



What the Bible Says about Money

- I. Introduction. One out of every six verses that Jesus speaks in the gospels refers to money. Half of all parables are about money. The only topic Jesus addresses more than money is the Kingdom of God. Giving is only one part of everything God has to say about our finances. In this lesson, we want to examine what God says about money.

- II. Biblical Truths About Money
 - A. God owns everything- Psalm 24:1-2. In order for us to have a biblical perspective of money, we must begin with the truth that all things are owned by God. We are simply his managers. Your marriage, kids, possessions, money, health, body, mind, career, and talents all belong to God. He has gifted them to you to manage for him. If you are faithful with what he gives you, he will entrust you with more. If you are unfaithful, he will take away blessings to help you grow. We will never walk in financial obedience until we believe this principle. Why is it important to know that God owns everything? How does this truth change our view of money and finances?

 - B. Money is a discipleship test- Luke 16:10-12. Jesus tells us that our ability to faithfully handle our finances is a discipleship test. We will be held accountable for our financial decisions. We must be faithful with a little before we can be trusted with much. If we are unfaithful with our finances, Jesus calls it cheating. Managing our finances is Christianity 101- it is spiritual kindergarten. If we can't handle something as simple as worldly wealth, then God will not trust us with "true riches." True riches are the deeper, more rewarding spiritual responsibilities of the Kingdom of God. We must pass the material possessions test before we are ready for the more powerful and rewarding tests of the deeper things of God. How do you respond to this truth? In what way is managing our finances a discipleship test?

 - C. Money is a trust issue- Luke 16:13. Money is a test of allegiance. God did not say, "You cannot serve 2 masters well." He said, "You cannot serve 2 masters period!" God knows that money can become an idol- a rival god that competes for our time, loyalty and attention. Money wants our total allegiance and worship, so Jesus warns us about the seductive nature of money. Before we can enthrone God as the Lord of our lives, we must dethrone money. Then we open ourselves up to the greater blessings of God. It requires great trust to believe that if we release the power of money to God, we will receive blessings that are greater than what money promises us. Money is the first and most basic discipleship test for a believer. Learn to trust God over finances. What are some indications that money is an idol? Why is it hard to trust God with our finances? What are some signs that we are trusting God with our money?

 - D. Be mindful of debt- Proverbs 22:7. One of the primary ways we manage our finances God's way is to manage our debt. The Bible never says having debt is wrong, but it warns us that debt can put us into financial bondage. Debt undermines the financial

freedom God desires for us. Debt thwarts opportunities for generosity. Why is it important to manage our debt carefully? How does debt sabotage generosity?

- E. Fight for contentment- 1 Timothy 6:6-10. Contentment is a heart issue. Learning to be content in life is the key to happiness (Philippians 4:11-13). Contentment is not based on net worth; it is a heart condition. There are two keys to contentment:
 - 1. Faith perspective- We must remember that we were born with nothing and we will die with nothing. Money is a resource to be managed for the glory of God. When we long for wealth, we open ourselves up to incredible temptation that will lead to "ruin and destruction." When we keep an eternal perspective on wealth, we can learn to be content. God will supply our needs; we don't have to worry about it.
 - 2. Gratitude- We live in a world that spends billions of dollars to make us discontent with what we have. The key to contentment is to focus on what we have instead of what we lack. A daily gratitude list is a powerful resource to help us be content. What does it mean to have an eternal perspective on finances? In what ways do you fight for financial contentment? What are your biggest obstacles to contentment?
- F. Destroy greed- 1 Timothy 6:6-10. "Some people, craving money, have wandered from the faith and pierced themselves with many sorrows." Greed is a heart condition where one craves money and desires it above all else. God considers greed "idolatry" (Colossians 3:5). Greed leads to bad decisions, moral compromises and hurting others. The result is much pain and sorrow. Greed is insidious. It is a silent killer because it is hard to recognize easy to justify. Greed is the core heart sin behind every financial sin. Why does God give us such stern warnings about greed? What are some warning signs that we are becoming greedy? How does greed cause us pain? What are some practical ways you can guard your heart from greed?
- G. Be generous- 2 Corinthians 9:6-11. Generosity is God's plan for faithfulness in the area of finances. Generosity reminds us that all money is God's money. Giving helps us trust God with our finances, it reveals our heart toward God's provision, and it helps us overcome greed in our lives and become content. God longs to see a heart that loves to give, and he promises that he will reward generosity. Generous people are happier, more thankful, and see the activity of God in their lives more than those who are not generous. Why does God want us to be generous people? Why does he want us to give with a cheerful attitude? What are the blessings that accompany generosity? What is your takeaway from this study?

