

# Ten Biblical principles about money and wealth

## A survey of Scripture

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

**Principle #8. Care for the poor, weak, oppressed, and needy:** in this module we will study what God's Word has to say about his love and care for several precious groups of people: the poor, the weak, the oppressed, and the needy. We will also look at the responsibilities we have as Christians towards them, and the responsibilities they have to themselves.

We will treat these different categories of people as one composite group in the first part of the module, then focus specifically on the poor. Our study will not be exhaustive, but it will be comprehensive enough to get a glimpse into God's heart regarding this very large group of people that is extremely special to Him.

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



### Principle #8. Care for the poor, the weak, the oppressed, and the needy: Here is the outline for this module: we will

- Examine key Bible passages having to do with the needy.
- Provide context through a graph that portrays the continuum of wealth among all people
- Define who are the poor and needy; or, in more general terms, the underclass.
- List five biblical truths about poverty.
- Understand God's special relationship with the underclass.
- Look at blessings he freely gives to all
- Examine 6 scriptural warnings against mistreating the poor
- List 20 excuses people make for mistreating them.
- Consider some responsibilities that Christians have towards the poor
- Identify 10 responsibilities the poor have to themselves.
- Describe a number of strategies for achieving poverty

## **The Bible reveals God's deep concern and protective care for the poor and needy**



**The Bible reveals God's deep concern and protective care for the poor and needy:** We'll discover that God is concerned and cares deeply about the needy. Our desire is that, through this study, we will align our hearts with God's heart regarding this special group of people.

# The underlying theme of this seminar

## God wants our heart

•The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith. 1 Timothy 1:5 (NLT)



**The underlying theme of this seminar:** Let's read our theme verse once again. 1 Timothy 1:5. Our desire is for our hearts to be filled with greater love for those who are in need. It is our prayer that we would respond to the Holy Spirit as he leads and motivates us to come along side and help them.

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

### **Outline**

- Key Bible passages**
- The continuum of wealth**
- Who are the needy?**
- 5 biblical truths about poverty**
- God's special relationship with the poor**
- 46 blessings God gives freely to all**
- 6 scriptural warnings against mistreatment of the poor**
- 20 excuses for mistreating the poor**
- 6 responsibilities that Christians have towards the poor**
- 10 responsibilities the poor have towards themselves**
- 17 strategies for achieving poverty ->**

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## Key Bible passages

### Three areas of consideration

- God loves and is compassionate towards the needy
- God call for his children to care for the needy and to relieve their suffering
- God has a special relationship with the poor and needy



**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:

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 ignoring the first two areas, this last area will be our major focus in module 8.



## Key Bible passages

### God is compassionate towards the needy

- **Praise be to the God and Father of our Lord Jesus Christ, the Father of all 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)**
- **As a father has compassion on his children, so the LORD has compassion on those who fear him; Psalm 103:13 (NIV)**
- **He heals the brokenhearted and binds up their wounds. Psalm 147:3 (NIV)**



### 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, with the comfort God provided us to others in their day of trouble.

Psalm 103:13 here God's compassion 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.

## Key Bible passages (cont'd)

### God calls his children to care for the needy

•Those who oppress the poor insult their Maker, but helping the poor honors him.

Proverbs 14:31

•Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world. James 1:27

•If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth. 1 John 3:17-18 (NIV)



## Key Bible passages (cont'd) - God calls his children to care for the needy

Proverbs 14:31: King Solomon contrasts those who honor God by helping the poor with those who dishonor God by oppress them.

James 1:27: The apostle James boils down the Christian life into two precepts: holy living and caring for widows and orphans. I think this last admonition could be generalized to include all needy people.

1 John 3:17-18: One characteristic of the lifestyle of those who love God is that they care for their needy brothers and sisters in Christ. It's pretty clear that we don't really love God if we fail to show tangible evidence of compassion and kindness to our fellow



believers who are needy. I don't know of too many more convicting passages in Scripture than this one. It is a call to live a life of good deeds using our unneeded resources to help relieve the suffering of God's people.

## Key Bible passages (cont'd)

### God has a special relationship with the poor and needy

•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

•Then Jesus said to the man who had invited him: When you give a dinner or a banquet, don't invite your friends and family and relatives and rich neighbors. If you do, they will invite you in return, and you will be paid back. When you give a feast, invite the poor, the crippled, the lame, and the blind. They cannot pay you back. But God will bless you and reward you when his people rise from death. Luke 14:12-14 (CEV)



**Key Bible passages:** there are dozens of passages in Scripture that deal with the poor and the needy. Let's read three of them that provide some context for our study: Proverbs 14:31, James 1:27, and James 2:5.

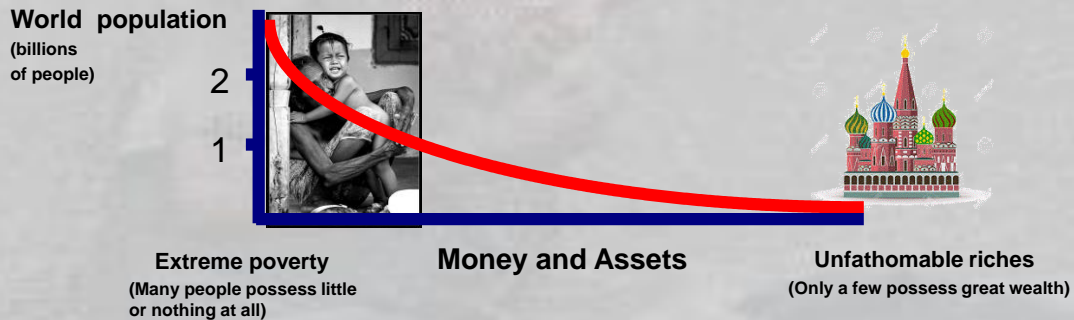
James 2:5: This verse represents the basic premise of the module: God has a special relationship with the poor. In this passage, he gives them a special measure of faith and a specific promise of their kingdom inheritance. While this may refer to the poor in spirit and not necessarily be limited to the financially poor, I believe they are included due to many other passages making similar claims.

Luke 14:12-14: This passage tells us that God value the poor and needy over those who are wealthy and esteemed by others. The reason given is so that his children would do righteous acts on

earth that layup treasure in heaven. And meeting the needs of the poor and needy is one of them. But I think it also shows the intrinsic value that God places on those who suffer, and who are deprived of this world's goods and blessings.

