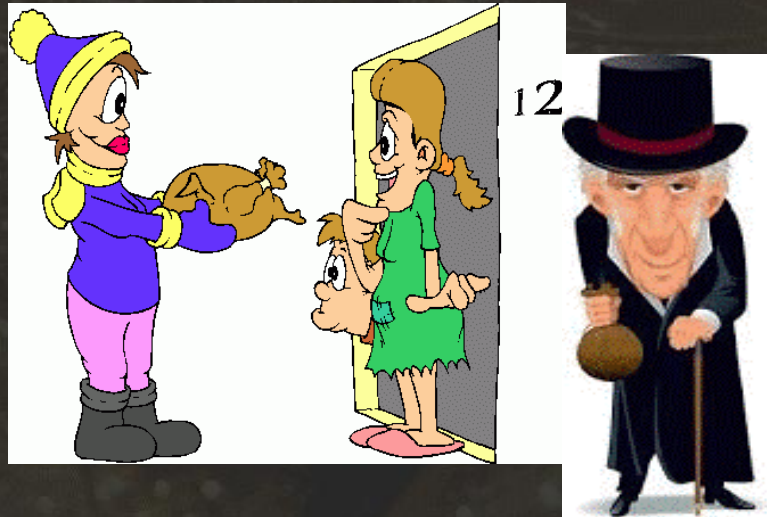
Key Bible passages: 2 Corinthians 9:8-9 and Romans 12:6-8:

here are key passages that deal with generosity. The first two are from 2 Corinthians chapter 9. You will recall that Paul encouraged the church at Corinth to give a willing, generous and cheerful gift to the struggling church in Jerusalem. Let's review his request found in verses 8 and 9. Paul urged the church to prepare the gift in advance, without pressure, so that it would reflect their voluntary generosity. He follows this word of encouragement by reminding the church that their good deeds would not be forgotten.

In Romans 12:6-8, Paul states that giving to the needs of others is a spiritual gift, and encourages it to be done with a spirit of generosity. Let's read these passages.

Part I. Generosity

For some, generosity comes naturally; for others, it must be practiced intentionally.



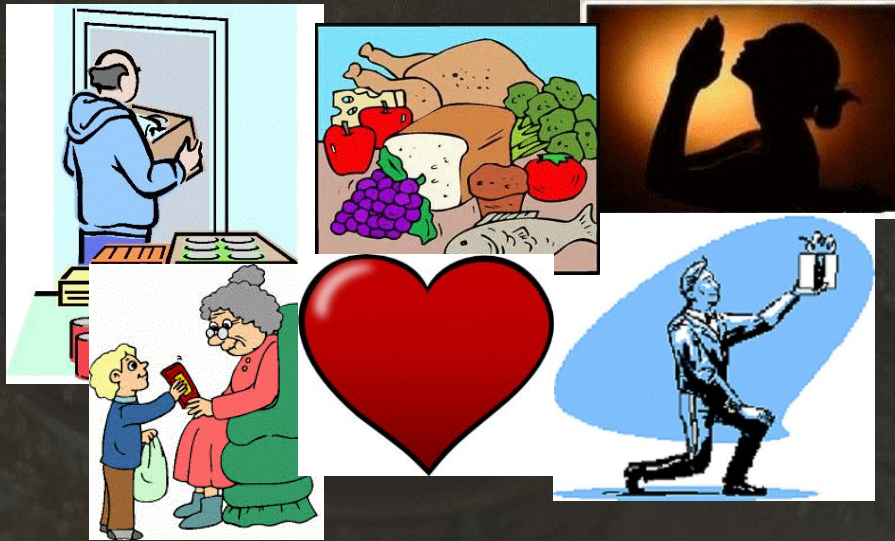
Part I. Generosity

A perspective on generosity: let's dig a little deeper into the virtue of generosity. The Greek word for the gift of giving is "Metadidomi". According to spiritualgiftstest.com, it simply means to impart or to give. However, in Romans 12:8 Paul admonishes those with the gift of contributing to the needs of others, "to give generously". In the original, "Metadidomi" is accompanied by another descriptive word: "Haplotes".

"Haplotes" generosity: the gift of generosity is a blessing from God. And it is wonderful to witness those who have it. But for some, the grace of giving, and especially giving generously, must be developed through intentionality and practice. For me

personally, being generous does not come naturally. By God's grace, I am learning to cultivate this virtue. Generosity a la Haplotés will always be a work in progress in my life. But I desire to give more from a spirit of "Haplotés" rather than "Metadidomi" because I know that pleases the Lord and results in the greatest blessings to others.

Ten blessings of generosity



Ten blessings of generosity: When we are generous towards our needy brothers and sisters in Christ, Several wonderful things happen. Let's t I'm going to take a coke out to CJ yeah I think he's in the house take a deeper dive into Paul's letter to the Corinthians, chapters eight and nine, to identify 10 blessings which occur when we are generous towards our needy brothers and sisters in Christ. They are scattered throughout these chapters, so let's find and list them. But first, I have a few questions for you.

Have you ever prayed that God would use your life in the following ways?

- **Encourage others to be thankful to God?**
- **Influence others to glorify God?**
- **Be a model for others to follow the Lord?**
- **Cause others to feel your love for them?**
- **Experience the prayers of God's people?**
- **Desired the love of others?**
- **Overflow with His grace?**
- **Build treasure in heaven?**

Have you ever prayed that God would use your life in the following ways?

- Encourage others to be thankful to him?
- Influence others to glorify him?
- Be a model for others to follow?
- Have others feel your love for them?
- Experience the love and prayers of God's people?
- Overflow with his grace?
- Build treasure in heaven?

If that all sounds good, I submit there is an amazing way to see these things happen, and more.

There is a simple way to see these things happen without having to say a word



There is a simple way to see these things happen without having to say a word: there's a passage in Scripture that tells us of the many blessings that can be given when we are generous towards our needy brothers and sisters in Christ.

