

God's Word & Your Money
Lesson One: Stewardship or Ownership?
Memory Verse: 1 Corinthians 4:2

LESSON OBJECTIVES:

The goal of this lesson is to provide a general introduction of the concept of stewardship. *Stewardship* in this lesson is contrasted with *ownership*. It is only as we understand stewardship (especially in contrast to ownership) in all aspects of life that we can hope to be good managers of the financial resources God places in our care.

STEWARDSHIP V. OWNERSHIP

A *STEWARD* is someone who *manages* property or affairs for someone else.

An *OWNER* is someone who *possess* legal title to property.

1. After having read the two definitions above, explain in your own words the difference between stewardship and ownership.

2. Please read 1 Corinthians 4:2. What does this verse say about our stewardship to God?
 - a) Who is the Owner and who is the steward?

 - b) Who is responsible to whom?

 - c) What does the Owner require of His stewards?

 - d) What responsibilities does this place on us as stewards?

e) How does Solomon instruct us in Proverbs 13:18 regarding learning God's will regarding stewardship (or anything else, for that matter!)?

f) What promise does God give in James 1:5 to those who will admit that they lack wisdom?

3. From the following passages, please identify some areas in which God expects faithful stewardship:

a) Proverbs 3:9-10

b) Romans 12:6

c) 1 Corinthians 6:19-20

d) Ephesians 5:15-16

e) 1 Thessalonians 2:4

4. Read Matthew 25:14-30 and answer the following questions about stewardship. Bear in mind that God is the Lord in the story (v.18) and we are the servants.

- a) Who do the servants belong to? (v.14)
- b) Where did the servants get their talents (possessions)? (v.15)
- c) v.15 says that the servants received different amounts “each according to his ability.” Who determines ability? What if we disagree?
- d) The Lord went away, for a long time but he did return. What did He require? (v.19) (Please also see Romans 14:12.)
- e) Though the Lord was away for a long time (v.19), he did return to settle accounts. What lesson is to be learned here about being ready?
- f) The first two servants each invested what God gave them and doubled the possession. (v.20, 22) The Lord then commended them both in the same way. (v.21, 23) What lesson is here about stewardship? (Compare Luke 12:48)
- g) What does the Lord’s commendation of the first two servants in verses 21 and 23 say about the importance of, and our incentive for, wise stewardship?

POOR STEWARDSHIP REVEALS SOMETHING DEEPER

Though the third servant *thought* he knew the Lord, *he did not know Him*, as evidenced by his incorrect assumption that the Lord was a hard man, reaping where He does not sow, and gathering where He does not throw seed. It is further evidenced by the fact that what the servant did with the Lord’s possession was not what the Lord wanted.

The Lord’s answer (v.26) makes it clear that the servant did not know the Lord, and that the servant would be judged accordingly. Please consider again how important it is to know the Lord and His priorities so that you can manage what He places in your hands according to His will

- h) What does the Lord’s judgment of the third servant (v.26-30) sound like to you and what does that say about the seriousness of stewardship of the Lord’s possessions and affairs?

8 Principles of Stewardship

Illustrated by the Parable of the Talents:

1. Stewardship begins with submission to Christ's Lordship.
2. All that I have has been given to me to manage.
3. God gives to me based on His sovereign will and His perfect knowledge of my ability.
4. Jesus will return and require an accounting.
5. God requires faithfulness—not success.
6. I must manage God's goods according to His priorities and principles, not my own, or my incorrect opinion of His.
7. How I manage His things reveals my relationship with Him.
8. Based on that relationship (as revealed by my stewardship) I will receive either commendation or condemnation.

Connect to Life

In the parable, the first two servants invested wisely and were rewarded accordingly. The third servant buried the possession and did nothing with it. If Jesus were telling the same story today in our “*if you’ve got it—spend it*” world, He might have added a fourth servant who would gleefully announce to his Lord, “*I spent it!*” This would be an even greater error than simply burying it. Let us be careful that we do not think that whatever God gives us is ours merely for our pleasure and enjoyment!

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Lesson Two: Money 101a

Memory Verse: Philippians 4:19

LESSON OBJECTIVES:

Money is a hot potato that few want to touch. There are few subjects that cause people to become as touchy, if not downright defensive, as the subject of money. In this lesson we will learn a little about what money is, where wealth comes from, how God has ordained that we are to obtain it, and His warnings about how *not* to get it.

MONEY: WHAT IS IT?

Money: 1. Any medium of exchange which is accepted as payment for goods, services, and debts. 2. Money is a representation of work.

THE IMPORTANCE OF MONEY

Factoid: One-third of Jesus' parables were either about money or used money as the basis for the illustration!

WHERE DOES IT COME FROM?

1. Who is the provider according to Philippians 4:19?
2. Proverbs 14:23 tells us the God-ordained means by which we are to get money. What is it?

WORK IS NOT A FOUR-LETTER WORD

Work is not a bad word—that is except according to the slothful mentioned numerous times in Proverbs—and God's Word never speaks in a flattering manner of the slothful! See Proverbs 14:23 & 18:9.

WORK AS SACRED VOCATION

During the Middle Ages, the church artificially divided work into two categories: sacred and secular. Those who labored in the ministry were considered to have a *sacred vocation (calling)*. Those who engaged in any other kind of labor were merely *secular workers*.

At the time of the Reformation (besides recovering the gospel!), it was again understood that all legitimate, legal, and moral work is sacred vocation, since all labor is God-ordained. We are called and enabled to honor God in all legitimate labor.

- What does that say about *your* work?
- How often do you see *your* work as God does?

3. Some believe work is a negative result of the Fall recorded in Genesis 3. That idea is not true. Please read Genesis 2:15 and explain God's plan regarding man's work *before* the Fall.
4. What happened regarding work according to Genesis 3:17-19?

WORKERS ARE GOD'S IMAGE BEARERS

From these verses we see that work was always God's plan for man. This is a part of our being created in God's image. As God is actively creative, man is to be industrious.

5. What do Proverbs 13:11 and 21:6 say about what kind of work to steer clear of?
6. What does Proverbs 20:4 teach about the concept of delayed gratification ?

THE PURPOSE OF WORK AND OF MONEY

7. What do the following verses say about why we are to work, and about the purpose for money?
 - a) Proverbs 3:9-10
 - b) 1 Timothy 5:8

c) 1 Corinthians 9:14

d) Ephesians 4:28

e) 2 Thessalonians 3:10

8. Proverbs 28:20 and 22 warn about another temptation regarding acquiring wealth. What is the warning against?

IT'S MINE! MINE! ALL MINE!

A child wrote a letter to God. He asked God to give him a magic lamp like the one Aladdin had. If God complied, the child he promised God, "I'll give You whatever You want, except for my chess set and my money."

The child expressed the attitude toward money that many Christian adults have. "I love you, Lord, but the money is mine!"

"Every day I get up and look through the Forbes list of the richest people in America. If I'm not there, I go to work."

~ROBERT ORBEN

"Gambling: The sure way of getting nothing from something." ~WILSON MIZNER

Why do you suppose Spurgeon said "The worst thing that can happen to a man who gambles is to win"?

9. Once we have worked to get money, according to Deuteronomy 8:17, what is the natural way to feel about what we have earned?

10. When that happens, what are we forgetting? (See Deuteronomy 8:18.)

11. According to Colossians 3:23-24, who really pays us for our labors?

Connect To Life:

Consider your attitude toward your work. Prayerfully take the necessary steps to bring your thoughts about your work into conformity with God's plan; namely, that your work is God's plan for your life based on the fact that He has created you in His image. Reflect also on the fact that your diligence in your work will either be a reason for commendation ~ or condemnation.

"Those who believe money can do everything are frequently prepared to do everything for money."

~AUTHOR UNKNOWN

"Lottery: A tax on people who are bad at math."

~AUTHOR UNKNOWN

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Lesson Three: Attitudes About Money

Memory Verse: Matthew 6:33

LESSON OBJECTIVES:

In this lesson we learn a little about what God's Word says about right attitudes toward money. Then we will be encouraged to ask ourselves about how our attitudes align with what God's Word says.

What do the following verses say about attitudes toward money?