# The Continuum of Wealth

## Poverty to riches



- **Wealth may be thought of as a continuum from poverty to riches**
- **The wealth of every person on earth falls somewhere on this line**
- **At the left end of the line is utter destitution or extreme poverty**
  - **Half of the earth's population live on less than \$7/day (Rs560)**
  - **700 million live in extreme poverty, \$2.15/day (Rs172). This group includes beggars or those to whom Mother Teresa ministered.**
- **The right end represents unfathomable riches possessed by a very few ->**

**The continuum of wealth:** this is a graph entitled “the Continuum of Wealth”. It classifies everyone in the world according to the assets they possess. The “x” or horizontal axis is wealth, from nothing at all on the left (extreme poverty) to fabulous riches on the right. By definition, I propose that everyone on earth can be placed somewhere on this curve. On the “y” or vertical axis we have the world’s population. According to the January, 2023 release of Global Poverty Multidimensional Index, 1.1 billion out of 6.1 billion people (18%) live in acute poverty over 110 countries. In another statistic, (source: census.gov). According to some research, 8% of the world’s population exist on \$2.15/day (the International Poverty Line), while over half of the world’s population lives on less than \$6.85 per day. One-half of the people on this planet are considered poor.

At the far left end of the wealth axis, approximately 2% of the

world's wealth is spread over approximately 50% of the people or 4.5 billion souls. At the other end of the scale, the richest 1% earn 75% of the world's income and own 38% of the world's wealth. The top 10% of people own 74% of global wealth. At the extreme right we have people like Bernard Arnault at \$211B (France, Christian Dior, Luis Vuitton, Tiffany and Co); Elon Musk - \$180B (US, Twitter, Tesla, Space X); Jeff Bezos worth \$114B (US, Amazon). Others include Warren Buffett - \$106B (US, Berkshire Hathaway) and Bill Gates - \$104B (US, Microsoft). Mukesh Ambani is #9 at \$83.4B (India, Reliance Industries). The 25 richest people have a combined net worth of \$2.1T

2021 data according to Credit-Suisse: Global wealth \$464T. Fifty percent of the world's population own 2% of this figure, or \$9.28T. Here is a staggering statistic: there are ~2700 billionaires whose combined net worth is 13.1T. So, less than 3000 people own far more than the poorest 4.5 billion souls on the planet.

These are such staggering statistics that we would do well to understand God's perspective on this inequity.

In this module, we will consider the poor, represented by approximately half of the world's population. In the next module we will consider the group of people represented by the right-hand side of the graph-the rich.

## Who are the needy?



**Who are the needy?:** Let's now take a closer look at the world's needy, especially the 700 million people who live in extreme poverty (<\$2/day). Nearly half of them live in India and China. Who are these people?



## The needy

### A partial list

- Poor
- Weak
- Hungry
- Homeless
- Abused
- Misused
- Neglected
- Persecuted
- Oppressed
- Sick
- Unjustly imprisoned
- Social outcasts



**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 homeless, the abused, the misused, the neglected, the persecuted and oppressed, the sick, and 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 though mention will be made of some of the other categories of need listed above.

## Five important truths about poverty



**Five important truths about poverty:** let's consider five important truths about poverty, shown in no particular order.

# 1. Realize that it is God who ultimately decides our financial strength

•The LORD makes some poor and others rich; he brings some down and lifts others up. 1 Samuel 2:7-8 (NLT)



**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.

## 2. God may have a redemptive purpose in visiting poverty on us

- To teach us to trust him for our needs (Acts 17:27)
- To give us the opportunity to develop our faith
- To humble us
- To let us bear the consequences of our own decisions and actions
- To teach us gratitude for what we have (or had)
- To test the genuineness of our faith
- There may be other reasons



**We should glorify God glory no matter our circumstances**

**2. God may have a redemptive purpose in visiting poverty on us:** 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.

**Acts 17:24-28 (NASB)**

"The God who made the world and all things in it, since He is Lord of heaven and earth, does not dwell in temples made with hands; nor is He served by human hands, as though He needed anything, since He Himself gives to all *people* life and breath and all things; and He made from one *man* every nation of mankind to live on all the face of the earth, having determined *their* appointed times and the boundaries of their habitation, that they would seek God, if perhaps they might grope for Him and find Him, though He is not far from each one of us; for in Him we live and move and exist, as even some of your own poets have said, 'For we also are His children.'



### 3. God's is able to lift us out of dependency on others



- **The LORD makes some poor and others rich; he brings some down and lifts others up. 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 2:7-8 (NLT)**
- **I have been young, and now am old, yet I have not seen the righteous forsaken or his children begging for bread. Psalm 37:25 (ESV)**

**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 encouraged



believers to work to support themselves Let's read 2 Thessalonians 3:6-12.

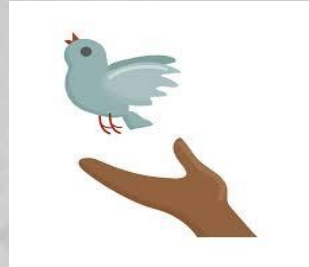
God has promised to meet our needs. King David did not observe that godly people had to beg for food. Let's read Psalm 28:25.

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.

## 4. God wants his people to care for the poor and needy

**-“No, this is the kind of fasting I want: Free those who are wrongly imprisoned; lighten the burden of those who work for you. Let the oppressed go free, and remove the chains that bind people. Share your food with the hungry, and give shelter to the homeless. Give clothes to those who need them, and do not hide from relatives who need your help.” Isaiah 58:6-7 (NLT)**

**-If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever. 1 Timothy 5:8**



**4. 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 5:3 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.

## 5. God may give grace to some to live modestly for the sake of the kingdom



• 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

**5. God may give some the grace to live simply for the sake of the kingdom:** A fifth aspect of poverty is that God may give the grace to some people to choose this lifestyle for the sake of the kingdom. A person who seemed to have this mission in life was Mother Teresa. The apostle Paul knew how to live in plenty and want (Phil. 4:12). Of course, our Lord Jesus is the best model for this as described in I Corinthians 8:9. Let's read this together.

Jesus voluntarily became poor, incarnate as a simple human being, in order to give us the riches of eternal life.

## Questions for discussion

- Does the biblical worldview regarding poverty differentiate between the believer and unbeliever? Are they to be treated differently or the same? In what ways are our responsibilities to these two classifications of people similar and in what ways are they different?**
- What other purposes may God have in visiting poverty, affliction, and suffering on people besides those we discussed?**
- Have you known wealthy people who voluntarily lived a very simple lifestyle so they could use their abundance of resources for the sake of the kingdom?**

Questions for discussion.

## God has a special relationship with the poor

### 10 scriptural teachings which reveal his heart



**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

•**The brother in humble circumstances ought to take pride in his high position.** James 1:9

•**He raises the poor from the dust and lifts the needy from the ash heap; he seats them with princes, with the princes of their people.** Psalm 113:7-8



**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 James 1:9 and Psalm 113:7-8. The statements in these verses are 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 punish those who rob or crush 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)**

**-Those who shut their ears to the cries of the poor will be ignored in their own time of need. Proverbs 21:13 (NLT)**



## 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 the poor believer a treasure of faith and a great inheritance

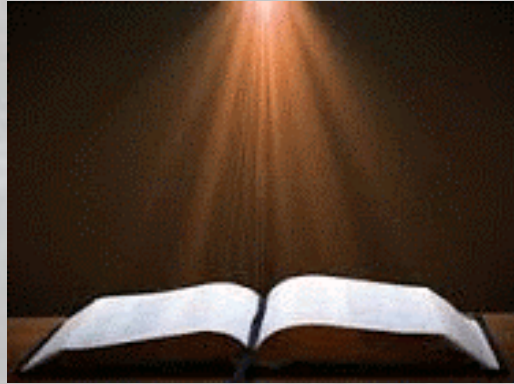
•Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? James 2:5



**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

•A rich man may be wise in his own eyes, but a poor man who has discernment sees through him. Proverbs 28:11



**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



### 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. He may use people to accomplish this or he may intervene directly. If one thinks he can exploit them he 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.