A result of Christian generosity

10 blessings occur when we give willingly and generously to our poor brothers and sisters



The way? what is this amazing way? These blessings happen when Christians give willingly and generously to their brothers and sisters in Christ who are in need. Let's read a few relevant passages.

Ten blessings of generosity

A study of 2 Cor 8:24, 9:7-15 and Luke 12:33

You must each decide in your heart how much to give. And don't give reluctantly or in response to pressure. "For God loves a person who gives cheerfully." And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others. As the Scriptures say, "They share freely and give generously to the poor. Their good deeds will be remembered forever."

Ten blessings of generosity: these 10 blessings of generosity are found in 2 Corinthians chapters 8-9, and Luke chapter 12. They speak of some exceedingly precious promises that result in a bundle of blessings. Let's read these passages together:

Ten blessings (cont'd)

• "For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. Yes, you will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God. So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God.

Ten blessings (cont'd): Let's continue reading.

Ten blessings (cont'd)

- **As a result of your ministry, they will give glory to God. For your generosity to them and to all believers will prove that you are obedient to the Good News of Christ. And they will pray for you with deep affection because of the overflowing grace God has given to you. Thank God for this gift too wonderful for words! 2 Corinthians 9:7- 15(NLT)**
- **So show them your love, and prove to all the churches that our boasting about you is justified. 2 Cor 8:24 (NLT)**
- **“Sell your possessions and give to those in need. This will store up treasure for you in heaven! And the purses of heaven never get old or develop holes. Your treasure will be safe; no thief can steal it and no moth can destroy it. Luke 12:33 (NLT)**

Ten blessings (cont'd): Please continue reading.

The 10 blessings

Amazing promises from 2 Cor 8, 9 and Luke 12

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

The 10 blessings:

1. **Needs of others will be met:** first, from 2 Corinthians 9:12, when we give, the needs of others will be met. This blessing is obvious. In this case, Paul encouraged a collection to be taken in Corinth which he would transport to their sister church in Jerusalem, which was struggling financially at the time.
2. **They will give thanks to God, *with joy*:** secondly, Paul says the recipients of the gifts will give thanks to God. And they will not just give thanks but they will do it with joy. Can you imagine that our loving gift would cause others to joyfully give thanks to God? The thought of that blesses me!
3. **The ones who are blessed will give God glory:** here's another blessing: besides giving thanks with joy, the

recipients of our generosity will give God glory. How wonderful it is when our lives are used in a way that causes others to give God glory.

2. **God will enrich you and produce great generosity in you:** through our gifts, God will enrich us and produce a great harvest of generosity in us. We've already seen that the gift of joyful generosity, "haplotēs", is from God. Here is a venue where we can practice that: participating in the simple act of giving to our Christian brothers in need can produce wonderful results. Let's read once again verse 12.
4. **You will visibly demonstrate to others your obedience to God:** through our generosity, we will demonstrate to others our obedience to the gospel message.
5. **They will experience your love for them:** it just keeps getting better: through our generosity they will feel our love for them.
6. **They will pray for you:** blessing #7 is precious: through our generosity, those who are blessed will pray for us. It's a specific promise. It demonstrates that we don't always have to ask others to pray for us; sometimes Christians pray for those in whom they see the grace of God in action.
7. **They will express their love for you to God:** Those who benefit from our expression of generosity will express their love for us to our heavenly Father. If you desire to be loved by others, here is an unselfish way of seeing that happen. We show our love for others by helping them in their need, and they in turn express their love for us to God because we cared for them in tangible ways.
8. **God's grace will overflow in your life:** the ninth blessing is that God's grace will overflow in our lives. We often pray and desire that we would be an object of God's grace. We

want God to show his grace to us. But we also can be a vessel of God's grace. We can demonstrate his grace to other people. This passage in 2 Corinthians shows us one way that can be accomplished.

2. **You will build treasure in heaven:** There is still one other benefit although it is not found explicitly in this passage. Jesus said that such acts of compassion toward others store up treasure in heaven for us. Please refer to Luke 12:33 for an example of Christ's statements on compassionate generosity.

The “Blessings Fund”

A wonderful, effective way to practice generosity



Inspired by
Brian Kluth



The “Blessings Fund”: The Blessings Fund is a free, easy tool everyone can make and use. It is designed to facilitate spontaneous and cheerful giving to purposes that please God. It is one way of structuring our lives so that we are prepared in advance for the occasions to give to the needy, particularly to the household of faith. In the next several slides, you will be introduced to the concept of the Blessings Fund. It is a concept inspired by the teaching and life of Brian Kluth. We will then look at one example of its use.

The “Blessings Fund”

The Macedonians set the example – 2 Cor 8:1-12

Now I want to tell you what God in his grace has done for the churches in Macedonia. Though they have been going through much trouble and hard times, they have mixed their wonderful joy with their deep poverty, and the result has been an overflow of giving to others. They gave not only what they could afford but far more; and I can testify that they did it because they wanted to and not because of nagging on my part.



The Macedonians set the example – 2 Cor 8:1-12

The “Blessings Fund”

The Macedonians set the example

I am not giving you an order; I am not saying you must do it, but others are eager for it. They begged us to take the money so they could share in the joy of helping the Christians in Jerusalem. Best of all, they went beyond our highest hopes, for their first action was to dedicate themselves to the Lord and to us, for whatever directions God might give to them through us. They were so enthusiastic about it that we have urged Titus, who encouraged your giving in the first place, to visit you and encourage you to complete your share in this ministry of giving.