1. Matthew 6:19-20 warns us not to store up treasures for ourselves on _____. Why?
2. Matthew 6:21 says that where we put our money our _____ will follow. Why?
3. Matthew 6:24 informs us that we cannot _____ both God and wealth. Why?
4. Matthew 6:31-34 directs us not to _____ or _____ about money. Why?
5. Luke 16:8 & 11 record Jesus chastened His disciples for not being _____ concerning money. Why?
6. 1 Timothy 6:17 contains Paul's warning to the wealthy not to _____ in riches. Why?
7. Mark 10:23-25 warns how hard it is for the _____ to enter the kingdom of God. Why?
8. 1 Timothy 6:9-10 says that the _____ of money is the root of all kinds of _____. Why?
9. Proverbs 15:27 cautions those who are greedy that they will trouble their own _____. What do you suppose that means, and why is it true?

10. Ecclesiastes 5:10 says those who love money will not be _____ when they get it. Why?

11. Ecclesiastes 5:11 continues by saying that when we get more money, more expenses also come along to _____ it. What do you suppose that means and why is it true?

“Having more money only raises me up to a higher level of scrimping.”

~AUTHOR UNKNOWN

“Those who set out to serve both God and Mammon discover that there is no God.”

~LOGAN PEARSALL SMITH

12. Read Luke 12:15-21. God called the man in the story a fool (v.20). What made the man a fool according to v.21?

a) In what ways can you be like this?

Connect To Life:

Has this lesson pointed out any attitudes concerning money that you need to bring before the Lord? Whether your attitudes are way off, or even just a little outside of what scripture teaches, pray specifically, confessing any sinful attitudes and asking for God’s grace to renew your mind with His thoughts on the subject. You might even want to write your prayer like a letter to God to help organize your thoughts and to be specific.

“I’m so poor, I can’t even pay attention.”

~RON KITTLE 1987

“When a fellow says, ‘It hain’t the money but the principle ‘o the thing,’ it’s the money

~FRANK MCKENNETY “KIN” HUBBARD,
Hoss sense and Nonsense, 1929

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Lesson Four: Taxes and Debt

Memory Verse: Proverbs 22:7

LESSON OBJECTIVES:

"Only two things are certain," the old saying goes, "death and taxes." Certainly God's Word has something to say about such a certainty. It does, and in the first part of this lesson we'll see what God says about taxes.

In the second part of this lesson, we'll see what counsel is contained in God's Word regarding debt. It is so important for Christians to hear God on this subject, especially when the world continually broadcasts a message that is counter to God's. Could it be that God might know more than modern financial professionals?

TALKING ABOUT TAXES

1. Please read 1 Samuel 8:10-18. What natural activity of government did Samuel warn the people about?
 - a) Is this limited to Kings in Ancient Israel, or is it true for all government? Why?

2. In Matthew 17:24-27 Jesus paid the temple tax. Peter was unsure whether Jesus was supposed to pay the temple tax. What lesson did Jesus teach Peter about being exempt from paying taxes? What does Jesus' action teach you about whether you should pay your taxes?
 - a) What does the story teach about who we are ultimately to rely on and what practical application can you derive from this?

3. What lessons did Jesus teach about taxation in Matthew 22:15-22?
 - a) What does who mints the money indicate about our obligation to pay taxes?

- b) What does Jesus teach in the same manner about our spiritual obligation since we are created in God's image?

4. In Romans 13:6-7 Paul instructed the Roman Christians that they were to pay their taxes to the Roman Empire. If Roman Christians had to pay their taxes, we have to pay ours as well. What does this say about paying taxes whether the government is corrupt or not?

DIALOGING ABOUT DEBT

Polonius, in William Shakespeare's Hamlet, spoke the wise words: "Neither a borrower, nor a lender be; For loan oft loses both itself and friend." His point was that when money lending takes place between friends, money often becomes the wedge that rends relationships. Good word, Polonius; or should we say, Mr. Shakespeare.

5. Shakespeare was a couple thousand years behind the wisdom of God's Word. Listen to God's counsel through Solomon. "*The rich rules over the poor, and the borrower is servant to the lender.*" (Proverbs 22:7) What do you think is God's point?

6. What command does Paul give regarding debt in Romans 13:8?

7. Please comment on (discuss with your study group) the following bits of financial counsel:
- a) If you can't afford to buy it, save until you can.
 - b) The formula to determine how much God has ordained for you to live on is: Your Gross Income *MINUS* Your Tithe, *MINUS* Your Taxes *EQUALS* the amount God says you are to live on.
 - c) If God is the One who supplies your needs, and if you are being diligent to work hard, but you cannot afford what you want, then your wants are beyond the means God has ordained for you, at least at this time.
 - d) There are some large-ticket items (such as homes) that virtually no one can purchase without debt. It is therefore acceptable for a believer to have a mortgage.
 - e) Although most people do finance automobiles, unlike homes, in many cases people can buy affordable cars. In many cases financing an automobile is only necessary because we refuse to save, and we insist on buying fancier cars than we can afford.
 - f) If believers must borrow, they must be careful not to borrow their way into financial bondage. Financial bondage is defined as owing more on anything than I quickly and easily can get for that item if I can no longer afford the payment.

- g) Never get in debt with credit cards. Pay the balance every month. If you cannot pay the balance, in most cases, you are abusing the credit card and are spending beyond the means God has ordained for you. Because of the interest rates and the low minimum payments that keep a person from retiring the debt, credit cards are the worst way to borrow money.
8. What do the following verses warn regarding co-signing for other people's debt?
- a) Proverbs 11:15
 - b) Proverbs 17:18
 - c) Proverbs 22:26-27
 - d) Proverbs 6:1-5
9. Some folks see bankruptcy as an escape hatch for indebtedness they can no longer handle. What does Psalm 37:21 say about bankruptcy?
10. Please read APPENDIX ONE. Discuss this with your study Group.

Connect To Life

God's Word is quite clear about our obligation to pay our taxes and to stay out of debt. What practical steps do you need to take to begin obeying Him in this area of your life?

Calculate the means that God has ordained for you to live within using the following formula: Your Gross Income *MINUS* Your Tithe, *MINUS* Your Taxes *EQUALS* the amount God says you are to live on.

What do you need to do to live on that amount?

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Lesson Five: *Financial Planning*

Memory Verse: Luke 16:11

LESSON OBJECTIVES:

The old saying goes, "Aim at nothing and you will hit it every time." The idea is: "If we fail to plan, we plan to fail." This is doubly true when it comes to money.

Financial planning means different things to different people. This lesson is not intended to replace the advice of a knowledgeable and biblically-oriented financial advisor. Rather, the point of this lesson is to inform and/or reinforce the important concept of financial planning at the most basic level. This lesson will present five basic steps in financial planning.

From that starting point, different people in different financial stations will need to decide just how far the Lord would have them go with professional financial planning.

THE IMPORTANCE OF WISDOM WITH MONEY

In a somewhat unusual parable, Jesus spoke about a steward who, upon learning that he was being dismissed, made some fast deals with his master's debtors in order to make friends for himself. What the steward did was dishonest. The master ended up commending the steward, not for being good, but for being shrewd.

Jesus was not encouraging dishonesty, but He was telling His disciples that disciples should be as wise as the dishonest steward was shrewd.

1. Read Luke 16:1-12. How do verses 10-11 instruct us regarding how being wise with money is a vital part of being wise in spiritual matters?

STEP NUMBER ONE: *Earn all you can.*

John Wesley, founder of the Methodist movement in the eighteenth century, had three basic rules regarding money. The first was: "Gain all you can."

2. Why is Wesley's counsel good for believers?
3. What cautions would you add to that counsel?

Read APPENDIX TWO: *What Wesley Practiced and Preached About Money*. Discuss points of personal interest with your study group.

STEP NUMBER TWO: *Live within your means.*

4. What does Hebrews 13:5 say about contentment with earthly possessions? What is the basis for this contentment according to the verse?
5. What connection is there between this verse and the concept of living within your means?

Another aspect of living within your means is learning to shop wisely. Beware of being a "brand name" shopper. Paying 20-50% more for an item simply because of the label is not wise stewardship. Those with more money might not need to pinch pennies as tightly as those with a more meager income, but whether I have a lot or a little, I must learn to get the most out of every dollar since it all belongs to God and He will demand an accounting. Yes, God cares about how we shop!