## 10. They have all the money needed to inherit eternal life



•Thanks be to God for His **indefinable gift!** 2 Corinthians 9:15 (NASB)

•For it is by grace you have been saved, through faith-- and this not from yourselves, it is the **gift of God--not by works, so that no one can boast.** Ephesians 2:8-9

**10. They have all the money needed to inherit eternal life:** The 10<sup>th</sup> characteristic in our brief study of God's special relationship to the poor is a truth that we all know. It is without question the most important of all: it is God's gift of eternal life, which is free to everyone. We cannot buy it, no matter how much money we have. And we can afford it no matter how little of this world's goods we possess. This truth applies to the person on earth, the richest person on earth, and everyone in between. There is no money needed to purchase salvation. The full price was paid by Jesus Christ, God's son, by his death on the cross. We can do nothing to earn or purchase it, but are invited to freely receive it through repentance and faith.

## God's wonderful plan of salvation

**-Recognize that we are sinful and deserving of eternal punishment. Therefore we need God's forgiveness**

**for all have sinned and fall short of the glory of God, Romans 3:23 (NIV)**

**-Believe that God sent us his only Son, Jesus, to pay the penalty for our sin through his death on the cross**

**-Turn from our sin and receive Jesus Christ as our Lord and Savior, trusting in him to make us righteous in God's sight through his redemptive sacrifice -->**

**God's wonderful plan of salvation:** I trust that all of us are believers who have received God's wonderful plan of salvation. This marvelous plan requires that we recognize that we are sinful people and, therefore, under God's judgement. As simple people, we deserve the penalty of eternal separation from Holy God. Because we are hopelessly lost, we need his forgiveness. Though we cannot pay the penalty for our sin, we are invited to humbly and graciously receive a full pardon because Jesus Christ, God's son, satisfied God's wrath by dying in our place on the cross. If we turn from our sin, calling upon his name for mercy and receiving him as our Lord and Savior, we will be forgiven and receive the gift of eternal life.



## **We must place our faith in Jesus Christ as our Lord and Savior**

**John 3:16**

•"For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. John 3:16 (NIV)

•In him you also, when you heard the word of truth, the gospel of your salvation, and believed in him, were sealed with the promised Holy Spirit, who is the guarantee of our inheritance until we acquire possession of it, to the praise of his glory. Ephesians 1:13-14 (ESV)

**We must place our faith in Jesus Christ as our Lord and Savior:** we know that when we place our faith in Jesus Christ as our Lord and Savior, God's Spirit enters our lives and we become his children. Let's read Romans 8:15

## Assurance of salvation

•**And this is what God has testified: He has given us eternal life, and this life is in his Son. Whoever has the Son has life; whoever does not have God's Son does not have life. I have written this to you who believe in the name of the Son of God, so that you may know you have eternal life.**

•1 John 5:11-13 (NLT)

**Assurance of salvation:** because God is trustworthy to keep his promises, we can be assured that our faith in Christ to save us will be sufficient on that final day when we see him face to face. If we are trusting in Jesus, we are secure in his arms. I John 5:11-13 gives us that assurance.

## Quiz

### True or false

- We are to view the underclass as being under God's judgement and deserving of their circumstances
- No where in Scripture do we find instances of the poor being generous but in constant need of the help of others
- A type of fasting that God honors is when we relieve the suffering of the oppressed
- It is not possible for a poor person to experience true joy

## Quiz

## **46 Blessings God gives freely to all**

**There are countless others**

- His care for us
- Our health
- Ability to do good for others and share our lives
- Joy
- Contentment
- Trust in God
- A thankful heart
- Reading and meditating on God's word
- Righteous behavior
- Fruits of the spirit (love, joy, peace, etc)-->

**46 Blessings God gives freely to all:** we have been talking about God's perspective on poverty and his relationship to the poor in this module. But we need to realize that he freely gives all of us—rich and poor alike-- a multitude of blessings that can make our lives rich and rewarding. The list of blessings that we receive freely from God is probably endless, but here are some of them.

## **46 Blessings (cont'd)**

- The joy of sharing the gospel
- Learning something new from teachers of God's truth
- Salvation
- Love for God
- God's love for us
- Love of others, including our parents, spouse children, and relatives
- Friends
- Warmth of the sun, the rain, fresh air
- The seasons
- Ability to dream, to plan, to create >

## **46 Blessings (cont'd)**

## **46 Blessings (cont'd)**

- **Forgiveness, to forgive and be forgiven**
- **Hope for the future**
- **Gifts of the spirit**
- **Gift of the senses, such sight, smell, hearing, taste and feeling**
- **The ability to share with feeling, compassion, sorrow, and the pain of others**
- **The air we breath**
- **A pure conscience**
- **A good night's sleep**
- **The ability to walk, run >**

## **46 Blessings (cont'd)**

## **46 Blessings** (cont'd)

- The ability to appreciate beautiful things
- Laughter
- The ability to bring joy to someone
- Inner peace
- The sound of children at play
- Watching a sunrise or sunset
- The aroma of fresh baked cookies
- The taste of fresh corn on the cob
- The smell of the forest after a rain
- The love of a spouse
- The sound of a waterfall >

## **46 Blessings** (cont'd)

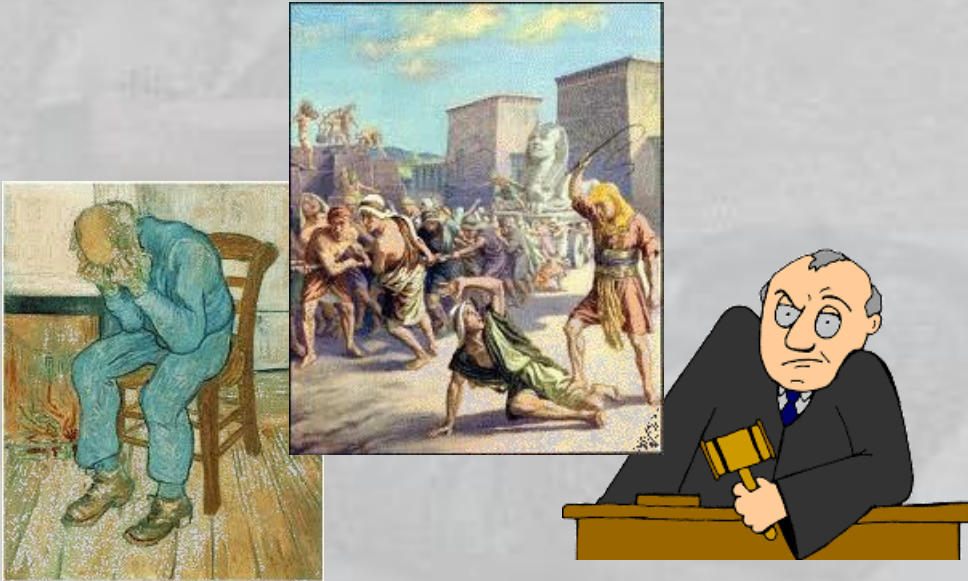


## **46 Blessings (cont'd)**

- **Strength of conviction**
- **Passion to excel**
- **Commitment**
- **Faithfulness**
- **Patience**
- **Integrity of heart**
- **Eternal life with Christ to all who trust him**
- **Others?**
- **??? >**