The Macedonians set the example – 2 Cor 8:1-12

The “Blessings Fund”

The Macedonians set the example

You people there are leaders in so many ways—you have so much faith, so many good preachers, so much learning, so much enthusiasm, so much love for us. Now I want you to be leaders also in the spirit of cheerful giving. This is one way to prove that your love is real, that it goes beyond mere words. You know how full of love and kindness our Lord Jesus was: though he was so very rich, yet to help you he became so very poor, so that by being poor he could make you rich. I want to suggest that you finish what you started to do a year ago, for you were not only the first to propose this idea, but the first to begin doing something about it.

The Macedonians set the example – 2 Cor 8:1-12

The “Blessings Fund”

The Macedonians set the example

Having started the ball rolling so enthusiastically, you should carry this project through to completion just as gladly, giving whatever you can out of whatever you have. Let your enthusiastic idea at the start be equalled by your realistic action now. If you are really eager to give, then it isn't important how much you have to give. God wants you to give what you have, not what you haven't.

The Macedonians set the example – 2 Cor 8:1-12

The Macedonian example

Blessings Fund for the Jerusalem church

- They were a poor community
- They dedicated them selves to the Lord
- They mixed their poverty with joy and the result was generosity
- They were open to the Spirit's leading
- They gave sacrificially but willingly
- They wanted to share in the joy of their beneficiaries
- They were the model Paul used to encourage the Corinthians. They
 - Were intentional
 - Set their gift aside for future use
 - Gave cheerfully
 - Gave from their surplus (margin)

The Macedonian example - They established a Blessings Fund for the Jerusalem church

- They were a poor community
- They dedicated them selves to the Lord
- They mixed their poverty with joy and the result was generosity
- They were open to the Spirit's leading
- They gave sacrificially but willingly
- They wanted to share in the joy of their beneficiaries
- They were the model Paul used to encourage the Corinthians
 - They were intentional
 - They had a plan (Set their gift aside for future use)

- They gave cheerfully
- They gave from their budgeted needs, making it a sacrificial gift

We can begin by giving from our margin, or surplus. But we may choose to give sacrificially. More on sacrificial giving in a few minutes.

The “Blessings Fund”

Basic concepts

- 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.

The “Blessings Fund”: What is a blessings fund?

- It is a store of money or goods given in advance to the Lord.
- Since the money now belongs to God, it is safe from being spent on ourselves.
- It is set aside out of our margin for some future purpose beyond ourselves.
- It is over and above our regular giving.
- It is money that we give joyfully, cheerfully, and willingly.
- Its purpose is to be able to spontaneously respond to needs and opportunities as they arise.
- Here’s a hint on how to succeed in contributing to your own blessings fund: set aside some of your margin early in the month, before you begin your spending.

Bhutan Bible

A true story of Brian Kluth's generosity

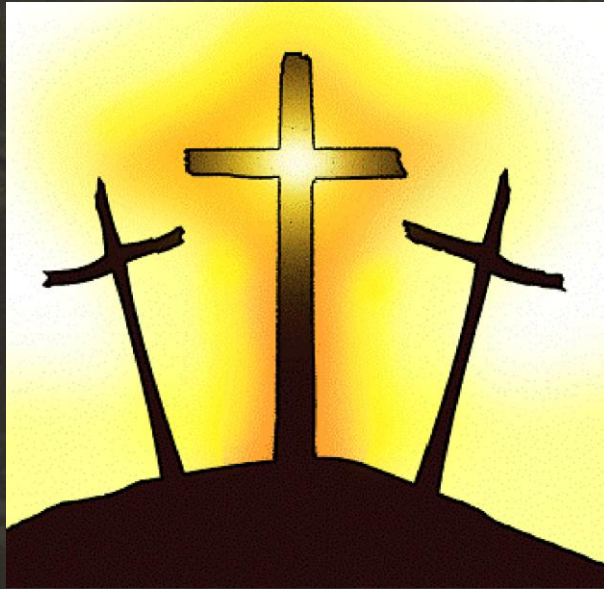


- Brian met a young man named Wangchuk who was translating the entire Bible into the Bhutanese language
- He had 66 school notebooks filled with hand-written translation work
- He needed to enter it into a computer so that it could be published
- Brian had his own laptop with him and gave it to the young man as a gift
- The young man left rejoicing in God's provision and today we have a Bhutanese Bible

Bhutan Bible

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Part II. Practice sacrificial living



Part II. Practice sacrificial living: this brings us to part B of principle seven: God is pleased when we practice sacrificial living.

Sacrificial gifts are precious God's sight

The poor widow- a model of sacrificial giving



Sacrificial gifts are precious in the sight of God: I believe the Bible clearly teaches that sacrificial gifts, made unselfishly and from a heart of love for Christ and others, are precious in the sight of God. One such teaching is the story of the poor widow.

The poor widow



Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two small coins.

The Poor Widow. Let's read this story together.

The poor widow (cont'd)



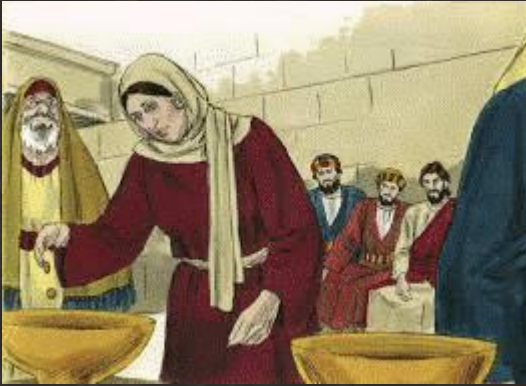
Jesus called his disciples to him and said, “I tell you the truth, this poor widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on.”

Mark 12:41-44(NLT)

The poor widow (cont'd): Let's keep reading.

