

BASIC CHRISTIAN FAITH AND PRACTICE 14

SERVING GOD WITH OUR MONEY

Introduction: Money is an integral part of our lives. And since Jesus is Lord of the whole of our lives, then our attitude toward money, our use of it, and our money itself are to be ruled by Jesus. The Bible has much to say about money and our relationship to it. This lesson lays a foundation for walking in conformity to God's will concerning our finances.

I. What Should Our Basic Relationship to Money Be? (I.e., Who Does Our Money Ultimately Belong To?)

- Psalm 24:1; Acts 17:24, 25 → We are to be stewards of our money.
- What is stewardship? → Managing something that belongs to someone else and has been entrusted to one's care
- ❖ As Christians our view of things is different than the World's. We are managers (stewards) of what really belongs to God. Our responsibility is to handle well what he gives us / entrusts us, to use HIS money as he would have us.

II. Our Attitude Towards Money

A. Philippians 4:11-13

- What does this passage teach us about the proper attitude? → Contentment with what we have
- What is the secret to being content? → v. 13/Christ; he is our satisfaction

B. Matthew 6:19-34

- What does this passage teach us about the proper attitude toward money?
 1. Recognize earthly treasure is temporary.
 2. Our hearts should be set on treasure in Heaven rather than earthly treasure.
 - What is treasure in Heaven? → Heavenly reward, blessing; reward/blessing you will get in Heaven
 - How do you think we can store up treasure in heaven? → using our money as God would have us; doing God's will
 3. Is it wrong to have things or save money for the future? → No, but we should be generous with what we have and willing to share, and we should not horde to amass as much as we can for self or family.
 4. What does "Where your treasure is, there your heart will be also" mean? → How you use your money reveals what you treasure/value; secondarily, what you invest in is what you will love.
 5. Why can we not serve both God and money? → God demands our absolute and supreme loyalty.

6. What do we learn from the section on worry (vv. 25-34)? → We should not worry about money and other material things, but put God's will first, trusting the Lord to provide for us
7. The Policy of the Open Hand: This means that I hold my possessions with an open hand, remembering that they really belong to God. He is then free to take from my hand anything for his use, and to place things into our care. If we are holding onto things with a closed fist we can't receive or give.

III. What Dangers Does Money Pose Us?

A. Hos 13:6 (cf. Prov 28:11) → pride and arrogance; forgetting God

- Why would money tempt us to these things? → It can make us independent in this world, able to take of self. It can give one the best worldly things and make someone great in a worldly sense.

B. Prov 30:8-9 → forgetting God, turning from God; stealing etc.

C. Ecc 5:10-12 → discontentment; anxiety; "more money, more problems"

D. 1 Timothy 6:6-10 → all manner of sinful temptation and harm; turning from the faith; destruction

- This a good passage because it recounts much of the proper attitude toward money as well as summing up its dangers.
- What is the significance of v. 7? → Money is temporal, has no lasting significance or benefit. Cannot benefit you in the world to come.
- How would eagerness for money lead to foolish and harmful desires? → Could lead to desiring bad or harmful things in order to get money. And since money gives one ability to buy and do things, it could lead one to desire bad or harmful things as such things become more accessible.

E. Read Mark 10:17-31 (the story of the rich young man) and Luke 12:13-21 (the parable of the rich fool) with the following simple questions in mind:

- What did these men choose to treasure? → money, wealth
- What did they lose as a result? → Their souls; salvation

IV. How Should We Spend Our Money?

A. From a biblical point of view, what are we really asking when we ask how we should spend our money? → How should we spend *God's* money? What are God's priorities for our spending?

B. Support family (especially immediate family) → 1 Timothy 5:8

- Why is it so important to God for us to care for our earthly family? → He instituted the family as a place where its members love and take care of one another as a picture of his character.