## **46 Blessings (cont'd)**

## 6 Scriptural warnings against mistreatment of the poor



**6 Scriptural warnings against mistreatment of the poor:** we've already discovered that God loves and is jealously protective of the underclass. Let's look at six scriptural warnings against mistreatment of them. This will help us realize what a terrible thing it is to neglect or abuse them.

## 1. Discriminating against the poor is wrong



•Suppose a man comes into your meeting wearing a gold ring and fine clothes, and a poor man in shabby clothes also comes in. If you show special attention to the man wearing fine clothes and say, "Here's a good seat for you," but say to the poor man, "You stand there" or "Sit on the floor by my feet," have you not discriminated among yourselves and become judges with evil thoughts ? James 2:2-4

**1. Discriminating against the poor is wrong:** it is wrong to discriminate against the poor. When we impart or deny social justice to people based on their financial standing, we offend God. The example given in James 2: 2-4 has to do with the sin of showing partiality towards the wealthy in our churches. This is something we need to be careful not to do. May we consider the quality of a man's heart rather than his outward appearance. Let's read this passage.

## 2. The rich have the power to cause great harm to the poor and defenseless

•But you have dishonored the poor man. Are not the rich the ones who oppress you, and the ones who drag you into court? Are they not the ones who blaspheme the honorable name by which you were called?

James 2:6-7 (ESV)

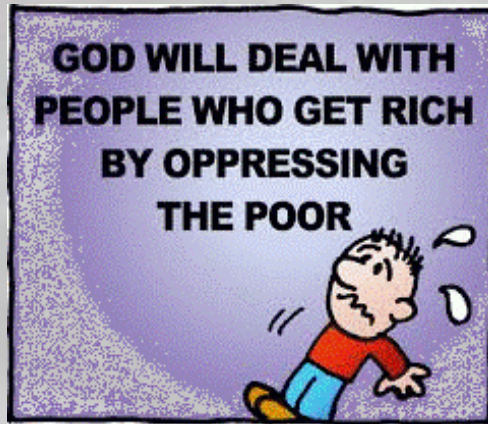


**2. The rich have the power to cause great harm to the poor and defenseless:** we must realize that the rich have great power to harm the poor. They are defenseless against such lopsided opposition. This verse links those who oppress the poor with those who blaspheme God's name. May we as Christians never be guilty of such offenses. Let's read James 2:6-7.

### 3. To oppress the poor is to insult God

•Whoever oppresses a poor man **insults his Maker**,  
but he who is generous to the needy honors him.

Proverbs 14:31 (ESV)



**3. To oppress the poor is to insult God:** when we insult the poor, we are actually insulting God himself. Proverbs 14:31.

## **4. Withholding justice from the poor and needy is a great sin**

**-Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. James 5:1-4**

**4. Withholding justice from the poor and needy is a great sin:** we've talked about the act of oppressing the poor. But there are passages that deal with other ways we can sin against them. Withholding justice is one of them. James 5:1-4 warns us that withholding their wages is something God notices. He will hear the cries of those who have been defrauded of their earnings.

#### **4. Withholding justice from the poor and needy is a great sin (cont'd)**

**•“You shall not oppress a hired worker who is poor and needy, whether he is one of your brothers or one of the sojourners who are in your land within your towns. You shall give him his wages on the same day, before the sun sets (for he is poor and counts on it), lest he cry against you to the LORD, and you be guilty of sin. Deuteronomy 24:14-15 (ESV)**

**•“Do not twist justice in legal matters by favoring the poor or being partial to the rich and powerful. Always judge people fairly. Leviticus 19:15 (NLT)**

**4. Withholding justice from the poor and needy is a great sin (cont'd):** Deuteronomy 24:14-16 has a similar warning. The passage in Leviticus warns us not to measure out justice according to one's financial status; the poor have just as much right to a fair trial and other legal matters.



## 5. Ignoring, persecuting and shaming those who are suffering is wrong

• You know how I am scorned, disgraced and shamed; all my enemies are before you. Scorn has broken my heart and has left me helpless; I looked for sympathy, but there was none, for comforters, but I found none. They put gall in my food and gave me vinegar for my thirst. May the table set before them become a snare; may it become retribution and a trap.



**5. Ignoring, persecuting and shaming those who are suffering is wrong:** the fifth warning has to do with mistreating those who are suffering. Although this prophecy is about the Lord Jesus, it applies to the way we treat the poor and needy. We do not want to ignore them, persecute them, or add to their disgrace and shame. Rather, we are to comfort and help them. If they are suffering because of God's judgement on them, perhaps he will use our kindness in their time of adversity to help restore them, for we know that he is a redemptive God. His judgements do not last forever, and they are ultimately for our benefit and his glory. Therefore, our kindness might be part of God's plan to restore them. Conversely, if they are suffering by their own hands or the hands of others, when we come alongside to help them, we show them the love of Christ and perhaps give them hope or show them a better way to live.

## **5. Ignoring, persecuting and shaming those who are suffering is wrong (cont'd)**

**•May their eyes be darkened so they cannot see, and their backs be bent forever. Pour out your wrath on them; let your fierce anger overtake them. May their place be deserted; let there be no one to dwell in their tents. For they persecute those you wound and talk about the pain of those you hurt. Charge them with crime upon crime; do not let them share in your salvation. May they be blotted out of the book of life and not be listed with the righteous. Psa 69:19-28**

**5. Ignoring, persecuting and shaming those who are suffering is wrong:** this passage is a severe warning to those who would mistreat the poor. Those who do that cannot expect to live a good life, but rather a life filled with God's anger. This particular verse indicates that, because they made a poor person's life miserable, they themselves will forfeit all they have and be destined to live will live a lonely life. May we never be guilty of this atrocity.

## 6. Mistreating the needy is condemned in Scripture

▪ **Profiting at their expense:** Don't charge interest when you lend money to any of my people who are in need.