STEP NUMBER THREE: *Take care of what you have.*

6. Why are we to take care of what we have according to 1 Corinthians 4:2?
7. Proverbs 12:10 speaks about caring for our animals. While this passage is indeed good counsel about being kind to all of God's creatures, what principle can you see that connects with the concept of taking care of what we have. (Remember, the people's livelihood in the day the Bible was written was largely farming and ranching.)
8. What did Solomon learn when he saw his neighbor's property in a mess in Proverbs 24:30-34?

STEP NUMBER FOUR: *Budgeting.*

Budgeting means different things to different people. For some, it means accounting for every penny. For others, it means assigning and staying within general categories of spending. There is no right or wrong way. No one can dictate what is the right or wrong kind of budget for another. What is important is that everyone have a plan that works for his situation, and that they remain faithful to that plan.

The following is a very simple budget plan.

Gross Earnings	100%
Minus Taxes	25% (this will vary depending on one's tax bracket)
Minus Tithe	10% (minimum)

According to the plan thus far, you now have 65% of your gross income left. Here is a suggested plan *for what is left*:

Savings for Retirement	10%
Debt Retirement/Then Savings. This is for future purchases instead of borrowing	20%
Living Expenses. This includes everything else! You must adjust your expenses to fit this number, not this number to fit your expenses.	70%

This is a *very* simple budget plan. It covers the tax and tithe bases. It pushes those who would live by it to begin planning for the long term future. It advocates getting out of debt and saving to avoid future debt. It calls for living within one's means.

For some, an uncomplicated budget plan like this is all that is desirable. For others, more detail is needed to police spending more closely. While some kind of budget is advisable, each person must do as he/she is most comfortable. Two cautions on budgeting:

- 1) Do not be so vague that the plan is not a plan.
- 2) Do not be so detailed that the plan is not practical.

Some feel it is a lack of faith to save for the future, insisting that if we have faith we will simply trust the Lord. Jesus' teaching in the Sermon on the Mount (Matthew 6) is often cited to support this position. The context of Matthew 6 is not anti-savings. It is anti-worry!

9. What do Proverbs 20:4 and 21:20 say about the wisdom of saving?

STEP NUMBER FIVE: *Keep family and money separate.*

When I was a teenager, my friend and I started a landscape business. We were trying to sell weekly services for a monthly contract price. My friend and I asked our fathers to contract with us. My friend's father gave two answers. The first was, "You are my son. You have to mow the lawns and I do not have to pay you." The second was, "Make friends out of your business associates, not business associates out of your friends."

That is good advice.

There is no specific verse in the Bible that commands this. Wisdom, experience, and a knowledge of human nature teaches it. The reason is because friendships and family relationships are more important than money. And if, or when, a money problem arises, the friendship or family relationship is damaged.

10. Look at 1 Timothy 6:10. If money can tear people away from the Lord, what can it do to friendships and family relations?

Connect To Life

In what ways are you challenged regarding your financial planning by this lesson? What steps do you need to take toward practical financial planning? Set some realistic goals, complete with end-dates by which you will attempt to implement your plans. Share you plans with someone who can hold you accountable.

"Credit buying is much like being drunk. The buzz happens immediately and gives you a lift... The hangover comes the day after."
~DR. JOYCE BROTHERS

"Debt: An ingenious substitute for the chain and whip of a slavedriver."

~AMBROSE BEIRCE,
The Devil's Dictionary, 1911

"Intoxication: Euphoria at getting a refund from the IRS, which lasts until you realize that it was your money to start with."

~From a WASHINGTON POST word contest

God's Word & your Money

Lesson Six: Giving, Part One

Memory Verse: Matthew 6:19-21

LESSON OBJECTIVES:

The objective of the next two lessons that address giving is to assist you to: a) understand the nature of giving, b) have a right heart about giving, and c) know how to give biblically so that you can do so.

INTRODUCTORY THOUGHTS ON GIVING

There is no shortage of hucksters who are bent on fleecing God's sheep for monetary gain. And there is no shortage of gullible people who will gladly send money to such shysters in hopes of receiving money, healing, or answers to desperate prayers. All of that is a pitiful sham.

We must have discernment to spot swindlers and we must not allow ourselves to reject what God's Word does teach on the subject of giving because a few have sought to hijack the truth for dishonest gain.

GOD DOESN'T NEED IT, BUT WE CAN INVEST IT

1. What does Psalm 50:10-12 say about how much God needs our money?
2. Though God has no need of our money or material possessions, what does Proverbs 3:9-10 say we can do with our possessions?

HOW CAN WE DO THIS? *Here are three ways:*

- We can honor God with our possessions by not allowing our possessions to have a higher place in our affections than they should; certainly not as high a place as the Lord is to occupy.
- We can honor God with our possessions by being good stewards of what we have, treating them as things that belong to God that He has placed under our management.
- We can honor God with our possessions by giving generously in the ways commanded in scripture.

Although God has no need of our possessions, and in spite of the fact that they have no essential value in heaven, God has provided us a unique investment opportunity.

3. Explain this investment opportunity as defined in Matthew 6:19-20.

The chief way we can do this is by giving.

A MATTER OF THE HEART. *What are my motives?*

Because God has no use for our material possessions, His interest is in our hearts. The Bible speaks of both right and wrong motives for giving. Look at the following passages and explain what each says about our motives for giving.

4. What do Exodus 25:2 and 2 Corinthians 9:7 both speak of regarding our hearts in giving?
5. Conversely, what attitude regarding giving does God not want to see in 2 Corinthians 9:7?
6. Why is the statement found in Acts 20:35 true?
7. In the Old Testament, worshipers gave sacrifices as an act of worship. In what ways is giving an act of worship?

GOD REWARDS GIVING, *BUT BE CAREFUL!*

8. In an extremely rare, if not altogether unique manner, God actually calls on His people to put Him to the test regarding giving. What does He promise to do for those who are faithful to tithe in Malachi 3:10-12? What cautions must be sounded regarding putting God to the test and giving in order to get?

9. In what ways does God fulfill that promise? Is it merely a matter of receiving financial blessing for giving?

10. How is contentment prosperity? See 1 Timothy 6:6.

11. Look again at Proverbs 3:9-10. What promise does God attach to faithful giving?

12. How can the reward of giving be lost according to Jesus in Matthew 6:1-4?

13. What did Jesus counsel us regarding this in Matthew 6:3?

Ecclesiastes 11:1 says, "*Cast your bread on the surface of the waters, for you will find it after many days.*" The idea is that as we give generously, our reward will come back to us. My father used to caution saying, "*If you give your bread merely to get more bread in return, you are liable to get nothing back but soggy bread!*"

TO WHAT OR WHOM ARE WE TO GIVE?

Assuming that we understand that giving is a chief way to honor God with our possessions and to invest earthly treasure in a way that brings heavenly reward; and assuming that our motives for giving are right, to what or whom are we to give?

14. How do Proverbs 19:17 and 21:13 answer that question?

15. What does 2 Thessalonians 3:10 caution us about who is in need and who is not?

16. Giving cash to a beggar may not really help him. What is a safe way to give to the poor?

17. What else should Christian giving support according to 1 Corinthians 9:11-14, Galatians 6:10, and 1 Timothy 5:17-18?

18. What other aspect of the ministry do the gifts of God's people meet? See Exodus 35. Note particularly vv.4-5 and 21-22 to note the heart God is looking for in those who give.

Connect To Life

Are there any heart issues regarding giving that the Lord is speaking to you about? Share them with your study group and pray for each other about the *heart* of giving.

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Lesson Seven: Giving, Part Two

Memory Verse: Malachi 3:10

LESSON OBJECTIVES:

This lesson is a continuation of the previous lesson on Giving. Remember that the objective is to assist you to: a) understand the nature of giving, b) have a right heart about giving, and c) know how to give biblically so that you can do so.

GUIDELINES FOR GIVING

1. What guidelines do you see about giving in 1 Corinthians 16:1-3? (List five.)

(1)

(2)

(3)

(4)

(5)

2. What does Mark 12:41-44 say about the following aspects of giving?

a) Who watches our giving? Why?

b) What is the difference between “giving a lot of money” and “giving a lot of one's money?”

c) What do you think it means to give “out of one's abundance,” and what does that say about the heart of the giver?

d) What does the passage say about the sacrificial aspect of giving?