C. Support Church (Church family)

1. This refers to tithing, which technically means to give 10% of one's income but has also come to be used of obligatory giving to the Church of whatever amount. The latter is how we are using it. (Obligatory in the sense that God requires it.)
 - a. OT Law required 10% for support of ministers (priests and Levites), but also much more for giving
 - ❖ Tithing (for support of ministers) → Lev 27:30-32; Num 18:21-29
 - ❖ How did God view the neglect of tithing in Mal 3:7-12? → As robbing God
 - ❖ What would tithing properly result in according to Mal 3:7-12? → God's blessing
 - b. Overview of giving to the Lord in the OT: Deut 12:4-7
 - What were they to give in the OT? How much would that be? → See the passage for specifics. Hard to tell exactly how much it would have been, but it would have been a lot more than 10%.
 - c. In the NT, there is no Law about the specific amount we are to give, but we are required to support our vocational ministers: 1 Tim 5:17-18; Gal 6:6; Luke 10:7; 1 Cor 9:1-12
 - d. Of course, as members of a local church family, we are responsible for the family expenses. Who will provide for the church's expenses if not the church's members?
 - We should view support for the body of Christians to whom we belong as part of our basic expenses, like food, clothing, or transportation.
 - Too often Christians think of their giving as a "charitable contribution", like giving to the United Way. It is nothing of the sort. This is not a special "good work" any more than providing for our families is. We are a part of the family of God and as such are responsible for the needs of that family.
 - e. What we recommend:
 - In light of the greater glory and blessing of the New Covenant (2 Cor 3:7-11; Heb 8:6-7), our giving should not particularly be less than OT giving, though again, there is no law on it.
 - 10% is a good place to start for giving to the church. Seriously consider joyfully and gratefully adding to that percentage every so often as the Lord might lead.
 - Seek the Lord on what he would have you to give, a certain percentage of your income that you make part of your budget and treat as your most important "bill."
 - Tithe on the gross or net? → The gross. That is our actual income. Just because the government normally takes out what we owe them (taxes) before we get what we earned does not change the amount we actually earned.

- Seek to give more to the church, missionaries, other ministries, the poor, as able and led.

D. Missions and ministry beyond the local church are also of obvious value to God and the types of things God would have us use his money to support (Phil 4:10-19; Paul was a missionary).

E. Giving to the needy

1. Luke 12:32-33 – What concern of Jesus do we see for our money in these verses? → the poor
2. Eph 4:28 – What concern of the Lord do we see for our money in this verse? → The needy. We are actually to earn money in order to be able to give to the needy!
3. Rom 12:13; Gal 6:10 – What concern do we see in these verses? → To take care of needy fellow believers especially

F. “He [the Christian] should not ask, ‘What am I required to give?’ but ‘How much can I give?’ and then ‘How much more can I give?’” – F. F. Bruce

V. How Should We Give?

- What characteristics God desires for our giving do we see in the following passages?

1. 2 Corinthians 8:2-5; 8-9, 12
 - Willingly/eagerly, as a privilege
 - Joyously
 - Generously
 - Gratefully (implied in vv. 8-9)
 - According to ability (so, proportionally)
 - Sacrificially (cf. Mark 12:41-44)
 - Unto and for the Lord first and foremost, then to people

2. 2 Corinthians 9:6-15
 - Generously
 - Freely, willingly
 - Cheerfully
 - Out of faith
 - For the glory of God
 - In obedience to the gospel
 - By grace

3. Matthew 6:1-4
 - “In secret”? → To please God and not for glory from man

- God does not need our money. Giving is an outward expression of our gratitude and thankfulness to Him and an important part of worship. Our giving is a good barometer of our relationship with God and our concern for His Kingdom.

VI. Debt

A. What does the Bible advise concerning debt? – Romans 13:7-8; Prov 22:7

1. Stay out of debt!

- Why? → Debt robs us of resources that could be used to love others, do good, minister, etc.
 - enslaves you; keeps you from being able to do as you please
 - you are robbing the future to pay the present

2. We are to pay the debts we have

B. No debt is not an absolute rule. Debt can be acceptable to take on in rare circumstances

1. It can make sense to take on debt when the debt serves as an investment, such as buying a house, education, etc.
2. Try to avoid entering into debt for disposable or depreciating items like cars, appliances, furniture, clothes, etc.

C. Beware credit cards!

1. They typically carry high interest rates and you end up paying a lot of interest, which means you end up paying a lot more for what you buy than you would if paying by check or cash. They can lead you into serious debt, even unsurmountable debt, which can be extremely burdensome.
2. Credit cards can enable you to spend more than you make. But that debt has to be paid and there is no way to pay it back if you are spending more than you make. Credit “cards should be called ‘Debt Cards.’ And there should be a warning on each one: ‘WARNING! The use of this card may make you irritable. It could lead to severe depression. It may cause tension in your marriage. It could cost you a job opportunity. You may be enslaved to its interest rates. The results of using this card may, in the future, cause a drastic change in your life-style’” (G. Fooshee, “Getting the Facts”).
3. Only use credit cards if you pay them off each month, avoiding interest charges.
 - Most people find it very difficult to do this.

VII. Practical Consideration: Budgeting

A. Practically necessary to handle money wisely

B. If you don’t know how, learn! We can help if you need. Just ask!

Conclusion: Our desire should be to be people who honor and please God with our money, recognizing that it all really belongs to him, being faithful stewards of his money, and worshipping him through our giving to him and his work. We want to handle money in a biblical and Christlike way, being content with what we have, avoiding the love of money, and being generous. We want to store up treasure in Heaven and use our money for the Lord and his kingdom and in accordance with his priorities.