Exodus 22:25 (CEV)

▪ **Compromising their dignity:** "When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Do not go over your vineyard a second time or pick up the grapes that have fallen. Leave them for the poor and the alien. I am the LORD your God. Leviticus 19:9-10

▪ **Exploiting them:** Do not exploit the poor because they are poor and do not crush the needy in court,

Proverbs 22:22

**6. Mistreating the needy is condemned in Scripture:** here is some additional insight regarding the mistreatment of the poor. We should not profit at their expense, compromise their dignity, or exploit them. Let's read Exodus 22: 25, Leviticus 19:9- 10, and Proverbs 22:22. There are other passages of Scripture that deal with their mistreatment.

## **20 excuses for not helping the poor**

- They are lazy and despicable people who deserve poverty**
- They didn't properly manage what they had**
- I have no time to help them**
- I don't want them to become dependent on me**
- Government will take care of them**
- God will take care of them himself if they will just be patient**
- God has willed their poverty**
- If God is punishing them, I dare not interfere**
- If I help someone, he will just keep coming back for more handouts**
- If I help one, others will find out and I will be overwhelmed with appeals >**

**20 excuses for not helping the poor:** It is sad to say this, but there are a myriad of excuses people make for not helping the poor. Let's list some of them.

## **Excuses, excuses**

- **Everyone should earn their own living so I owe them nothing**
- **I'm too busy today--maybe tomorrow**
- **I have more important priorities for my money**
- **They are responsible for taking care of themselves**
- **Let them ask someone with more money than**
- **It is not socially acceptable to help people who won't help themselves**
- **We only have enough to care for ourselves**
- **Their problems are not my concern**
- **I earned my money and so should they**
- **They didn't ask for help!**
- **They are responsible for taking care of themselves**

**Excuses, excuses**

## **Class discussion**

- Which of the preceding excuses will God accept for neglecting the poor and needy? Why?**
- How should we balance the needs of ourselves, our family, our church and our other priorities with helping the poor and needy?**

**Class discussion**

## Quiz

### Multiple choice

- Three of the following statements are true of the poor. Which one is false?
- A. God has chosen some of the poor to be rich in faith
- B. The poor have all that's needed to truly enjoy life
- C. God despises the poor
- D. They are often oppressed by rich people

Quiz



## 6 responsibilities Christian's have to the poor

The basic concept: Come alongside and help our neighbor in his time of need

•The second is this: 'You shall love your neighbor as yourself.' There is no other commandment greater than these.'" Mark 12:31 (ESV)



**6 responsibilities Christian's have to the poor:** Let's consider six responsibilities that we as Christians have to the poor and needy. We will see that some of the warnings we studied earlier are now expressed as positive actions we can take. You will see that the underlying concept is to respect our neighbor and come alongside to help in his time of need. We find this precept in the second greatest commandment of Jesus: we are to love our neighbor as ourselves. Let's read Mark 12:31.

## 1. Treat the poor with respect



•My brothers, as believers in our glorious Lord Jesus Christ, don't show favoritism. Suppose a man comes into your meeting wearing a gold ring and fine clothes, and a poor man in shabby clothes also comes in. If you show special attention to the man wearing fine clothes and say, "Here's a good seat for you," but say to the poor man, "You stand there" or "Sit on the floor by my feet," have you not discriminated among yourselves and become judges with evil thoughts?

**1. Treat the poor with respect:** as we have seen earlier, we are to treat the poor with respect. We will not need to read James 2:1-4 again because we already looked at this passage. But this principle is so important, it is included in this list of our responsibilities to them.

## 2. Do not neglect them

•There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day. And at his gate was laid a poor man named Lazarus, covered with sores, who desired to be fed with what fell from the rich man's table. Moreover, even the dogs came and licked his

**SORES.** Luke 16:19-21 (ESV)

•Don't let it be said of us that the dogs care more for the poor than we do.



**2. Do not neglect them:** this admonition should now be familiar to us. We should not neglect them. This particular point is especially convicting to me. In Jesus' parable, there is a rich man who daily walked out his door and passed by a beggar named Lazarus, completely ignoring his suffering. Day after day, he showed complete disregard for him. But the dogs were more compassionate towards Lazarus than the rich man; they came over and licked his wounds. There could be some symbolism here, but it's the imagery that pierces my heart. Don't let it be said of us that the dogs, whether animals or society's outcasts, care more for the poor than we do as Christ-followers.

### 3. Care for them

•"Then the King will say to those on his right, 'Come, you who are blessed by my Father; take your inheritance, the kingdom prepared for you since the creation of the world. For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.'

Matthew 25:34-36->



**3. Care for them:** of course, we are to care for them. This is further illustrated by Jesus when he said that when we care for the poor and needy believer, we are actually ministering to him. Let's read Matthew 25: 34 - 36. This is a wonderful promise that shows us a practical way to serve our Lord.

In our church, the Deacons carry in their wallet a gift card to a local grocery store that can be handed out to anyone they need who is needy. This is a simple way of offering them a cup of cold water.

## The church is to be a model of caring for the needy

### Especially widows and orphans

•Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world James 1:27



**The church is to be a model of caring for the needy:** the church is to be a model of caring for the needy. Let's read this passage together. Widows and orphans constitute a class of people especially close to God's heart. There is perhaps no higher priority of people that the church can minister to than their widows and orphans. It is very revealing in James 1:27 that God seems to summarize our Christian walk as two basic acts of service: living holy lives and looking after widows and orphans. In the church I attend, there is a team of honorable men we call deacons. Their primary purpose is to care for the widows and orphans. I am honored to be a member of a church that puts this principle into action as part of its regular ministry. In addition to the Deacon Team, there are many people who individually and privately minister to this special group..



#### 4. Be kind and generous to them

**-When you help the poor you are lending to the Lord-- and he pays wonderful interest on your loan! Prov. 19:17 NLT**

**-"When you reap the harvest of your land, do not reap to the very edges of your field or gather the gleanings of your harvest. Leave them for the poor and the alien. I am the LORD your God." Leviticus 23:22**

**-Command them to do good, to be rich in good deeds, and to be generous and willing to share. 1 Timothy 6:18**

**-And do not forget to do good and to share with others, for with such sacrifices God is pleased. Hebrews 13:16**

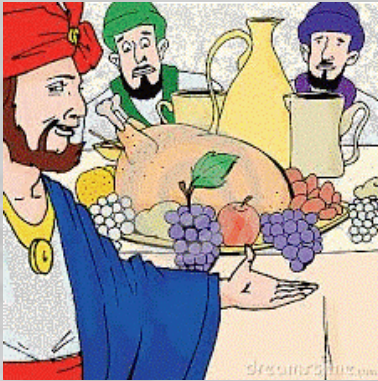
**-If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? 1 John 3:17 >**

**4. Be kind and generous to them:** here are several passages regarding treating the poor with kindness and even generosity. Let's read these verses together.