3. Read 1 Chronicles 21:18-27 to learn what David had to say about giving an offering that did not cost him. Explain.

4. Compare Proverbs 11:24-26 and 2 Corinthians 9:6 and comment on the issue of generous giving.

TITHING

Tithe: A tenth of the produce of the earth consecrated and set apart for special purposes. The dedication of a tenth to God was recognized as a duty before the time of Moses. Abraham paid tithes to Melchizedek ([Gen. 14:20](#); [Heb. 7:6](#)); and Jacob vowed unto the Lord and said, “*Of all that thou shall give me I will surely give the tenth unto thee.*”

The first Mosaic law on this subject is recorded in [Lev. 27:30-32](#). Subsequent legislation regulated the destination of the tithes. The paying of the tithes was an important part of the Jewish religious worship. In the days of Hezekiah one of the first results of the reformation of religion was the eagerness with which the people brought in their tithes ([2 Chron. 31:5-6](#)). The neglect of this duty was sternly rebuked by the prophets ([Amos 4:4](#); [Malachi 3:8-10](#)).

It cannot be affirmed that the Old Testament law of tithes is binding on the Christian Church, nevertheless the principle of this law remains, and is incorporated in the gospel ([1 Cor. 9:13-14](#)); and if, as is the case, the motive that ought to prompt to liberality in the cause of religion and of the service of God be greater now than in Old Testament times, then Christians ought to go beyond the ancient Hebrew in consecrating both themselves and their substance to God.

*From M.G. Easton M.A., D.D.,
Illustrated Bible Dictionary, 1897.*

Israelites in the Old Testament actually paid three tithes. One tenth was paid to the Levites for their support. A second tenth was paid to support the temple. A third tithe was paid yearly for the poor.

Why do some Christians argue so strongly *against* the concept of tithing for New Testament believers? New Testament believers do not relate to God based on Jewish ceremonial law. We relate to God based on grace, received through faith in Jesus Christ. Once we are justified by faith, however, giving is an important aspect of growing in grace and faith. Tithing, though not a legal yoke placed around the necks of believers, has been accepted as a baseline for Christian giving for centuries.

The Early church prescribed a tithe for its members. Yet this differed from OT regulations in that the tithe was seen as an absolute minimum, and it was to be given from one's total income.

From Evangelical Dictionary of Theology,
Baker, 1984

5. Please note what God says about tithing in Malachi 3:8-12. What do you suppose it means that they were "robbing God" by failing to tithe?

a) In a most rare manner, God challenges His people to *"Try [test] Me now in this"* regarding tithes. What is the test and what did God promise?

6. What did Jesus rebuke in the way that the Pharisees tithed in Matthew 23:23? Is this a denunciation of tithing?

While there are and will always be Christians who resist the concept of tithing, it seems most who do so give *less* than 10%, rather than *more*. So, the argument against tithing may be more about not wanting to give, than it is about a genuine concern regarding legalism.

Tithing is not a law, but a baseline. It was the amount that even the poorest Israelite was expected to give. Christ's teaching in the New Testament, rather than lowering the bar, raises the bar by calling for sacrificial giving (Mark 12:41-44) and a willingness to give away all that we have in some cases (Luke 18:18-25).

GIVING BASED ON FAITH

Is it possible that a person could faithfully tithe (give exactly 10%) and still be robbing God? Yes! How? Should some consider giving more than 10%. Why?

7. What was the difference between Cain's and Abel's gifts in Genesis 4 according to Hebrews 11:4?

"Moreover, brethren, we make known to you the grace of God bestowed on the churches of Macedonia: that in a great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality. For I bear witness that according to their ability, yes, and beyond their ability, they were freely willing..." 2 Corinthians 8:1-3

In this passage Paul commended the Macedonians for giving even though they were in poverty. He noted that they freely gave according to their ability, and *beyond* their ability. If that were written as a formula for giving it might look like this:

The amount I am ABLE TO GIVE
+ _____ MORE
An offering of FAITH

TITHING AND FAITH

The tithe, therefore, is a baseline amount at which all believers should aim regarding giving. What God wants is faith, not merely 10% of our income. For those with more money, tithing may require little or no faith. For those with less money, less than a tithe may require great faith. Consider the following:

A person earning a minimal wage, who gives 10% of his income will need great faith to live on 90% of what is already barely a subsistence living. For this person, giving 10% will require great faith.

A person earning \$100k per year, who gives 10% of his income will not need much faith to live on *only* \$90K per year. For this person, tithing may indeed be "robbing God" because his giving may not require much faith at all.

As our income increases, if we continue to give the same percentage, even though we may be giving more dollars, we also have more dollars for ourselves. This is not bad, but it may require less faith instead of more. As we grow in faith we should seek to trust God not just with *more dollars*, but *more of our dollars*.

For more information on this, please read and discuss with your study group APPENDIX THREE.

God's Word & Your Money
Lesson Eight: Contentment is a Heart (Not a Financial) Issue
Memory Verse: 1 Timothy 6:6-8

LESSON OBJECTIVES:

The objective of this last lesson is to address the heart again regarding *contentment*. Paul told Timothy (1 Timothy 6:6) that "*godliness with contentment is great gain.*" The idea we all need to capture is that if we are truly content, it doesn't really matter how much or how little we have.

Lastly, as Americans, we are among the wealthiest of all people of all time. As such, we must recognize our blessed state, be humble about it, and be wise stewards of the wealth God has entrusted into our hands.

CONTENTMENT

1. Look at 1 Timothy 6:6-11 and meditate on the following points.
 - a) How does verse 6 define prosperity?
 - b) What does verse 7 say about the long term benefit of living to amass wealth?
 - c) How can a person be content with nothing beyond food and clothing? (v.8)
 - d) Why do those who desire to be rich fall into the kinds of difficulties listed in verses 9 and 10?
 - e) According to verse 11, how are the godly to be different from those who live for financial and material gain? What must a person do to actually live that way?

One of the chief ways we fuel fires of discontentment is by comparing ourselves with others. Young couples just starting out in life must not expect to have everything it took their parents years to earn. Siblings shouldn't compare themselves to one another financially since we are all called to different economic stations in life. We do not need to keep up with the neighbors. Even sales papers and catalogs can drag us down into discontentment.

2. What does Philippians 4:11-12 say about how to grow in contentment?
3. What promise is the anchor that keeps us from drifting into discontentment and covetousness according to Hebrews 13:5?
4. Read Matthew 6:24-34. In these familiar verses, Jesus is not prohibiting the wise practice of saving. He is warning against worrying. According to this passage, why should God's children not worry?
5. Given these truths in the preceding passages, what are the chief reasons for discontentment?

A FINAL WORD...

As we come to a conclusion of these studies, a final word may be in order both for those who do not have much and for those who have plenty.

TO THOSE WHO DO NOT HAVE...

6. Meditate on Hebrews 13:5 (you might even want to memorize it). Read it in several translations if you have access to them. Write it out in your own words.
 - a) What does God's faithfulness to you require in return from you?

TO THOSE WHO DO HAVE...

There is a strong possibility that most people do not think they are in this category. Most are liable to think this refers only to "rich" people. The reality is, we are much richer than we think.

Picture this: If we were to get in line with all the people who ever lived, the wealthiest at the head of the line and the poorest at the tail end, even the least affluent among us would be near the front! We have so much compared to others in our world and even compared to many of the wealthy from history who did not have near the conveniences we think of as standard.

With that in mind, here are several bits of counsel and caution to we who are so well-to-do:

➤ **Remember where it came from.**

7. Read Deuteronomy 8:10-18. What circumstance did God say would cause His people to forget from where their blessings had come? Why does this happen (v.17)?

➤ **Do not overwork to be rich.**

8. What does Proverbs 23:4-5 warn against regarding working to gather wealth, and why (v.5)?

➤ **Pray to be a better steward, not to have more money.**

9. What does Jesus counsel in Luke 16:10-12 about desiring more than what God has assigned?

➤ **Do not be high minded.**

➤ **Do not trust in riches.**

➤ **Be generous, and give.**

10. These three points are all contained in 1 Timothy 6:17-19. Comment briefly on each.

Connect To Life

Having completed this workbook, hopefully you have been challenged in a few ways regarding money. Whether it is attitude, budgeting, giving, or contentment, what you do with what you have learned (or been reminded of) is the most important thing. Remember, those who hear the Word, but fail to do it, are self-deceived (James 1:22).

