

# BIBLICAL FINANCIAL PRINCIPLES

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## A survey of Scripture



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**Colorado Springs, Colorado, USA**



**BIBLICAL FINANCIAL PRINCIPLES:** (Note to instructor: Some of the following slides can be tailored to fit your personal tastes and teaching style).

My name is Don Wilkin. I live in the U.S. in Colorado Springs, Colorado. I want to welcome you to this seminar entitled Biblical Financial Principles. It is a survey of Scripture regarding money and wealth. God's Word has much to say about this subject and we will spend the next several days studying these topics. It is my pleasure to be your host.

## III. Ten Biblical principles about money and wealth

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### A survey of Scripture

#### Introduction

**Principle 1. God owns everything and we are His stewards**

**Principle 2. God cares how we manage our money**

**Principle 3. Beware of the love of money**

**Principle 4. Worship and trust God rather than money**

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

**Principle 6. Develop a lifestyle which creates margin and save**

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

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

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

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

**Biblical teaching about money and wealth:** This seminar is the core set of modules within a broader, more formal, week-long course entitled “Biblical Financial Principles”. Core of this seminar are needs 10 principles, which, collectively, provide a comprehensive overview of scriptural teaching on the subject.

# Basic Course Introduction

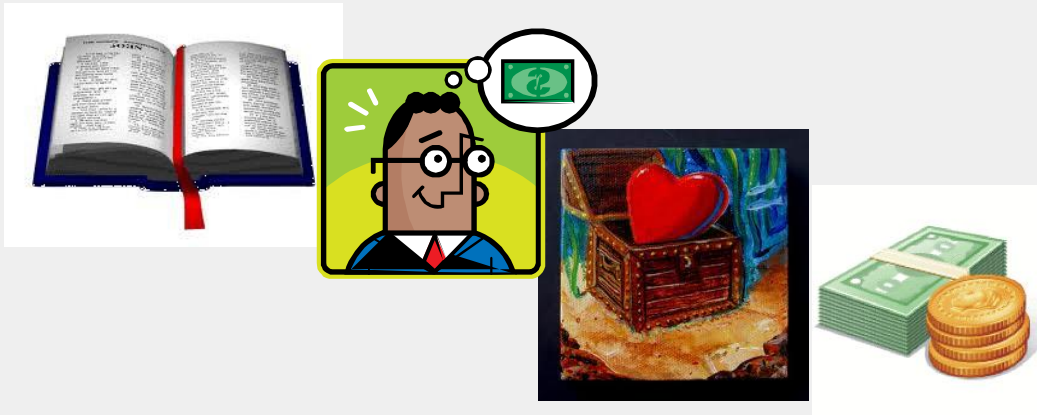
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1. Course overview
2. Objective of the course
3. Underlying message of this course
4. Presuppositions
5. Cultural issues
6. Sources and acknowledgements
7. Personal information
8. Let's take a closer look

**Introduction:** Here is the outline for this introduction. We will discuss the underlying message of this course, our presuppositions, and touch on cultural issues. Part six of the introduction gives proper credit to a number of sources used in the preparation of this seminar. Next I will share some personal information.

# 1. Objective of this course

- Examine Biblical teaching about money in order to align our hearts with God's, enabling us to please him and live righteously in the financial area of our lives



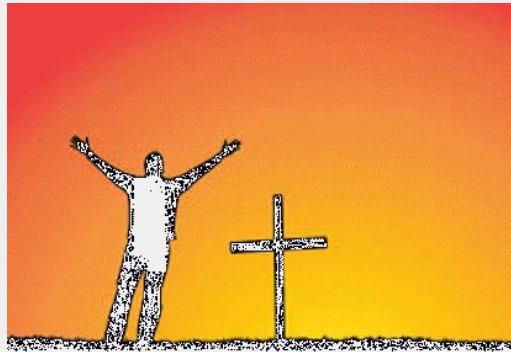
**2. Course overview:** Let's now consider the scope of this course from 10,000 meters, or a high-level. This course is about more than just passing along information. Our primary objective is to change our hearts by examining what the Bible has to say about money and wealth. We want to let that information 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. Thus, the position of this course is shown in the clip art: if we let Scripture inform us regarding God's desires for our finances, and let it penetrate our hearts, it will help us make righteous decisions in the financial area of life, both tactically and strategically.

## 2. Underlying message of this seminar

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### 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 message of this seminar is that we should seek to manage our money in such a way that shows our love for God. Let's read our theme verse together. We will do this now and at the beginning of each of the 10 principles we will be studying later. (Read out-loud together).

This passage teaches us to walk holy before God, with purity of heart, maintaining a clear conscience, and being authentic in our faith. I believe it can be stated another way: God's desire is that our outward expression of love for others will be a reflection of a true love for him. I know we all are seeking a deeper love for God. I'm hoping you will sense that the teaching of this class is consistent with

that goal.