- Proverbs 19:17 suggests that when we help the poor, we are lending to the Lord. And the Lord pays wonderful interest on his debts.
- Leviticus 23:22 states that we can help the poor to maintain their dignity and respect by establishing ways they can support themselves.
- We are commanded to be generous and willing to share with the needy in 1 Timothy 6:18.
- Hebrews 13:16 is a call to good deeds and the sharing of our resources with those who need it.
- 1 John 3:17 is a sobering reminder that when we disregard our brother in need, we should question whether we have the love of God in us.

## 5. Lift them up and brighten their day

As God does with us, make them feel special



•Then Jesus said to his host, "When you give a luncheon or dinner, do not invite your friends, your brothers or relatives, or your rich neighbors; if you do, they may invite you back and so you will be repaid. 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 14:12-14

**5. Lift them up and brighten their day:** here is a teaching by Jesus that is especially precious. In Luke chapter 14, he talks about lifting up the poor and meeting their need in a special way. Jesus implied when we do this, God will repay us. In this parable, the poor and infirm were invited to a feast, which far surpassed their need for basic sustenance. In the U.S., we have public and private agencies that provide social services to the needy. When we support agencies like these, we are ministering to the poor. And sometimes we can get personally involved to brighten their day.

Here is a suggestion for our personal ministry to the poor: if we do something to meet a poor person's need like giving them some food or a bottle of cold water, why not once in a while do something beyond the bare minimum for them? For example, consider taking them to a restaurant for a nice meal, or give them something extra, like a tube of lip balm. If our act of kindness is to take them to a



doctor's appointment, we could treat them to a cup of coffee or tea on the way home. I believe that sacrifices of time and money like this not only can be a tremendous blessing to both giver and recipient but is acceptable in God's sight as well. Let's read Luke 14:12 -14.

## 6. Rescue and defend them

**-"Speak up for those who cannot speak for themselves, for the rights of all who are destitute. Speak up and judge fairly; defend the rights of the poor and needy." Proverbs 31:8-9**

**-"Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? Isaiah 58:6-7**

**•Job was a friend to the needy >**



**6. Rescue and defend them:** we are to rescue and defend the destitute. We are to speak up for the needy who are being exploited. The importance of this principle cannot be overemphasized. Let's read these two passages, Proverbs 31: 8-9 and Isaiah 58: 6-7, then consider a man named Job and his response to the oppressed in the next slide.

## Job rescued and defended the oppressed

•Whoever heard me spoke well of me, and those who saw me commended me, because I rescued the poor who cried for help, and the fatherless who had none to assist him. The man who was dying blessed me; I made the widow's heart sing. I put on righteousness as my clothing; justice was my robe and my turban. I was eyes to the blind and feet to the lame. I was a father to the needy; I took up the case of the stranger. I broke the fangs of the wicked and snatched the victims from their teeth. Job 29:11-17



**Job rescued and defended the oppressed:** Let's read Job 29:11-17. We can learn a lot about treatment of those who are poor and suffering from Job. He was a wealthy, upright man. But instead of using his wealth selfishly, he was a father to the needy and rescued those who were suffering from the hands of their persecutors. He sets a great example for us to follow.

## Our relationship to the underclass

### Summary

- **Christians are admonished to**
  - Treat them with dignity and respect
  - Refrain from neglecting them; care for them instead
  - Rebuke those who are oppressing them
  - Rescue those who are being persecuted
  - Defend those who are being unfairly treated
  - Come alongside to love and help them as we have opportunity

**Our relationship to the underclass:** We can summarize into three principles what we have studied regarding our relationship to the underclass:

- treat them with dignity and respect
- rebuke those who are oppressing them
- rescue those who are being persecuted
- defend those who are being unfairly treated
- come alongside to love and help them as we have opportunity

## Questions for discussion

- **In what ways is Job a model for us today? In what ways is he not a model for us?**
- **What are some simple and practical ways we can care for the needy beginning with our neighbor and extending globally?**
- **What do you think of the idea of treating the needy to a special blessing, over and above what is expected?**

Questions for discussion

## **Essay (15 minutes)**

- **Compare and contrast the responsibilities the poor have for themselves with the responsibilities of the rich to care for them**
- **From a biblical perspective**
- **From a societal perspective**

**Essay**

## Quiz

### True or false

- If we lend money to the poor brother in Christ, we should charge them a fair interest rate
- The poor have God as their defender
- We should not neglect the needy if we can be of help
- Since God may be visiting poverty on him, we should not interfere by offering him help

## Quiz



## Quiz

### True or false

- Three of the following statements are true of poor people. Which one is false?
- a. They may be given special discernment by God
- b. They are admired and respected by wicked and ungodly people in the world
- c. They may become rich in faith
- d. God has blessed them with all that's needed to satisfy their soul

## Quiz

## **10 responsibilities the poor have to themselves**

- **Trust God as their protector and provider**
- **Practice Godly contentment**
- **Take advantage of every opportunity to support themselves**
- **Work hard**
- **Honor God with their first-fruits**
- **Learn to live sustainably with what they have**
- **Avoid borrowing, gambling, or stealing**
- **Seek godly counsel to try to improve their situation**
- **Pray for God's wisdom**
- **Seek the True Riches rather than monetary wealth**

**10 responsibilities the poor have to themselves:** our study of the poor would not be complete if we did not talk about some of the responsibilities that they have to themselves. They may not need to forever remain helpless, but sometimes can be part of their own journey out of poverty. Here is a list of some of the responsibilities they have to themselves. We should encourage everyone that is struggling financially to follow these principles:

- Trust God as their protector and provider. They should be confident of God's knowledge of their situation and his desire to improve
- Practice Godly contentment. The admonition here is for the poor person to not live anxiously but at peace knowing that God cares for him.
- Take advantage of every opportunity to help themselves. The poor should not be lazy but take every opportunity to work and so forth themselves
- Work hard at whatever job they can find. Sometimes it is

necessary to accept a job that is less than our dream job in order to meet our daily needs.

- Honor God with their first-fruits. They should still honor God with their first roots, Though their income might be small. Scripture teaches us to give proportionately. For a person of humble means that may mean they could only set aside a very small amount. But even a small amount given sacrificially is precious in God's eyes
- Learn to live sustainably with what they have. Most people don't need reminder to be frugal and efficient in their use of resources.
- Avoid borrowing, gambling, or stealing
- Seek Godly counsel to try to deal with and even improve their situation
- Pray for God's wisdom as to how they might support themselves
- Use their humble circumstances to seek The True Riches rather than monetary wealth

## 17 strategies for achieving poverty

### Lifestyles which lead to poverty



**17 strategies for achieving poverty:** This last segment in principle #8 lists 16 strategies for achieving poverty. There is, of course, a little bit of wry humor embedded in this heading because I don't believe God wants us to become poor intentionally. Therefore, what follows are attitudes, habits and practices to avoid. As stated earlier, there may be some people who have the grace of poverty and who choose to live in hardship for the sake of the kingdom of God. We are not talking about the godly who choose sacrificial lifestyles for the sake of the kingdom; we're talking about those who through their own poor or sinful choices end up in poverty. Here are some ways of achieving financial hardship that could be quite effective.