Take some time to set some goals and then get started on those goals before God's Word to you through this study fades.

"We may see the small value God has for riches, by the people he gives them to."

~ALEXANDER POPE

Thoughts on Various Subjects, 1727

"He is rich or poor according to what he is, not according to what he has."

~HENRY WARD BEECHER

"Wealth - any income that is at least one hundred dollars more a year than the income of one's wife's sister's husband."

~H.L. MENCKEN

"If you make money your god, it will plague you like the devil." ~HENRY FIELDING

God's Word & Your Money

ANSWER KEY / DISCUSSION GUIDE

Lesson One

1. The primary differences between stewardship and ownership are freedom and responsibility. Owners are free to do with their possessions as they please. Stewards are responsible to manage the owner's property (or affairs) in the manner that the owner wants, because the steward is responsible to the owner for how he manages what belongs to the owner.
2. a) God is the Owner of all things by right of creation. We are stewards, or managers over His property and some of His affairs on earth.
2. b) As stewards, we are responsible to God who owns all things.
2. c) God requires faithfulness of His stewards. He does not require "success" as the world might measure success. He requires only that we are faithful to manage His property and affairs according to His will. If we are faithful stewards, "success" is up to God.
2. d) As stewards, we must first know what God requires. We do this by studying His Word, the Bible, for it is the sole authority for all matters of faith and practice. Our ideas, or the ideas of others are not what matters. God's will is what matters.
Second, we must align our priorities with His and manage accordingly.
2. e) We must be teachable. When we are not teachable, we are flexing our pride. We must begin by admitting that we do not know everything, and that what we have learned from the world is not likely to be in line with God's Word.
2. f) God promises to give wisdom to those who admit they do not have it and who want it enough to ask. The passage warns that we must ask in faith, believing that God will give it.
3. a) Proverbs 3:9-10. We are to honor the Lord with our *possessions* and the first and best of all that comes to us.
3. b) Romans 12:6. We are stewards over the *spiritual gifts* that God gives us.
3. c) 1 Corinthians 6:19-20. We are to glorify the Lord with *our bodies* because they are the dwelling places of the Holy Spirit. Our bodies are not ours to do with as we please. They belong to God who purchased us with the blood of Christ.
An interesting applicational question here is: What does this say about "a woman's right to choose" to abort her baby on the grounds that it is her body to do with as she pleases?)
3. d) Ephesians 5:15-16. We are to use the *time* the Lord gives us wisely.

3. e) 1 Thessalonians 2:4. We are stewards of the *gospel*. God has entrusted it to His Church to preach salvation to the world. We must not fail to preach it, nor dare we pervert it in any way!
4. a) Not only do the possessions belong to the Lord, even the servants belong to the Lord!
4. b) The servants received their possessions from the Lord. The possessions were not theirs, but were given to them as a stewardship. Note also in v.18 we read that the money belonged to the Lord.
4. c) The Lord determines how much each servant can manage. While human masters may err in making this determination, God knows all things and gives us exactly what He knows we can manage.
We need to remember this when we are tempted to compare what we have with what others have, and to complain that we do not have enough. We have what God knows is best for us.
4. d) The Lord requires an accounting of all that we have done with what He has entrusted into our care.
The Lord required an accounting of each servant based on what He gave them. It was not required that the servant with only two talents produce as much as the one with five talents. "To whom much is given, much is required." Luke 12:48.
4. e) We must not think that because the Lord does not demand an accounting right away that He never will. He will demand an accounting either when we die, or when He returns, whichever happens first. Since we do not know when either of those two events will take place, we must be ready at all times.
4. f) What we do in this life as stewards of God's possessions and affairs matters for eternity. As R.C. Sproul says, "Right now counts forever." Let us be eager to please our Lord, to hear His commendation and to be vested with reward in heaven for eternity.
4. g) Wise and effective stewardship is most important because eternal rewards are tied to this. It is good and right for the Lord's people to desire to be rewarded in heaven, therefore, the promise of eternal rewards for the faithful stewards, is a proper incentive toward faithful stewardship.
4. h) The description of the third servant's punishment sure sounds like Hell! That speaks loudly and clearly that stewardship is a serious matter and it is an indicator of whether we really know the Lord or not.

Lesson Two

1. God is the Provider. He has all the riches in glory (heaven).
2. God has ordained that we acquire money through WORK.
3. God commissioned man to tend and keep the Garden of Eden—this was *before* the Fall. (And by the way, the “oldest profession” is therefore, farming!)
4. As a result of the Fall, man’s work met resistance; i.e., weeds and sweat. For those who do not farm, the weeds are any difficulties that make work hard, and sweat is not only physical, but also emotional.
5. God will not bless dishonest work. All work is honorable, as long as it is honest and the worker is diligent.
6. We work now and we do not see the fruit of our labor instantly. The lazy person insists on seeing it NOW! The faithful man labors and he will reap a harvest in due season. See also Galatians 6:9.
7. a) Proverbs 3:9-10. We are to honor the Lord with money. Since money is a representation of work, even our work, which is how we acquire money is to honor God.
7. b) 1 Timothy 5:8. We must work to provide (food, clothing, shelter, etc.) for our families. Those who do not do this are worse than non-believers and by their actions, they deny the faith. That demonstrates how important this is.
7. c) 1 Corinthians 9:14. We use our money to support ministers and the ministry. When we consider this, secular employment that enables believers to give faithfully, is labor for ministry.
7. d) Ephesians 4:28. We must work so that we are able to share with those in need. Not all can work directly with the needy, but when we earn money by working, and give some of that money to the poor, we are working for those in need.
7. e) 2 Thessalonians 3:10. Those who do not work deserve to go hungry. The key to understanding this is found in the words “will not work.” This does not refer to the person who is *willing to work*, and is *actively seeking work*, but cannot *find work*.
8. God warns us against “get-rich-quick schemes.” These include gambling, pyramid schemes, and anything else that promises a return that is too good to be true.
9. It is natural for us to think, “I worked hard, I earned it, it’s mine!” And not only do we *think* this way, we tend to *act* as though it is true.
10. We forget that everything comes from God—including what we work for. God gives the ability and the opportunity to work and earn money. Without Him, we could not earn anything.

11. We work for God and He is the Rewarder of those who labor.

Lesson Three

1. Matthew 6:19-21 warns us not to store up treasures for ourselves on EARTH.

Why? Money is fleeting. Those who live for earthy treasure will be disappointed in the end. Instead, we must store up treasure in heaven, meaning invest in spiritual matters that are eternal. Money does not satisfy, but the things of the Lord certainly do.

2. Matthew 6:21 says that where we put our money our HEARTS will follow.

Why? Jesus said invest your money in spiritual affairs rather than in earthy pursuits. He says that as we invest in His kingdom, our hearts will follow.

The flip side of this is also true. We can learn a lot about where our hearts really are by looking at how and where we spend our money. Commenting on this verse, John MacArthur once said that he can tell a lot about a person’s spirituality by looking at their check register because it is a record of their spending.

3. Matthew 6:24 informs us that we cannot SERVE both God and wealth.

Why? Jesus answered the question for us. He said that we will love one and hate the other. This absolute statement is true, to varying degrees. It is impossible to be a servant of both money and God. Those who truly serve God do not serve money, and are the most likely to view money merely as a tool that serves them.

Though a person may say he serves God rather than money, the opposite is revealed every time that person sacrifices family or spiritual time for the sake of work (especially unnecessary overtime). We are called to serve God, not money. Jesus says we cannot do both.

4. Matthew 6:31-34 directs us not to SEEK or WORRY about money.

Why? We are to seek the Lord and His kingdom, trusting that He will supply all our needs. He promises that if we truly seek Him first, He will supply all our needs. Worrying about money doesn’t make it any more plentiful or make it stretch any further. Those who seek money will never be satisfied. Those who seek God will always have enough—even if it means they have little in the way of this world’s riches. Where God does not deliver bags of money, He delivers contentment. It has been said, “Prosperity is not found in getting all you want; but in wanting whatever you get.”