## From mind to heart

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*Transformation of the heart begins with the renewing of the mind (RC Sproul, The Truth Project, tour #1)*



**From mind to heart:** The late Dr. R. C. Sproul said it well: the transformation of the heart begins with the renewing of the mind. Therefore, I hope that we will be engaging our minds in our study with the intention of internalizing what we learn in such that it becomes a part of who we are at our core.

### 3. Precepts

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- As followers of Christ and students of the Word of God, you are practicing many, if not all, of the principles contained in this seminar and, therefore, you may already be familiar with them. Your perspective will add dimension to the class
- Though these principles are developed from an “inductive survey” of Scripture and are intended to be faithful to its teaching, the included Bible references are but a small sample. Therefore, it is not an exhaustive study. You are therefore encouraged to conduct deeper investigations into biblical truth so that this course might become more faithful to the Word of God
- By assembling these principles into one comprehensive framework, my hope is that it will provide a framework for your personal application as well as a resource for teaching others

**4. Presuppositions:** Here are this seminar’s presuppositions:

1. I know that many, if not all of you, are already practicing many of the principles we will be studying. Therefore, I’m hoping that you will share your insights with the class during our time together, based on your familiarity with these topics.
2. The second presumption is that what we learn through our inductive study and the subsequent presentation of the principles will be faithful to God’s Word. However, I realize that there may be some disagreement or alternative views to those presented. Therefore the student is encouraged to do further research and study



in order to more closely conform this content to the truth of Scripture. To help with that goal, some of the passages that apply to each point are listed for easy reference and future study.

3. By assembling the information in Scripture into a body of knowledge, my presumption is that this will provide a framework for personal application of the principles as well as a tool for teaching others.

## 4. Cultural issues

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We recognize that social, economic, political and religious customs vary from culture to culture. Therefore, it is not our purpose to dogmatically assert a biased Western perspective of financial principles on the student, but rather to work together to:

- a) examine basic Biblical teaching about money
- b) extract basic principles from this teaching using the inductive study method, then
- c) develop practical life applications of those principles which are culturally independent and universally true -->

**5. Cultural issues:** I wanted to talk about cultural issues briefly. I realize I come into this classroom as a westerner with western values and culture. I would not dare presume to overlay my values and culture on you. In order to avoid doing that, my intent is to study the Scriptures involved for their meaning and interpretation, extract basic principles from the interpretation, then apply them in ways that are culturally and personally appropriate.

## **5. Sources and acknowledgements**

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- **The Bible: NIV, NLT, KJV, NAS, ESV, RSV, others; all quotes are from the NIV unless noted otherwise**
- **40 Day Journey to a more Generous Life by Brian Kluth, pastor of Generosity, 1st Evangelical Free Church, Colorado Springs, Colorado, USA; (kluth.org)**
- **“7 Keys to Open-Handed Living in a Tight-Fisted World” by Brian Kluth; (kluth.org)**
- **Ron Blue, “Master your Money” (ronblue.com; kingdomadvisors.org)**
- **Larry Burkett, Dave Ramsey, and other Christian financial counselors**
- **Rob Caminiti, Sr. Pastor, First EFC Colorado Springs**
- **Matthew Henry’s Concise commentary**
- **Various other resources from commentaries, books, pamphlets, seminars and the internet**

**6. Sources and acknowledgements:** I would like to acknowledge many sources, including a number of Christian financial counselors and authors. I want to give special recognition to two people in particular:

- 1) Mr. Ron Blue, a prominent financial teacher and author of the book “Master your Money”; and
- 2) Dr. Brian Kluth, my former pastor who has a world-wide ministry of teaching Biblical generosity.

I have learned a great deal from these two men along with the other resources that are listed above.

## Ron Blue

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**Christian Biblical Financial Counselor and Teacher**

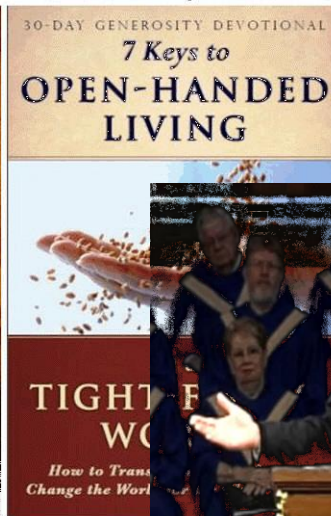
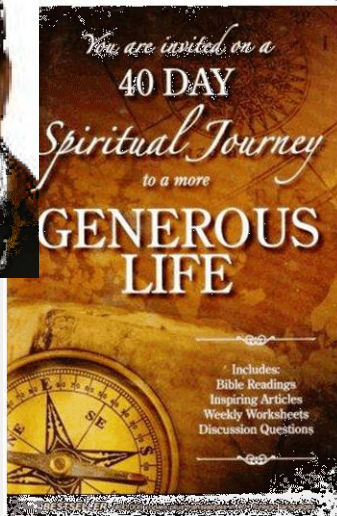


**Author,  
“Master your Money”**

**Ron Blue:** Mr. Ron Blue, Christian Biblical financial counsellor and teacher

## Brian Kluth

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**Brian Kluth:** Dr. Brian Kluth, author, speaker and world-wide minister of generosity

## 5. Personal information

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- My formal education is electrical engineering (BSEE) and business (MBA). I do not have formal Biblical training, so I expect to learn much from you theologians! Your comments and questions during this seminar are invited.
- I worked for Hewlett-Packard Co for 24 years, practiced as an entrepreneur and business owner for 38 years, and managed a few home remodeling and construction projects as a hobby for the past 19 years.
- I felt a call from the Lord to missions when I was at the university. I had no idea God would eventually lead me to India in 1998 and many times since then.