The poor widow

Lessons on sacrificial living



- 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

The poor widow: let's consider some of the lessons from this passage about the poor widow:

- First of all, our she did not give a great amount of money, yet she was commended for her gift. Therefore, I believe the principle here is this: the amount we give is not as important as the degree of sacrifice.
- I believe it follows by implication that the greater the sacrifice, the more commendable the gift.
- Some sacrificial gifts may bless others immediately. This is our normal expectation when we give. We have the hope that the needs of others will be met upon receiving our gift.
- However, some sacrificial gifts may not begin blessing others until after the donor is gone. We know this happens through bequests we make, the legacy we leave, and by

other actions that we perform in this life that have delayed or long-term benefits. In the case of the poor widow, she touched the lives of the disciples who were watching her. But her sacrifice continues to bless others down through the ages in the pages of Scripture. Every time her story is told, the hearers receive a blessing for what she did.

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



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

Four important truths:

- 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)
- Although God is sovereign, he wants us to have compassion on and relieve the suffering of the needy
- God is able to lift us out of dependency on others
- He may use us to help improve the lives of the needy

The continuum of wealth

Poverty to riches



The continuum of wealth - Poverty to riches

Everyone on planet Earth can be placed somewhere on this red curve. On the far left we have extreme poverty, with the default case being a person with absolutely no material possessions. On the far right, We have fabulous riches. It represents wealth so great that the owner has no possibility of spending it, and perhaps not even counting it.

This module deals with those on the left hand side of this continuum: The needy.

The needy

They have little material wealth, if any at all

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



The needy: For the purposes of our study, here is a partial list. Notice that it includes not only the poor but also a broad definition of those in need: the hungry, the homeless, the abused, the misused, the neglected, the persecuted and oppressed, the sick, and those who are social outcasts. Every society has its social outcasts and I believe they tend to be abused by the rest of the population. I believe God would consider social outcasts to be in this group of people that he especially cares about. In India the outcasts are called the Dalits or the Untouchables. The scope of this module is necessarily limited, so our focus will be on the poor and needy, though mention will be made of some of the other categories of need listed above.

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)**
- **He heals the brokenhearted and binds up their wounds. Psalm 147:3 (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**



Key Bible passages: God is compassionate towards the needy

Second Corinthians 1: 3-4 - we praise God because he is our comforter in all of our troubles. He comforts us so that we might comfort others in their time of need with the comfort God provided us in our day of trouble.

Psalm 103:13 here God's compassion is likened to that of a father towards his children. We are those who fear him; therefore, we can be sure, based on God's Word, that he has compassion on us.

Psalm 147:3 In this passage, God's compassion is once again

revealed. He takes notice of the broken-hearted and helps them in their hour of need.

The poor and needy

Two areas of consideration

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



Key Bible passages: Three areas of consideration. There are dozens of passages in Scripture that deal with the poor, the needy, and those who suffer. we could spend considerable time talking about this topic. But in the interest of time this module consider three areas; the first two will only be mentioned briefly:

1. God's love and compassion towards the needy. God sees the poor and needy, cares about them, lifts them up, binds their wounds, and gives them a future.
2. God call for his children to care for the needy and to relieve their suffering. We must have a heart of compassion out of love for God, then demonstrate this by our actions.
3. God has a special relationship with the poor and needy. Without minimizing the importance of the first two areas, due

to the nature of this short course this last area will be our focus in module 8.

Part I. God has a special relationship with the needy

9 Scriptures which reveal His heart



Part I. God has a special relationship with the poor and needy: this next section is one of my favorite studies of the entire seminar, for it illustrates God's heart of deep love and concern for this large segment of our population—the underclass—especially the poor. And it also shows his fierce anger towards those who would abuse them and his desire that his people care for them. So, let's look at a number of verses that characterize God's special relationship with the poor. Though the slides are numbered, they are listed in no particular order.

1. God honors them

He lifts the poor from the dust and the needy from the garbage dump. He sets them among princes, placing them in seats of honor. For all the earth is the LORD's, and he has set the world in order. 1 Samuel 2:8 (NLT)



1. God honors them: God honors them. They have a lofty position in his eyes. Though they are of humble circumstances, he holds them in high esteem. Since our desire is to follow the example of our heavenly Father, may we also honor and esteem this special group of people. Let's read 1 Samuel 2:8. This statement of God's love and concern for the needy is consistent with other passages of Scripture. For example, 1 Peter 5:6 says that he exalts the humble which includes those of low estate.

We see from the James passage that we should not be ashamed if we are poor, if there is nothing of which to be ashamed. That is, we have acted honorably by seeking employment and supporting our family to the best of our ability. And the poor

person can take pride that God has honored him.

The passage in Psalm 113 give hope to all needy people that there future is in God's hands and , and that he will honor them according to his will. I believe a prayer such as “Dear Father in Heaven, raise me out of the dust, lift me out of the ash sheep, and seat me with princes” is praying according to God’s will.

2. God defends them and will crush those who rob or exploit them

Do not rob the poor, because he is poor, or crush the afflicted at the gate, for the LORD will plead their cause and rob of life those who rob them. Proverbs 22:22-23 (ESV)



2. God defends them and will punish those who rob or crush them: God defends the underclass and will punish those who rob or exploit them. We are to treat them with respect. There are many passages in Scripture that make this point. Let's read two of them: Proverbs 22:22-23 and Proverbs 21:13. Lest we think that we would never rob or exploit the underclass, it may be instructive to discuss this question: "What are some of the more subtle or respectable ways that people rob or exploit the poor?"

Possible examples of robbing or exploiting the poor:

- Paying them substandard wages
- Taking goods and articles meant for the poor. This raises an

interesting question about whether people who are well off should use thrift stores. In the case of a company like Goodwill Industries, their business purpose is to provide a low cost option for people to purchase things they need. Revenue produced by the sale of their donations provides employment for the underclass. Therefore, in this case , it is not wrong for people of any means to shop at this type of store because its purpose is to employ those in need. However, if a rich person goes to a soup kitchen for a bowl of soup when he could easily afford to buy it is wrong if the purpose of the organization is to provide meals for the needy. He may be eating the dinner of a person who really can't afford to buy it.