5. Luke 16:8 & 11 record Jesus chastened His disciples for not being WISE concerning money.

Why? Although Christians are not to be “of the world” (worldly), we are still very much “in the world” (living in the physical world.) Because money, and dealing with money is an important aspect of life in this world, Christians must be wise concerning finances. Because Christians can see past the material and temporal into the spiritual and eternal, we must be wise in handling money with eternity in mind. Jesus goes so far as to chide believers for being less wise in the use of money than those who have no spiritual life in them (v.8). Then in v. 11 Jesus makes it clear that mishandling of the finances we have been given charge over in this life on earth will affect the spiritual riches we will be given in the next life in heaven.

6. 1 Timothy 6:17 contains Paul’s warning to the wealthy not to TRUST in riches.

Why? When a person has money, it is tempting to trust in it rather than in God. Those with money often feel less need to trust in God because if things get tough, they think they have the financial means to handle whatever may come their way. There are two problems with this attitude.

First, as the passage points out, riches are “uncertain.” They can be here today and gone tomorrow. Therefore, trusting in something that is unstable is unwise, especially when compared with trusting in the Lord who is ever and always constant and unchanging.

Second, riches will do a person no good on the day of judgment. As Jesus asked in Matthew 16:24-26, “*What will a man give in exchange for His soul?*” The rhetorical question points us to the truth that money cannot buy favor with God.

7. Mark 10:23-25 warns how hard it is for the RICH to enter the kingdom or God.

Why? Money cannot keep anyone out of heaven because heaven is ours based on faith in Jesus Christ—*alone*. The problem with money (and not only among the wealthy) is that people tend to put more faith in riches than in Christ. As long as there is money in the bank, many see no need for Christ. Although this problem may be more obvious and pronounced among the wealthy, the poor often obsess about money as much or more than their richer counterparts. While the wealthy trust in money *they have* instead of God, there are many among the poor who trust in money *they wish they had* instead of Christ. In either case, whether one has money or not, we must trust in Christ, not in money.

8. 1 Timothy 6:9-10 says that the LOVE of money is the root of all kinds of EVIL.

Why? The first thing to note about this passage is that it *does not* say, “money is the root of all evil,” as many often misquote it. Money is neither good nor bad. It is nothing more than a tool. What the passage *does* say is that “the love of money is the root of all kinds of evil.” The issue is that of loving money; esteeming, valuing, and trusting in money. This love of money is evil because it eclipses love for God. It also produces greed, which causes people who are thus stricken to trade ethics and morals for cash.

Note also that “the love of money is the root of all kinds of evil.” Once again, the money is not the problem; it is what people will do and say for the love of money that is the problem. There is almost no end to what people will do for money, thus it is “the root of all kinds of evil.”

9. Proverbs 15:27 cautions those who are greedy that they will trouble their own HOUSE

What this means and why it is true: Those who are greedy will often neglect their families for the sake of financial gain. This is seen in the man who works tirelessly at his career, but has little or no time for his children.

This is also seen in the fact that greed causes a relaxing of ethics and morals. Compromises here adversely affect the household. The house is also troubled in that the children raised in a household driven by greed will likely become greedy themselves, and will likely operate under the same low standards of ethics and morals.

10. Ecclesiastes 5:10 says those who love money will not be SATISFIED when they get it.

Why? Millionaire J. Paul Getty was once allegedly asked, “*How much money would you need to be completely satisfied?*” His answer was reported to have been, “*Just a little more.*”

The point is simple. No matter how much you have, you will always want more. Conversely, if you are satisfied with what you have, whether you get more or less at a different time, you are likely to be satisfied with that amount as well. Satisfaction (concerning money) is not a financial issue, but a heart issue. A wise man once said, “*If I get more money, I will only rise to a higher level of scrimping.*”

11. Ecclesiastes 5:11 continues by saying that when we get more money, more expenses also come along to EAT/CONSUME it.

What this means and why it is true: The principle is that no matter how much we have, we will tend to live at, or beyond those means. This is true in part because of our propensity to spend all we have (or more). It may also be the providence of God to send unexpected expenses our way to teach us not to trust in the larger amounts of

money we possess. Again, "If I get more money, I will only rise to a higher level of scrimping."

12. The man was a fool, not because he had money (laid treasure up for himself), but rather because he was not rich toward God. If God blesses a person financially, that does not make him a fool. But when a person enjoys earthly wealth while neglecting his spiritual portfolio, that man is foolish.
12. a) Whenever we put more energy and interest in physical and material wealth than we do in our spiritual vitality we do the same thing. It doesn't much matter what else is getting our attention, if we are neglecting the Lord in favor of anything else, we are playing the fool.

Lesson Four

1. Kings tax their people.
 1. a) All civil government taxes its people. This is understandable from the standpoint that government, like any other enterprise requires money to operate. Government is different from "for-profit business" in that it can raise taxes without regard to what the market will bear. People can choose not to pay for goods and services from private industry, but they have no choice when it comes to taxation.

Because government can raise taxes without regard to "supply and demand," it has a tendency not to be very cautious about spending. So as spending increases (and who is to stop it?), government continuously raises taxes.
 2. Even though Jesus is the Son of the King (God), and would therefore be exempt from taxation, nevertheless, Jesus paid the tax. The lesson for us regarding paying our taxes is that since Jesus, who could have legitimately claimed exemption from paying the tax, nevertheless, paid the tax, how much more ought we pay our taxes, since we can claim no such exemption?
 2. a) Jesus paid the tax using a coin found in the mouth of a fish caught by Peter. Clearly this was a miracle beyond coincidence. The lesson is that of trusting God for the money to pay our taxes.

That does not relieve us from the obligation to plan and save to pay our taxes. We cannot put God to the test, living irresponsibly and then demanding money from a fish's mouth! What it does mean is that as we are diligent with our finances, we must pay our taxes, trusting God to meet our *other* needs.
3. Matthew 22:15-22
 3. a) Jesus taught that since the government mints the money, almost always with the pictures (images) of government leaders on it, in one sense, the money belongs to the government. It is therefore our

obligation to give to the government that which they require in taxes.

3. b) By pointing out that the money minted by the government has the picture (image) of civil leaders on it, Jesus was drawing a parallel with the fact that as human beings, we are not only made *by* God, but we have been stamped *with God's image*. (Please see Genesis 1:26-27.)

The spiritual lesson is plain. What is stamped with the king's image belongs to the king, so give him what he requires. In like manner, our lives are stamped with the image of God, so we must give God our whole lives.

While it is wrong to withhold taxes from government, it is even more wrong to withhold our lives from God who is infinitely more powerful than any civil government.
4. The Roman government was ungodly, to say the least. Yet the Apostle commanded the Christians of that day to pay their taxes to Rome.

There are Christians who try to justify not paying taxes to the United States of America because the government uses our tax money to fund immoral activities. This rationalization does not hold up, since the Roman government was no less corrupt and immoral than the U.S. government.

The bottom line on this is that God will hold governments accountable for how they ruled (as well as how they taxed their citizens and what they did with the revenue they collected). In the same way, God will hold individuals accountable for whether we paid our taxes in obedience to scripture.
5. Debt is most often bondage. Those who owe are in a position of subservience to those from whom they borrow.
6. This is one of the clearest scriptural admonitions against going into debt. This does not mean that borrowing is always wrong. For example, we owe the utility company from the time we use the electricity until after they read the meter and we in turn pay the bill. That is not debt unless we fail to pay our bills on time.

The same could be said about owing a mortgage. See 7. d).
7. a) Instead of paying later for what you have now, learn the concept of delayed gratification by saving up for what you want before purchasing the item. In addition to learning patience and frugality, you will save the cost of interest which often makes the item cost much more than you realize.
7. b) Few have mastered the art of living within their means. The formula helps define what one's means are by factoring in two scriptural mandates that are to be "off the top." Taxes and tithing are not to be paid if there is anything left after we have purchased what we want. Rather, we are to learn to live on what is left after we have paid our taxes and our tithes.

Failure to do this often results in complaining

against the Lord that we do not have enough— translation: “*Lord you are not providing enough!*” This attitude is clearly wrong.