**7. Personal information:** (Note to instructor: the next two slides should be tailored to your story). My formal education is electrical engineering (BSEE) and business (MBA), and an honorary Doctor of Divinity degree from Trinity College and Seminary in Sielmat, Manipur, India. I do not have formal Biblical training, so I expect to learn much from you theologians! Your comments and questions during this seminar are invited.

I worked for Hewlett-Packard Co from 1967-91, practiced as an entrepreneur and business owner for since 1979, and participated in a few home remodeling and construction projects as an avocation. There was considerable overlap between these three acre careers,

resulting in a lot of synergy between them.

I felt a call from the Lord to missions when I was at the university. I had no idea God would eventually lead me to India in 1998 and many times since then.

## **Personal information** (cont'd)

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- I received the Lord Jesus Christ as my Savior when I was 7 years old under the counsel of my father
- My dad taught me basic Biblical principles of stewardship and money management as I grew up
- I married a Christian woman who also was committed to Biblical stewardship
- As God blessed our marriage, I searched the Scriptures to better understand God's desire for the resources He entrusted to us
- This seminar is a result of 60 years of learning and practicing Biblical principles of stewardship

### **Personal information** (cont'd)

- I received the Lord Jesus Christ as my Savior when I was 7 years old under the counsel of my father
- My dad taught me basic Biblical principles of stewardship and money management as I grew up
- I married a Christian woman, my soul-mate who shares my commitment to Biblical stewardship
- As God blessed our marriage, I searched the Scriptures to better understand God's desire for the resources He entrusted to us. This seminar is a result of 60 years of continuous learning and practicing Biblical principles of stewardship.



## 6. Schedule

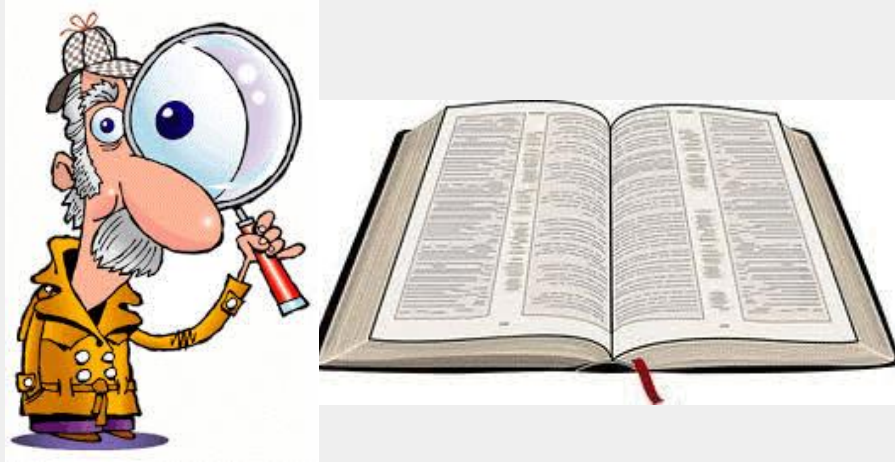
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- **Section 1. God's sovereignty – 2 hr**
  - Principle #1: God owns everything and we are his stewards
  - Principle #2: Worship and trust God rather than money
  - Principle #3: Beware of the love of money
- **Section 2. God's order – 3 hrs**
  - Principle #4: God cares how we manage our money
- **Section 3. God's faithfulness – 2 hrs**
  - Principle #5: Honor God by faithfully giving of our income
  - Principle #6:: Develop a lifestyle which creates margin
- **Section 4. God's generous and compassionate heart – 3 hrs**
  - Principle #7: Cultivate a generous heart and live sacrificially
  - Principle #8: Care for the poor, the weak, the oppressed, and the needy
- **Section 5. God's glory – 2 hrs**
  - Principle #9: Use wealth to glorify God and build treasure in heaven
  - Principle #10: Seek the True Riches rather than material wealth

Mystical look now at the schedule for the course. It's divided into five different sections, with each section emphasizing a different aspect of God's control over his universe.

## Let's take a closer look at Scriptural teaching on money and wealth

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### Let's take a closer look at Scriptural teaching on money and wealth

- This will be a broad survey of scriptural teaching about money and wealth
- Our scope will be comprehensive
- Our method will be systematic
- We'll start with some independent study to give the student a basic understanding of the subject
- Then, we'll examine 10 basic biblical principles regarding the subject and several real-life applications

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

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## **A survey of Scripture**

### **Introduction**

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