3. God may give them great faith

Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him?

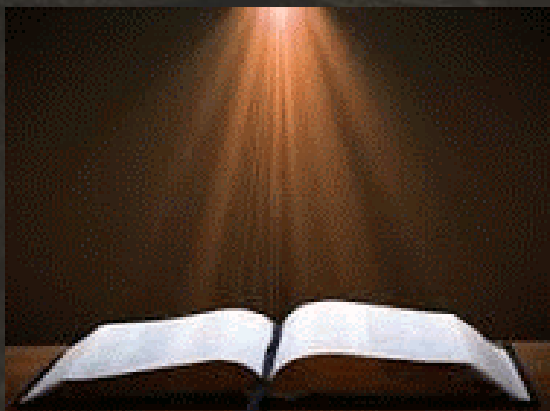
James 2:5



3. God may give the poor believer a treasure of faith and spiritual insight: Here is a verse that I love. I think we find among the poor, especially poor believers, great treasures--not of worldly goods but spiritual treasures such as faith, humility, and love. Let's read James 2:5.

4. God may give them special discernment

Rich people may think they are wise, but a poor person with discernment can see right through them. Proverbs 28:11 (NLT)



4. God may give them special discernment: here is another precious verse because it shows how truly rich the poor can be. God may give them special discernment, such as insight into people. We would be blessed to have a believer of humble means to turn to for Godly counsel. The gift of wisdom and discernment is more valuable than gold or silver. Let's read Proverbs 28:11.

This passage is a warning to not take unfair advantage of the poor because God gives them the ability to see through our evil intent. And if for some reason they don't discern what is about to happen to them, when they call upon their Heavenly Father for justice, he will surely give it to them.

5. They may experience deep joy and be very generous

Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. ²

Corinthians 8:2, Paul speaking of the Macedonians



5. They may experience deep joy and be very generous:

another aspect of God's special relationship to the poor is that he may give them the grace to experience deep joy within themselves and be sacrificially generous towards others. I have personally experienced this in India as well as the United States. Some of those who have the least of this world's goods are very generous both with their material possessions and their hearts. Let's read 2 Corinthians 8:2.

Paul is talking about the generosity of the church in Macedonia who gave out of their poverty -- joyfully and willingly -- to the church in Jerusalem, which was struggling at the time. What a wonderful example they were for us today.

6. God freely gives them all they need to satisfy their souls

“Is anyone thirsty? Come and drink— even if you have no money! Come, take your choice of wine or milk— it’s all free! Isaiah 55:1 (NLT)



6. God freely gives them all they need to satisfy their souls: here is a wonderful truth. God gives all of us, including the poor, a multitude of graces of everyday life. They are freely given and available to all of us regardless of financial circumstance. Though we often take many of these blessings for granted, they are what makes life rich and rewarding. We'll look at a partial list of these blessings shortly. A sample found in Isaiah 55:1 speaks of the invitation we have to experience God personally, completely free of charge!

7. Poor believers freely share in spiritual gifts given by the Holy Spirit

When Simon saw that the Spirit was given when the apostles laid their hands on people, he offered them money to buy this power. “Let me have this power, too,” he exclaimed, “so that when I lay my hands on people, they will receive the Holy Spirit!” But Peter replied, “May your money be destroyed with you for thinking God’s gift can be bought! Acts 8:18-20 (NLT)



7. Poor believers are also freely given the spiritual gifts of the Holy Spirit: besides the list of earthly blessings that God freely gives the poor, if they are believers, they like all of his children are the recipients of God’s spiritual gifts, which have no price tag whatsoever. Let’s read Acts 8:18-20.

8. They will experience God's deliverance

- **For he will deliver the needy who cry out, the afflicted who have no one to help** Psalm 72:12
- **"Because of the oppression of the weak and the groaning of the needy, I will now arise," says the LORD. "I will protect them from those who malign them."** Psalm 12:5



8. They will experience God's deliverance: the eighth characteristic in our list is a truth that we find throughout Scripture. God will deliver the needy and afflicted in their time of need. God sees their plight. He hears their cries for deliverance. And he will act.

He may use people to accomplish this or he may intervene directly. If one thinks he can exploit them he may succeed for a time but he takes on almighty God as his adversary. We would do well to avoid invoking God's wrath in this area of human relationships through neglect or abuse of this segment of the population. Let's read two verses, Psalm 72:12 and Psalm 12:5.

9. They are among those given full and free access to the True Riches

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich. 2 Corinthians 8:9



9. They are given full and free access to the True Riches: besides discernment, joy, and generosity, the poor have full and free access to The True Riches. We will look at The True Riches, which are spiritual riches that far surpass material wealth, in module number 10. Let's read II Corinthians 8:9.

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

Four important truths

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**

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

Part 2 focuses on our responsibility to the poor, hungry, weak, oppressed, and need. This topic is so broad, and so important, that we can only touch on it in this seminary. Let's consider four important truths.

1. Realize that it is God who ultimately decides our financial strength: the condition of poor people may not be solely due to their own choices, but rather as a result of the sovereignty of God . We must realize that it is He who ultimately decides our financial strength. Let's read 1 Samuel 2:7-8.

God may have a number of purposes in mind when visiting poverty on people. Many of them could be redemptive in nature. Here is what I am implying: our lowly estate could be a blessing in disguise. For example, it could be to humble us or to teach us to trust him for our needs. It could be for the personal growth we could experience by bearing the consequences of our own decisions and actions. That may not seem like a blessing at the time, but if we, during a time of poverty, develop a more godly character, our time of scarcity could be seen in retrospect as a very important and worthwhile time in our lives. We would view it later as a blessed experience. Another reason could be to teach us gratitude for what we used to have, or he could be testing the genuineness of our faith. And there may be many other reasons that God allows us to experience poverty. Of course, no matter what our financial circumstances happen to be, we are to bring him glory by the way we respond to them.