Some ask if tithing should be on ones gross or net income. Caesar taxes on gross. Do we owe God less than we owe Caesar?

7. c) The formula in 7. b) helps define what our “means” are. We must learn to live at or below that level.
Self control (a fruit of the Spirit, Galatians 5:22-23) demands that we not live to satisfy our every desire. The world says, “*Buy now, pay later,*” which is often another way of saying, “*Satisfy the desires you cannot afford!*”
As a follow-up, ideally, we should strive to live below our means so we are able to give and to save some of what we have earned.
7. d) Housing costs: whether it is rent or a house payment. Owing a mortgage payment may be good stewardship, because as you pay for your housing, you are also accumulating equity. It becomes undesirable debt when you purchase a house that is beyond your means, you owe more than the house is worth, or you fail to pay your payments on time.
7. e) While the case made in favor of having a reasonable mortgage could be presented for owing money on a car, there is a major difference. Homes appreciate in value whereas cars (and most other items) will devalue over time. For this reason care must be given not to find oneself owning more on a car (or anything else) than the amount for which the item can be easily sold if one has to get away from the debt. The best policy is to buy only what you can afford.
7. f) Financial bondage occurs when I owe more than I can pay, or when I owe more than something is readily worth. This is an item’s *debt to value ratio*.
Suppose I am making payments on several items that take up all or most of my income. Now suppose I lose my job or my income declines from some other reason. I can no longer make all the payments I owe. What must I do? Liquidate some of the items on which I owe. But if my car can only sell for \$4,000.00 and I still owe \$5,000.00, I am in financial bondage.
This is why it is best to buy only what one can afford. If one must finance an item, see that a substantial down payment is made so that the item’s *debt to value ratio* is not out of proportion. In addition, accelerate the payments to retire the debt as quickly as possible.
Two other forms of financial bondage are (a) not being able to pay ones bills on time, and (b) not being able to meet other financial obligations, including giving.
7. g) Credit card companies are in business because many people only pay the “minimum amount due” on their monthly statement. Credit card interest rates are usually high enough that once the balance reaches a certain level, one can pay the “minimum amount due” every month and never retire the debt.
The way to avoid this debt trap is to never charge

more during a given month than you can pay in full at the end of the month. Some have even found it to be beneficial to deduct the amount of credit card purchases from their check register at the time the charges are made. Then when the bill is paid at the end of the month, it is as though the money was already gone.

Avoid credit card debt like the plague!

8. a) Surety is co-signing. When you co-sign for another person’s debt, if they cannot pay, you are responsible for the debt. Proverbs 11:15 warns against co-signing for a *stranger*.
8. b) It is foolish to co-sign—even for a *friend*.
8. c) Do not co-sign! By co-signing, you may loose what you have, to pay for something someone else has.
8. d) If you have co-signed for another person’s loan, do whatever you can to be released from the obligation as quickly as possible. And it goes without saying, don’t do it again later!
9. The Bible declares that those who borrow and do not pay are “wicked!” There are two basic kinds of bankruptcy. The first is a means of clearing all debt without paying. This is “wicked” according to the Bible.

NOTE: Some wonder about co-signing for a family member. “*Shouldn’t we help our children establish credit?*” The safe answer is two fold: First, why do we want to teach and help them to become debtors? It is better to help them learn to stay out of debt and to pay as they go. Second, if they must establish credit, let them do so on their own. It will take some time, but that will help teach patience vs. instant gratification in spending.

The second, sometimes known as “reorganization” is a means of consolidating debt (and usually prolonging indebtedness). All the debt is paid, but in smaller monthly installments over a longer period of time. This can become necessary when one’s monthly obligations exceed one’s monthly income, but generally one does not need to go to bankruptcy court. Financial institutions can assist with debt consolidation.

The keys to getting out of debt are simple: (1) Pay all you owe. (2) Buy absolutely nothing on credit until the current indebtedness is retired. (3) Learn from the experience so that you never are in financial bondage again.

Lesson Five

1. This parable does not condone dishonesty. Jesus was not saying that we should do the kind of thing the dishonest steward did in the story. What He was saying is that believers need to be as wise with money (honestly) as that dishonest steward was shrewd (dishonestly).

Jesus conclusion points out that if believers cannot handle money wisely, how can we expect to be entrusted with the greater spiritual riches over which He plans to give us charge?

This applies not only to the here and now, but also to whatever eternal stewardship He may be pleased to entrust us in heaven.

2. Here are three reasons this is good counsel for Christians:
 - (1) Because money is neither good nor bad, there is no reason to be opposed to earning all you can.
 - (2) Because God is a creative and industrious God, and because we are created in His image, it is God-like to be creative and industrious, which often results in earning money.
 - (3) Christians who have money are able to be charitable and to support ministry, both in the local church and in world missions. Having more means being able to give more.
3. Here are five cautions that need to be remembered regarding this counsel for Christians:
 - (1) Money must be *earned* according to God's prescribed means, namely work. Christians must not pursue "get-rich-quick-schemes."
 - (2) Money must be earned in lawful ways. Any ill-gotten gain will not be blessed by God.
 - (3) Christians must be ever mindful not to make the accumulation of wealth their chief aim in life.
 - (4) Christians must be ever mindful about the dangers of trusting in money.
4. We are to be content with *whatever we have*. This is presented as the opposite of coveting, which is longing for what *we do not have*.

The basis for this contentment is the promise that God will never leave us or forsake us. The idea is that as long as God is with us, He will see that we have all we need.
5. Contentment is associated with living within our means in the sense that since God is our Provider, and since He commands us not to be covetous, we must trust that what He provides is what we are to live on.

This is not in conflict with the concept of earning all we can. If we can earn more through legitimate means, God is providing that as well. The problem is when we begin to be covetous instead of industrious.
6. We must take care of what we have for two reasons. First, because all we have is God's and we are merely stewards. Second, God requires that we be faithful stewards.
7. While we should be kind to animals, we must also take care of our possessions. Remember, in an agrarian economy, animals were tools, not pets. The man who takes care of his tractor is a more conscientious farmer.

8. Solomon learned a lesson by walking down the street. This by itself is instructive that all of life is to be a learning experience.

What he learned was that laziness, specifically in caring for one's possessions, leads to the ruin of those possessions. This is not the mark of a faithful steward.

9. 20:4 Laziness fails to plan, whereas being industrious necessitates planning. 21:20, diligence sees that there is enough of what is needed in the house, foolishness simply spends all that is available.
10. Do not let money spoil friendships or family relations.

Lesson Six

1. God doesn't need our money at all. He needs nothing outside of Himself. Material items have no value to God in and of themselves.
2. We can honor God with our possessions.
3. Instead of storing up our possessions here on earth where they will devalue, we can invest our physical possessions in the kingdom of God in such a way that they will pay eternal spiritual dividends.
4. Both passages speak of giving from a willing and cheerful heart. God is more interested in the heart with which we give than He is impressed with the size of our gifts.
5. While God loves a cheerful giver, He takes no delight in either the giver or the gift that is given grudgingly (resentfully), or out of compulsion (giving because of any form of external pressure).
6. It is more blessed to give than to receive for three reasons.
 - First, Jesus said so.
 - Second, if we are able to give, it means that we have both the means to give and the heart to give. This is a blessing to be thankful for.
 - Third, it is more blessed to give than to receive because when I am receiving, I am receiving earthly temporal blessing; whereas when I am giving, I am storing up eternal rewards.
7. Giving is an act of worship in at least four ways:
 - First, He said to and obedience is worship.
 - Second, we give to God because He is worthy to receive everything we have and are.
 - Third, we give to God thanking and praising God for giving so generously to us, both spiritually and materially.
 - Fourth, we give to God as an act of faith, trusting that as we are faithful to give, He will be faithful to meet all our needs—even without what we have given away.
8. God promises to bless those who faithfully tithe with a blessing from heaven that will be so great that there

will not be room enough to receive it.

Caution about putting God to the test: We must not put God to the test (Deut. 6:16, Matt. 4:7, Luke 4:12)—but in this case, *He* says to.

Caution about “giving to get”: This is not a “give-to-get” scheme. Rather it is simply God’s way of demonstrating that He is serious about rewarding faith. We must never “give to get.”

