

What Does The Bible Say About Money?

Money and church can be a touchy subject, but it does not have to be.

What follows is a simple outline of some core principles taught in God's word about money, finances, and stewardship. These things first appeared in a sermon delivered to our congregation by our Senior Minister, Evan Wolfe. The title of the sermon is "Wise Money," and it came in week two of a series on the Book of Proverbs entitled, "Wisdom." His thoughts have been adapted to fit this format.

Wise Money

To get us started, I have a riddle for you, "If you have a lot of this: you are faced with decisions and challenges. If you have little of this: you are faced with decisions and challenges." What am I thinking of?

The answer: Money

If you don't believe me, just pay attention to the ways people talk about money. For instance, our world is replete with songs about topic. Willie Nelson once sang, "If You've got the money honey, I've Got the Time." The Notorious B.I.G. stated, "Mo Money Mo Problems!" Everyone has something to say on the subject. So whether we have a lot or a little, God knows that wisdom is needed in matters of money. The Bible, and especially the book of Proverbs can help us.

Here are a few key principles taught in the scriptures.

I. Money is God's Good Idea And He Has A Way For Us To Acquire It.

Proverbs 10: 22 says, "The blessing of the Lord brings wealth, without painful toil for it." Wisdom with money begins when we realize that our business is always with God first.

God wants to be your business partner. God is the best business partner in the world, because he wants us to know the blessings of wealth without the "pain" of poor decisions and the "pain" of misplaced work. The phrase "painful toil" is not in anyway suggesting God wants to provide money without us working, though.

In God's mind and original design, work did not equal pain or was something people dreaded. Work and our ambitions have been negatively impacted by sin, so in our time we are feeling strains God never intended for us to know, but God's wisdom can help us overcome these tensions.

Here are just a few ways the "blessing" of God's wisdom brings wealth:

When you make money by the blessing of God:

1. You don't have to bend the rules.
2. You can keep your promises.
3. You don't have to overwork yourself.
4. Your conscience can stay clear.
5. You can know the joy of living generously with others.

God has wisdom dealing with the subject of money that can help you know joy and stay honest. This is why Proverbs, God's wisdom book, is basically positive about money. Proverbs 10:4 states, "Lazy hands make for poverty, but diligent hands bring wealth." Interestingly, when you compare this verse with Genesis 1: 1, it becomes clear that God has packed opportunities for wealth creation into our world. In Genesis 1, God saw everything he had created and declared, "it was very *good*." Think about the wheat fields of the American Midwest; also known as the breadbasket of the world. Or, consider the gold and silver gems hidden in the earth-God made them. God has provided opportunities for money that are accessed only through the dignity of hard work.

I was speaking with a retired gentlemen from our church recently as we were getting to know each other. During our conversation, I learned that before retiring he had been a bit of an entrepreneur. He had a primary job, but had other endeavors he pursued on the side. I asked, "How did you get into all of that?" He said, "When I was young, I rented an apartment with some of my friends. Near the end of the first year, I started thinking, 'You know, I've spent this last year paying my land lord all this money and I've had zero return on it. I just have less money. He's not smarter than me. I can do what he does.'"

The church member then went on to tell me how he also began to rent out properties and eventually began to flip properties as another source of income. It was because of this that he was not only able to retire well but to also be generous with those in need.

God provides opportunities-accessed only through hard work.

It's also important to note something from Genesis 2 at this point. Interestingly, Genesis 2: 11-12 says that God put gold in the world before sin ever came along. It also says that the gold was not evenly distributed all over. It was located in one place. So God created a world in which some people would have more opportunities than others.

Why?

So he could build in us the character it takes to share with others and become more like God himself. Here's the point. Being in poverty because of injustice or circumstances we cannot control-like certain health conditions-is not disgraceful. God does not desire anyone to experience these situations. But, laziness is disgraceful in God's view. God has not run out of blessings. God counsels us again in Proverbs 12: 11, "Those who work their land will have abundant food, but those who chase fantasies have no sense."

Each week we all have a God-given tract of land, so to speak, and God is inciting us to make something of it.

God does not provide through "get rich quick schemes." His method is "little by little" because he is building us into people of character who will use their minds, learn patience, and do so by means of integrity. Proverbs 13: 11 instructs, "Dishonest money dwindles away, but whoever gathers money little by little makes it grow."

There is another key principle the Bible gives on the topic of money.

II. If We Don't Get a Handle On Our Money, Our Money Will Handle Us.

The Bible is basically positive about money, but it is also clear on the hazards that can come with it. As a minister, I've learned that most of the time when someone calls me up to say they

are dealing with a crisis in their lives odds are their problems are about one of two things: money or sex.

Jesus spent a lot of time in his ministry addressing the subject of money because he knows money can handle us if we are not careful. In fact, over one-third of Jesus' parables address this subject! It has been estimated that Jesus spoke on the subject of money more than all the others he tackled in his ministry.