2. God wants his people to care for the poor and needy: Not all people who work hard and desire to achieve financial independence will do so by themselves. Therefore, the need for Christians to care for the poor and needy will always be a reality. Jesus clearly commanded his followers to be channels of his love and compassion to them, and we find this principle repeated throughout Scripture. May we be sensitive to the Holy Spirit's leading regarding our role in ministering to them. Two passages that convey God's desire for us are found in 1 Timothy 5:8 and Isaiah 58:6-7. Let's read these passages together.

In the Isaiah passage, we are clearly called to engage in helping

others and be active in the ministry of compassion. This will require using our resources of time, talent, and money.

First Timothy 5:8 is a command to provide for our relatives in need, particularly those in our immediate family. We deny our faith if we fail to do that. Regrettably we are labeled as worse than unbelievers. May it never be said of us.

3. God's is able to lift us out of dependency on others: notice that I am not saying his intent is to make us rich. However, we know from Paul's teaching that Christ-followers are to not only support themselves if they are able, but to help with the needs of others.

We know that Jesus said that the poor will always be with us. And this is certainly true of the world's population: a large percentage of the population is poor and will likely remain that way. But I believe it is God's ultimate desire to lift people out of their poverty, oppression, and disease and set them in a place of honor. Let's read 1 Samuel 2:7-8. By sharing the love of Christ with them, God may use us to bring hope and encouragement into their lives.

I also believe we are not to judge people just because of their lowly estate in life. We should see all people for the potential that God has built into them and help them become as independent as possible. The Apostle Paul affirmed this concept by encouraging believers to work to support themselves. Let's read 2 Thessalonians 3:6-12.

God has promised to meet our needs. King David did not observe that godly people had to beg for food. Let's read Psalm 28:25.

4. He may use us to improve the lives of the needy. History is filled with examples of believers and nonbelievers alike who have contributed to the betterment of society, particularly toward the poor, the sick, and the helpless. Noble societies have always had people who treat their underclass with respect, and I believe this honors God.

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



PRINCIPLE #9. Use wealth to glorify God and build treasure in heaven: let's explore scriptural teaching on wealth and riches.

Key Bible passages

- **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**

Key Bible passages: there are many biblical passages we could use as representative verses to study God's desire for the management of wealth. Here are two of them: Let's read 1 Timothy 6:17-19 and 2 Corinthians 6:15.

The first passage is a specific command to the wealthy. Scripture does not condemn wealth. However, it is clear, as we have seen before, the wealthy are not to put their hope in their money, but to humbly use their prosperity to do good. This is particularly important in helping their Christian brethren in their times of need. In so doing they will lay up treasure in heaven for themselves and experience real life here on Earth. The second verse is a general statement encouraging us to not live a self-indulgent life, but rather give our lives away for the sake of

Christ.

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**
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The second verse is a general statement encouraging us to not

live a self-indulgent life, but rather give our lives to Christ. This includes our material possessions.

The sovereignty of God

1. He is the one who gives us the ability to get wealth

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)

The sovereignty of God: 1. He is the one who gives us the ability to get wealth

One of the first things that we must realize is that our abilities and talents are from God. If we have the ability to become wealthy, that ability came from the hand of God. It is his doing, not ours. We do well to take advantage of the potential he has given us by studying hard and working hard for success, but he is the one who gets the ultimate credit.

The sovereignty of God

2. He is the one who gives success and riches

- **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 sovereignty of God: 2. He is the one who gives success and riches

As the Sovereign God, he is the one who gives us success and riches. Unregenerate men may take personal credit for their success, but they fail to realize that it is God who has granted it to them. Let's read Ecclesiastes 5:19 and 1 Chronicles 29:12.

God determines our financial strength according to his righteous judgements

An important truth

- **The LORD makes some poor and others rich; he brings some down and lifts others up. 1 Samuel 2:7 (NLT)**
- **Though God gives financial strength to some, he wants them to use it not only for themselves but to bless others and build his kingdom**

The continuum of wealth

Poverty to riches

World
population
(billions
of people)

3
2
1



Extreme poverty
(Many people possessing
little or nothing at all)

Money and Assets



Fabulous wealth
(Few people possessing
\$\$Billions in assets)

The Bible addresses the benefits and dangers of wealth



The Bible gives reasons both for and against becoming wealthy: Let's start by considering scriptural admonitions against pursuing riches.

8 Biblical arguments for wealth

Wealth can be very beneficial if it is subject to the Lordship of Christ



8 biblical arguments for wealth: we examined 24 Biblical arguments against becoming wealthy. However, the Bible does teach that there are some benefits to having wealth if it is used properly.

Beneficial uses of wealth

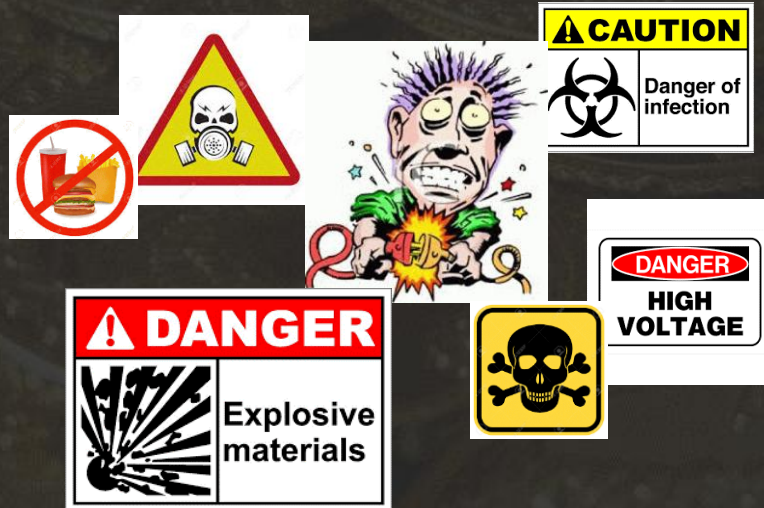
- **It can bring glory to God** Matthew 18:12
- **It can be a valuable friend of wisdom** Ecclesiastes 7:11-12
- **It can be a tool to demonstrate our obedience and love for Christ** Matthew 25:34-40
- **It can be a resource for good deeds and the advancement of righteousness** 2 Corinthians 9:8-9
- **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

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24 biblical arguments against the pursuit of wealth

Beware of its dangers to our spiritual life



The Bible makes at least 24 arguments against pursuing wealth: The Bible makes at least 24 arguments against pursuing wealth, or at least warns us of its dangers. Many of them state the threat to our temporal lives. Some of them warn of the danger to our spiritual lives.