## 1. Be lazy

•But you, lazybones, how long will you sleep? When will you wake up? A little extra sleep, a little more slumber, a little folding of the hands to rest— then poverty will pounce on you like a bandit; scarcity will attack you like an armed robber. Proverbs 6:9-11 (NLT)



**1. Be lazy:** perhaps the most obvious way we can become poor is through laziness. Nearly everyone in the world understands that laziness is not the way to prosperity. There are many passages in Scripture that warn us against being lazy. We will consider one of them, Proverbs 6:9-11.

## 2. Chase fantasies and pursue worthless dreams

•Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty. Proverbs 28:19 (ESV)



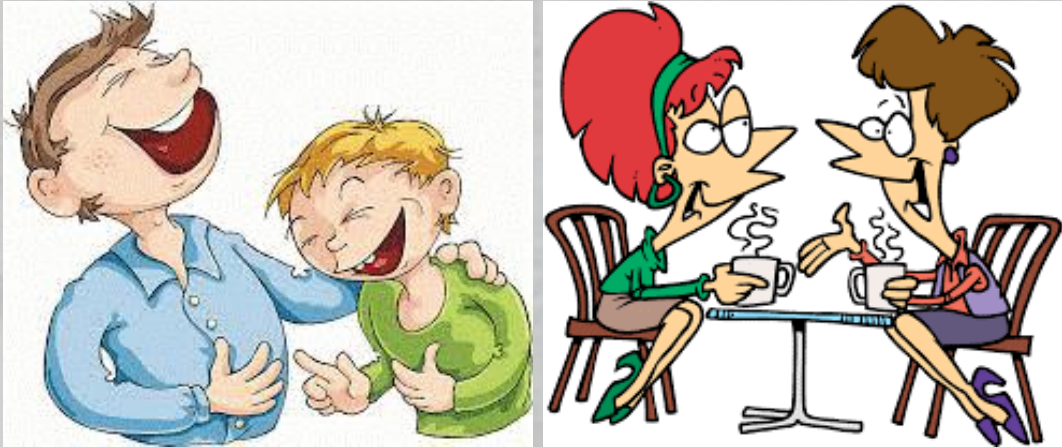
**2. Chase fantasies and pursue worthless dreams:** Proverbs 28:19 presents another path to the poorhouse: wasting our time chasing fantasies and other worthless pursuits. The wise person will occupy himself productively. If he is in a stage of life where he needs income, then he will most likely succeed in that endeavor by being industrious and working hard. Even those who don't need more money in their present stage of life should not waste their time but rather submit their time to the Lord so that he can use it for his glory. They might be able to advance the kingdom through their gifts and talents, provide for their family's future needs, or help others in need. They have the opportunity to spend their time doing good deeds and contributing to the benefit of others. It is a wonderful blessing to be able to volunteer one's time for kingdom work or for the good of society. I believe God does grant us the grace to rest and reap the rewards of our labor, but we should be subject to the Holy Spirit's leading in this matter.



### 3. Talk, talk, talk

•Work brings profit, but mere talk leads to poverty!

Proverbs 14:23 (NLT)



**3. Talk, talk, talk:** an abundance of idle talk can lead to poverty. Unless we are planning a useful endeavor, seeking advice, or otherwise engaged in a useful conversation, too much talk can be a time waster. And when we are talking about avoiding poverty, time is money. Proverbs 14:23.



## 4. Party, party, party

• **Work your garden—you'll end up with plenty of food; play and party—you'll end up with an empty plate.**

Proverbs 28:19 (MSG)



**4. Party, party, party:** A corollary of wasting our time is to live for pleasure. It's good to give a party once in a while to share our joy and prosperity with our friends. But it's not good to live a life filled with ease and pleasure, because it not only robs us of productive endeavors, we can find that our money quickly disappears.

## 5. Be a drunkard or a glutton

•Don't be a heavy drinker or stuff yourself with food. It will make you feel drowsy, and you will end up poor with only rags to wear. Proverbs 23:20-21 (CEV)



**5. Be a drunkard or a glutton:** this principle is similar to some of the earlier ones we saw. If we desire to live in poverty, practicing drunkenness and gluttony could be an effective way of achieving it. Proverbs 23:20-21.

## 6. Live a life devoted to pleasure

•Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich. Proverbs 21:17 (ESV)



**6. Live a life devoted to pleasure:** wanting to live the good life right now is another way of becoming poor. That's because instead of creating margin and saving for the future, we want to enjoy the fruits of our success now. We spend everything we make to live life to the fullest. And maybe we spend a little bit more than we make in order to add a little icing to the cake. Enjoying the fruits of our labor can be an acceptable practice in moderation, but the reality is that circumstances can change. A time of abundance can quickly turn into an extended period of scarcity. We can lose our job, we can experience financial loss, we or our loved ones can get sick, or we can suffer tragedy. Those who don't plan ahead but think of only the present and their enjoyment of it may suffer the consequences later on.

## 7. Make hasty or reckless decisions

• **Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.** Proverbs 21:5 (NLT)



**7. Make hasty or reckless decisions:** Success usually comes from good planning and hard work, and is always dependent on God's blessing. Sometimes we may take hasty shortcuts or make reckless decisions because we're uninformed, impatient, lazy or foolish. Those mistakes can lead to poverty. Consider Proverbs 21:5.

## 8. Ignore discipline and correction

•He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored.

Proverbs 13:18



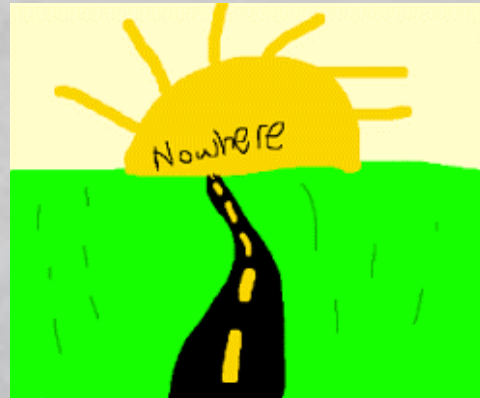
**8. Ignore discipline and correction:** it takes discipline to achieve success for most people. If we ignore good counsel, ignore discipline, or refuse correction, we run the risk of making foolishness mistakes. And sometimes those mistakes can cost us dearly. Proverbs 13:19.

## 9. Don't make appropriate plans

### Take the road to nowhere

• "Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? For if he lays the foundation and is not able to finish it, everyone who sees it will ridicule him, saying, 'This fellow began to build and was not able to finish.'

Luke 14:28-30



**9. Don't make appropriate plans:** it is good to begin worthwhile projects. But it's necessary to do our homework. Proper planning requires understanding a number of relevant factors. In business, this includes the benefits and drawbacks of various strategies, the market, the competition, the economy, the gov't, the cost of the project, the risks, etc. Failure to do this can lead to project failure and a financial setback. If a person has placed everything on the line too hastily and without proper planning, the results can be disastrous. There is an analogous situation for our personal lives: regular planning is an important activity. We talked about this in the module on budgeting.