In Luke 12: 15, Jesus warns, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." Years later, a follower of Jesus named Paul would counsel a young Christian named Timothy in 2 Timothy 6: 10, "The love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

These two verses sound an alarm against extreme obsessions with money. These obsessions can sneak into both a wealthy or poor person's heart. When our life is oriented towards money in an unhealthy way, we miss out on relationships or fail to generously do good. The wisdom in Proverbs helps us know if we are handling our money or if our money is handling us.

Money Handles Us:

1. When we use it to control - Proverbs 11: 26
2. When we allow it to be a point of conflict - Proverbs 28: 25
3. When we deceive in order to obtain it - Proverbs 11: 18
4. When we use corrupt methods with others - Proverbs 20: 23

How then can we handle our money properly before it handles us? If it has its grip on a person, how can they begin to turn things around? Help with this is found in what Proverbs introduced to us in chapter 1 during the first week of our series. God says that the book of Proverbs is given for "instruction in prudent behavior" and also to help God's people to do "what is right and just and fair (Proverbs 1: 3)."

The word "prudent" has to do with the future. God wants us thinking "long term" with our finances and to be decisive and settled in this area. This starts by being willing to ask some tough questions.

Questions Like:

1. "If I continue on the financial path I am currently on, will my family and I be in a good condition down the road?"
2. "Are my current financial habits helping me to be effective and useful for God's kingdom?"

I suppose it is possible to answer each differently, but really these two questions are connected. The point is, those who are thinking about the future are willing to discipline themselves in the present. The New Testament refers to Christians with a variety of terms. One of those terms is "disciples." The word for "disciple" and the word "discipline" share the same root. Disciples (Christians) are those who are wanting to discipline or train their lives to fit the teachings of Jesus. Wisdom is about knowing how to live rightly and well. It is a sign of wisdom, therefore, to discipline our lives and money to follow the way of Jesus. Wisdom with money always begins when we realize our business is with God first, because "the earth is the Lord's, and everything in it, the world, and all who live in it (Psalm 24: 1)."

If everything ultimately belongs to God then that means whatever we have in life is ultimately ours to steward. We have what we have and can do what we can do because God has entrusted us with skills and resources. Stewardship is a “two sided coin.” On the one side, it involves saving and management. We should not waste what we have since God is the one who provided the means for us to acquire it. On the other side, stewardship has to do with our spending and investing. Are we leveraging our money and resources in ways that honor the giver of all things?

Let's make sure we are stewarding our money and resources well.

Think about it like this: Every time you get payed, you are faced with a test of gratitude. Who are you going to thank first? Where your money goes communicates who or what is most important to you. If you were to examine the budget, check books, and credit card statements from some families you might conclude that organizations like Walmart and Amazon are the most important people in their lives!

Discipline with money is vital, because if you don't handle your money and resources well, they will handle you. Discipline with money starts with knowing where it is going. The scripture from the Old Testament to the New outlines the practice of “tithing.” Recently, this practice has taken on the name “The 10+10+80 Plan.” This could also be called the “Give, Save, Spend” plan. In this plan, 10% of a family's gross income goes to God, 10% goes into savings, and the family uses 80% of their income to live off of. We encourage you to consider adopting this plan for yourself or your family.

It is important to note that the order of events in this plan is important.

God cannot bless any area of your life where he is not first.

This plan comes from a teaching in the Old Testament that Jesus himself would later refer to. In the Old Testament book of Malachi, God sent his prophet Malachi to his people to remind them of this truth. In Malachi 3:8-10 the prophet relays God's message:

*“Will a mere mortal rob God? Yet you rob me. But you ask, ‘How are we robbing you?’ ‘In tithes and offerings. You are under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,’ says the Lord Almighty, ‘and **see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.**’ ”*

During the time Malachi was addressing the nation of Israel, tithing was a required part of their worship to God. Tithing is when they would give 10% of everything they owned to the Lord and the rest was used how they saw fit. If you read the above passage carefully then you notice how strongly God felt about this practice. The people of Malachi's time were not tithing to God, and God refers to this as “robbing” him. God felt like he had been taken advantage of. They were failing the “gratitude” test because they were leaving God out of the equation. The context of Malachi and other Old Testament prophetic books of that time also suggests the people were aware that their resources ultimately had come from God, but they simply had other priorities with their lives.

In the New Testament, Jesus is having a heated discussion with some religious leaders of his time. This group of religious leaders were quick to perform outward demonstrations of piety but slow to extend love and grace to people.

Jesus confronts them in Matthew 23: 23:

*“Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices — mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. **You should have practiced the latter, without neglecting the former.**”*

Jesus teaches that his people are to be disciplined. They govern their actions to show God’s love towards others (by extending justice and mercy and living faithful lives), and his people are to discipline their finances by making sure they honor God’s work first (“You should have practiced the latter, without neglecting the former”).

Understanding gratitude and stewardship are key here. God has always given to us first before he has ever asked anything from us. In the Old Testament, he faithfully formed, cared for, and led his people even during difficult times. In the New Testament, God gave us Jesus. Think about the most famous Bible verse in all the world; 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.”

First, our giving shows an understanding that God has given us a gift, and all good gifts should receive a “thank you.” Second, our giving is one way to prioritize Jesus’ mission of changing lives and providing hope to all the world.

“Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.”

- James 1: 17