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

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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

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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**

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

“The Treasure Principle” (Ron Blue)



Part III: Building treasure in heaven: part II of this module is about building treasure in heaven. Ron Blue uses the term “The Treasure Principle” to describe this endeavor. This is one of my favorite concepts.

The “Treasure Principle”

Heavenly investments yield 30, 60, 100 fold (Mk 4:20)

God can multiply
a small investment
in his Kingdom



into fabulous spiritual and eternal blessings

The “Treasure Principle”

God can multiply a small investment in his kingdom into fabulous spiritual and eternal blessings. His rate of return far exceeds that of banks, stock markets, and other human investments.

Laying up treasure in heaven

- **But when you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous."** Luke 14:13-14
- **"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."** Matthew 6:19-21-->

Laying up treasure in heaven: Jesus talked much about laying up treasure in heaven. Let's remind ourselves of some of his teaching on this subject. Let's read Luke 14:13-14, Luke 16:9, Matthew 6:19-21. In these verses, Jesus tells us that our good deeds on Earth, when they are done in his name to the needy, earn heavenly rewards. He encourages us to lay up treasure that will be useful in the next life.

The little girl's gift of \$1

An example of divine multiplication

- John Bechtel, a missionary to Hong Kong, wanted to start a Christian camp to reach children and adults for Christ
- When an orphanage became available, he traveled worldwide to raise the purchase price of \$millions. No one gave.
- When he returned, he received a letter from a little girl containing a gift of \$1 (65 Rs) which she had set aside from her ice-cream money
- Bechtel prayed and offered the money to the sellers of the orphanage, who accepted it as full payment for the property!
- Today, this camp has welcomed more than 1 million people through its doors and over 100,000 people have accepted Christ. Source: Kluth, 7 Keys, day 25 >



2. The story of John Bechtel and the little girl's gift of \$1

(Kluth): the second story is of John Bechtel and how a little girl's gift of \$1.00 yielded a harvest of 100,000 souls for Christ. This divine conversion from the material to the spiritual, producing eternal benefits, is really the point of this entire segment.

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

Key Bible passages

- 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)

Key Bible passages: let's read two Bible passages that present examples of The True Riches: the first one is 2 Corinthians 8:9. In this passage we learn that Christ took on poverty so that we could become rich. Of course, this is not referring to gaining material wealth, but spiritual riches and specifically eternal life.

The second passage is 2 Corinthians 6:10. In this passage, Paul states that his gifts to others make them rich spiritually. He specifically states that he has nothing of this world's goods to give, but he can give spiritual riches to others. Let's explore more deeply this subject of The True Riches.

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)



VS



The True Riches are spiritual in nature rather than material

The True Riches are spiritual in nature. They reflect the greatness, goodness, grace, and glory of God. They are bestowed on his children out of his vast riches in heaven. Their value far surpasses all temporal, earthly wealth because they are eternal. Scripture encourages us to pursue them rather than material wealth.

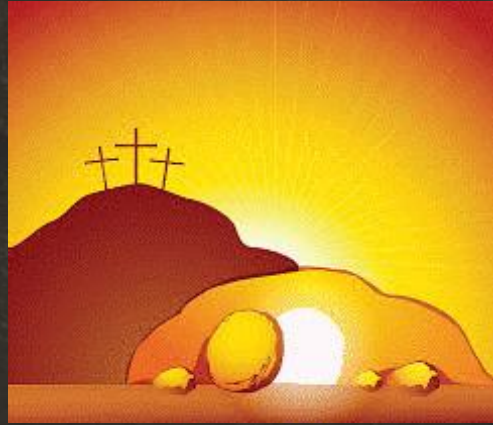
11 examples of the True Riches



12 examples of the True Riches: Let's conduct a survey of Scripture and identify twelve examples of The True Riches. This is not an exhaustive list nor are they listed in any particular order. Many of these examples are interrelated, all having to do with the gifts and spiritual blessings given by God to his children, described as "vessels of mercy". So, at the risk of some overlap, let's look at these precious truths.

1. The salvation of our souls

As the Scriptures tell us, "Anyone who trusts in him will never be disgraced." Jew and Gentile are the same in this respect. They have the same Lord, who gives generously to all who call on him. For "Everyone who calls on the name of the LORD will be saved." Romans 10:11-13 (NLT)



1. The salvation of our souls

The greatest of the spirit the greatest of the spiritual riches which we have been given is, without doubt, our salvation. We have been given through our faith in Christ eternal life. Our souls will live on with God forever.

2. Christ living in us

- To them God has chosen to make known among the Gentiles the glorious riches of this mystery, which is Christ in you, the hope of glory.

Colossians 1:27

- For in union with Christ you have become rich in all things, including all speech and all knowledge.

1 Corinthians 1:5 (TEV).



2. Christ living in us:

- Another one of The True Riches given to us by God is a supernatural gift that cannot be explained by natural means. It is Christ living in us, our hope of glory. This is found in Colossians 1: 27.
- By his Spirit, he empowers us for godly living, he imparts spiritual knowledge to us, he informs our speech, and he gives us wisdom to live our lives in a manner pleasing to him. 1 Corinthians 1:5.