## 10. Live a sinful lifestyle



•Therefore, I have begun to  
destroy you, to ruin you  
because of your sins. Micah

6:13

**10. Live a sinful lifestyle:** this should be obvious to Christians. If we choose to live a sinful lifestyle, we cannot expect God's blessing. Our rebellion may lead to his judgement. He may visit poverty on us to help us come to our senses. Micah 6:13.



## 11. Commit fraud and deception

•Therefore I will give their wives to other men and their fields to new owners. From the least to the greatest, all are greedy for gain; prophets and priests alike, all practice deceit. Jeremiah 8:10



**11. Commit fraud and deception:** here is a remarkably effective way to incur God's judgement: conduct our affairs dishonestly and engage in corrupt dealings with people. Today we have a new genre of thieves and predators on the Internet who rob people of their life savings. Some of them have success in this world, but have eternal poverty, suffering and despair in their future. Let's read Jeremiah 8:10.

## 12. Choose the wrong friends

•He who walks with wise *men* will be wise, But **the companion of fools will be destroyed.** Proverbs 13:20 (NKJV)

•How well God must like you— you don't hang out at Sin Saloon, you don't slink along Dead-End Road, you don't go to Smart-Mouth College. Instead you thrill to GOD's Word, you chew on Scripture day and night. You're a tree replanted in Eden, bearing fresh fruit every month, Never dropping a leaf, always in blossom. You're not at all like the wicked, who are mere windblown dust— Without defense in court, **unfit company for innocent people.** GOD charts the road you take. The road *they* take is Skid Row. Psalm 1:1-6 (MSG)

**12. Choose the wrong friends:** we can choose the wrong friends. This can be fatal for our lives both morally, spiritually, and financially. Prov 13:20 speaks to this. Then, in Psalm 1:1-6, we read a somewhat colorful rendition of a passage which warns us against choosing bad company.

## 13. Be stingy

•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



**13. Be stingy:** Here is a principle that may be counter-intuitive at first: there is a lifestyle which grasps what we have too tightly in the hopes of collecting more stuff. We're talking about the miserly, the scrooge, and the tightwad. These people hoard and keep everything for themselves. In their greed, they may not even give to others what is justly due them--and then attempt to justify themselves. But those attitudes can lead to shortsightedness and short-term thinking where they lose out in the long run. They may be fearful of seizing opportunities that come their way, avoid uncomfortable but critical decisions, or they may come to a point in life where they need help but no one will give it to them because of their past selfishness. They might find that inflation has robbed them of the value of what they were clinging to. So, a miserly and stingy lifestyle can be dangerous for a number of reasons. On the contrary, the Scriptures say that the liberal soul will be made fat. Let's read Proverbs 11:24-25.

## 14. Dabble in get-rich-quick schemes

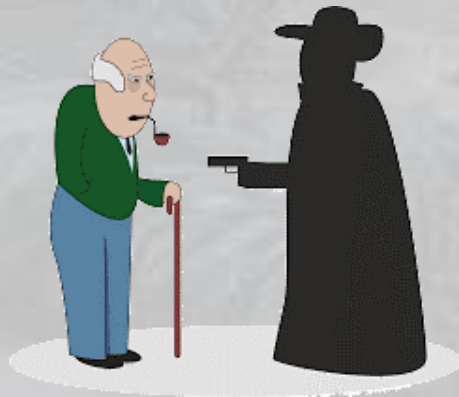
•**Greedy people try to get rich quick but don't realize they're headed for poverty.** Proverbs 28:22 (NLT)



**14. Dabble in get-rich-quick schemes:** here is a common way that people become poor. They become greedy. They make poor choices in their desire to become wealthy in a short amount of time. They are enticed into get-rich-quick schemes. The Bible clearly exposes this danger in Proverbs 28:22.

## 15. Obtain wealth by unjust means

•Like a partridge that hatches eggs she has not laid, so are those who get their wealth by unjust means. At midlife they will lose their riches; in the end, they will become poor old fools. Jeremiah 17:11 (NLT)



**15. Obtain wealth by unjust means:** if we get our money unjustly, we can expect to lose it. Obviously, this doesn't happen to everyone in this life, because we know that the ungodly can become rich for a very long time through unjust means. If, as a child of God, we have fallen into this sin, we can pray that he might quickly and gently show us the error of our unjust ways so that we can recompense anyone we have cheated, before we do them and ourselves irreparable harm.

## 16. Oppress the poor



▪A person who gets ahead by oppressing the poor or by showering gifts on the rich will end in poverty.

Proverbs 22:16 (NLT)

**16. Oppress the poor:** we run the danger of achieving poverty by oppressing the poor. This verse in Proverbs is but one of many warning against this injustice. Let's read Proverbs 22:16.

## 17. Bribe the rich

•A person who gets ahead by oppressing the poor or by showering gifts on the rich will end in poverty.

Proverbs 22:16 (NLT)



**16. Bribe and flatter the rich:** we not only run the danger of achieving poverty by oppressing the poor, but an equally effective way to the poorhouse might be by flattering the rich. Currying their favor can become a snare to us and entrap us. We may fall into a practice of spending our money in order to win their favor. Once we get on that merry-go-round there may be no way off. The Bible says a person who showers gifts on the rich will end in poverty. Let's read Proverbs 22:16.



## God's special relationship with the poor

### Summary

- God is the one who ultimately determines our financial status.
- God cares deeply about the poor, the needy, the abused, the oppressed, and the neglected.
- The underclass should be treated with dignity and respect. Christians have a responsibility to be kind and compassionate towards them, and to help them in their time of need.
- God has given the poor special gifts. Some have great wisdom and discernment. Some are very generous, some have great faith, and some have deep insight into people. Get to know them and, if possible, teach them to improve their lifestyle.
- Be sure to avoid strategies that lead to poverty, such as laziness or mistreating the poor.

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## **God's special relationship with the poor**

### **Summary (cont'd)**

- We should rebuke those who mistreat them and defend them against their oppressors.**
- Don't let it be said that the dogs care more about the poor than we do.**
- We should especially care for and defend our brothers and sisters who are widows and orphans, lifting them up.**
- The poor have certain responsibilities to lift themselves out of poverty as much as they are able; we should help them become as independent as possible.**
- We should not blame God if we fall into poverty through wrong choices and evil behavior.**

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## **Class discussion**

- What are some ways people become poor through no fault of their own?**
- Can you tell the story of someone who chose poverty for the sake of the kingdom?**
- Do you know someone who was poor but overcame their poverty? How did they do that?**
- Describe some other ways Scripture warns us actions and attitudes that lead to poverty.**

## **Class discussion**

## **Ten Biblical principles about money and wealth**

### **A survey of Scripture**

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

**Principle #8. Care for the poor, weak, oppressed, and needy:**  
end of module 8.