3. Indwelling power of the Holy Spirit



I pray that out of his glorious riches he may strengthen you with power through his Spirit in your inner being, Ephesians 3:16

3. The indwelling power of the Holy Spirit

A precious treasure is the indwelling Holy Spirit, who is the source of power for living a life pleasing to God. Ephesians 3:16.

4. Riches Christ gave to us through his poverty

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)



4. Riches Christ gave to us through his poverty

Jesus emptied himself of all the riches of his majesty as God in the second person of the Trinity. He became poor, not eternally but by coming to earth as a man. He did this so that we could become wealthy beyond imagination—not in this life but eternally.

5. The love of God

- Or do you show contempt for the riches of his kindness, tolerance and patience, not realizing that God's kindness leads you toward repentance? Romans 2:4



5. The love of God.

We simply cannot fathom the love God has towards us sinners. His kindness his tolerance his patience, freely given to us so that we might come to repentance and establish a right relationship to him through faith. Oh, may our lives reflect our gratitude for such love.

6. Our precious faith



• Listen, my beloved brethren:
Has God not chosen the poor of
this world to be rich in faith and
heirs of the kingdom which He
promised to those who love
Him? James 2:5 (NKJV)



4. Our precious faith

Is there any spiritual treasure more valuable than our faith?
Let's read James 2:5.

7. God's glory

**...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)



7. God's glory

We can catch glimpses of God's glory here on earth, such as the wonders of his creation. But we can't begin to imagine the glory God will shower on us in heaven. We know that our glory will be Christ Jesus himself, but perhaps there are manifestations of Christ's glory that will be ours that can not even be described or imagined in this life. Rom 9:23.

8. Abundant life in Christ

The thief's purpose is to steal and kill and destroy. My purpose is to give them a rich and satisfying life. John 10:10 (NLT)



8. Abundant life in Christ: another of The True Riches is the abundant and satisfying life that Christ gives those who have put their faith in him. John 10:10.

9. Our glorious inheritance in Christ

I pray that the eyes of your heart may be enlightened, so that you will know what is the hope of His calling, what are the riches of the glory of His inheritance in the saints,
Ephesians 1:18 (NASB)



9. Our glorious inheritance in Christ

Our inheritance because we belong to Jesus has several glorious aspects:

Relational: We have been adopted as sons and daughters of the most high. Our inheritance is one in which we will be eternally in fellowship with our God and Father as well as his Son.

Physical: What greater inheritance could we imagine than one in which Christ Jesus is preparing for us in heaven.

10. God's grace

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

- **In him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God's grace** Ephesians 1:7



10. God's grace

God's grace given to us through Christ is a central New Testament teaching. Grace is a precious concept, and we could not exist without it. But in these two passages, we understand that they are part of The True Riches. God's grace is indeed one of the greatest treasures that we could ever hope to experience, not only in this life but the life to come. Let's read Ephesians 2:7b and Ephesians 1:7.

11. Blessings given to us by the poor

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 Cor 6:10 (NLT)



11. Riches given to us by the poor

Spiritual riches given to us by the poor are of great value. As we've already seen, God has a special relationship with the poor. He often gives them great faith and joy. As special objects of his grace, I believe he can give them extraordinary spiritual insight. And we are blessed and encouraged when they share these spiritual riches with us. We can learn much from serving them and getting to know them. Let's read 2 Corinthians 6:10.

Some of the True Riches

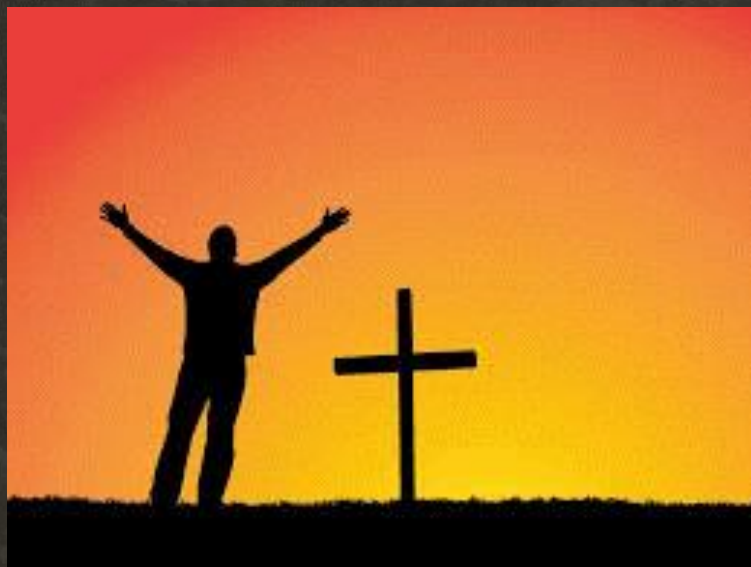
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- 3. Indwelling power of the Holy Spirit**
- 4. Riches Christ gave to us through his poverty**
- 5. The love of God**
- 6. Our precious faith**
- 7. God's glory**
- 8. Abundant life in Christ**
- 9. Our glorious inheritance in Christ**
- 10. God's grace**
- 11. Blessings given to us by the poor**

A summary of the True Riches. I suspect this list is just a start.

Ten Biblical principles about money and wealth

- 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 and save**
- 7. Cultivate a generous heart and live sacrificially**
- 8. Care for the poor, hungry, weak, oppressed, and needy**
- 9. Use wealth to glorify God and build treasure in heaven**
- 10. Pursue the true riches rather than material wealth**

THE END



The end of the Short Course. For more extensive study of these 10 biblical principles about money and wealth, consider the Basic Course or Formal Course on the website (globalfinancialprinciples.org).