9. Although God does promise to meet all our needs as we are faithful to give, He does not simply send money to those who give money. He also gives generous-hearted people contentment with what they have.
10. Godliness with contentment is the recipe for true prosperity. When I am truly content, the balance in my bank account doesn’t dictate how I feel.
11. God promises to bless those who honor him with their possessions and with the first fruits of all their increase with *plenty* (enough) and even *overflowing* (more than enough).
12. The reward of giving can be lost if we give with the desire to be seen and recognized by men for our generosity.
13. When we give, don’t do it in such a way to draw attention to yourself or to your gift. If someone recognizes you for giving, your reward is not lost. It is when your desire to give is driven by the motive to be recognized by men that the reward is forfeited.
14. We are to give to aid the poor and needy among us.
15. Those who are needy because they are lazy are not to be helped financially. It is better that they go hungry so that they may learn that the God-ordained means of acquiring wealth is work.

Those who are willing to work, but who legitimately cannot work or who cannot find work are worthy of help.

Another common sense caution is to be discerning about giving to pan-handlers who are often (though not always) more likely to use what money they are given for alcohol or drugs than for food.
16. A safe way to give to the poor is to give through legitimate charities including your church’s benevolence fund. By doing this, there is some check to see that the truly needy are the ones to benefit from your generosity.
17. Christians have a spiritual obligation to give to support those who labor in ministry—especially those who teach the Word of God. It is the spiritual obligation of every Christian to see that pastors and missionaries are being financially taken care of. Often everyone thinks someone else is taking care of it and the financial needs of those who labor in ministry are neglected.
18. Special offerings for special projects, specifically church facilities are biblical. Note that God bids “those

who have a willing heart” to do this. As always, God’s eye is on the heart.

Lesson Seven

1. 1 Corinthians 16:1-3. Five guidelines for giving:

- (1) **Giving is Commanded.** Paul says that he gave “orders” to the Galatian churches about giving, and that the Corinthians “must do also.” Giving is therefore, not optional but mandated for all Christians.

- (2) **Giving is to be Regular and Systematic.** By saying that each believer was to lay something aside each week, we understand that the offerings were to be received each week when the church met for corporate worship. From this it is clear that giving is to be regular and systematic.

Because not all people are paid every week, we need not become literalistic, thinking that all must give *weekly*. Rather, as we receive income, whether that be weekly, bi-weekly, monthly or whatever, we are to return thanks to the Lord through giving. The key is to avoid falling into the bad habit of sporadic giving.

- (3) **Giving is to be Proportional.** Paul says each of us is to store up “as he may prosper.” This means that giving is not a set amount for all people, regardless of their economic situation. Rather, we are to give a percentage of our income. We will consider how to arrive at the correct percentage of our income later in this lesson.

- (4) **Giving is not be Pressured on the basis of Special Pleas.** Paul didn’t want the people to wait until he was there and was taking a special offering. This teaches us that giving should not be manipulative, based on guilt or pressure of the moment. Rather, if everyone gave regularly, and proportionally, there would seldom be a need for special offerings. This does not mean that special offerings are essentially wrong. There may be times and places when they are appropriate for special situations. But normally, the church should move forward based on the regular giving of the saints.

- (5) **Giving is to be Responsible.** Paul instructed the church to have those who are especially trusted by the people handle the money. This places responsibility on both the giver and on those who receive people’s tithes and offerings.

Those who *give* are responsible to see that they give only to ministries that are above reproach financially, and that the money given is handled and used wisely to bring about the greatest possible spiritual good.

Those who *receive* the tithes and offerings of God's people must act as spiritual investment brokers, investing the money God's people give to yield the greatest spiritual dividends.

2. Mark 12:41-44
2. a) Jesus is seen watching what people give. Although it is not right for men to watch or scrutinize one another's giving, as the Lord of the Church, Christ certainly has the right.
He watches because a person's giving is a clear indicator of his or her heart. (Matthew 6:21)
2. b) The wealthy gave a lot of money, but they did not give *a lot of their money*. Although the widow gave only a small amount of money, she gave *a lot of her money—all of her money*, to be exact.
2. c) Giving out of one's abundance means that God is getting what doesn't matter as much to the giver. The abundance is easy to give, costing the giver little or nothing. The truly giving heart gives sacrificially.
2. d) God honors sacrificial giving more than he honors large amounts of money because sacrificial giving reveals a truly giving heart.
3. David could not give a gift that did not cost him. He knew that if the gift did not cost him anything, it was not much of a gift. This again underscores the importance of giving sacrificially.
4. Generous giving leads to plenty. This is not an iron-clad formula, as though we are to "give-to-get," but it is a general principle. Those who hoard never seem to have enough. Even if they actually do have plenty, their stingy mindset robs them of true contentment.
5. The people were robbing God by not tithing because God commanded them to tithe, and because the tithes were to support the priests and the tabernacle/temple ministry. By withholding the tithes, the people were keeping for themselves what was rightfully God's.
5. a) God was so wanting the people to be faithful with tithing that He challenged them to test Him. If they tithed, He promised to pour out blessings so great that *"there will not be room enough to receive it."*
As always, we must be cautious about "giving merely to get," but nonetheless, God promises to bless those who are faithful to tithe.
6. Jesus rebuked the Pharisees for being so meticulous about tithing, while failing to give attention to justice, mercy, and faith.
This was not a denunciation of tithing. It was a reminder that keeping *the letter of the Law* while neglecting *the Spirit of the Law* is a serious error.
7. Abel offered his gift in faith. We must understand from this that God is looking ultimately for "faith gifts." He is not interested in money, but in faith. How we give our money, however, is an indicator of our faith.
8. Our use of money, and our giving in particular, reveals the disposition of our hearts. Giving isn't primarily

about money, it is about our hearts and about our faith.

9. Paul was not concerned that he receive the people's money. He knew God was going to care for him. He already knew how to get along with either much or little in the way of finances.

His greater concern in teaching God's people about giving was that he wanted them to receive the fruit that abounds to the spiritual accounts of those who are generous givers.

Lesson Eight

1. 1 Timothy 6:6-11.
1. a) Prosperity that is tied to material or financial status is generally fleeting. As fortunes come and go, so does one's prosperity.
True prosperity is tied to that which never changes, namely God. Those who know Christ, and find their contentment in Him (rather than in earthly possessions) experience prosperity on a totally different plane.
1. b) In the beginning, my life was not defined by earthly possessions, and no matter what happens during my life, when it ends and I stand before God, material wealth will cease to matter once again.
1. c) Being content with food and clothing probably sounds naive to the modern mind. This is because we have been conditioned to think of so many more things as *absolutely* essential. In reality, not much more than food and clothing is *actually* essential. Reaching this level of contentment is not easy, but this what the Word of God teaches.
We must begin by believing that what God says in His Word about contentment is right and possible. Next, we must pray, asking God for a heart of contentment. Then, we must begin to hold on to what we have with a very loose grip; giving generously, and refusing to be rattled when we are learning to get along with little.
1. d) The rich are not the only ones to fall into these traps. The poor are often no less obsessed with the money they wish they had than the wealthy are with the money they do have. The wealthy simply have a greater propensity to fall this way.
Whether rich or poor, people fall into these traps because we easily allow our eyes to become fixed on the world instead of on Christ. The way to avoid these snares is simply to commit ourselves to the Lord and simple living, refusing to live for money and financial gain.
1. e) Those who are godly simply have different pursuits than those who are not. For those who do not know the Lord, what else is there besides here and now? But for we who know the Lord, we must not settle for a ticket to heaven when we die because we believe in

Jesus. We must, as Paul says, pursue righteousness, godliness, faith, love, patience, and gentleness. The word pursue calls for vigorous, active, not passive faith. To realize this passage in our lives, we must get serious about living for Christ. When these are what we pursue in life, we will not be so easily ensnared by the lusts of the world.

2. Paul *learned* to be content. It wasn't natural. We must learn it also, and it is not learned from a book. It must be learned by experience. We learn the *principles* from the scriptures, but the *practice* comes only from the school of experience.

We learn how to be content with little by being in situations in which we must do without. Not all learn the lessons well, however. Some fail every exam by crying and complaining about having to do without. Those who learn from these experiences are those who seek to remain cheerful and trust in the Lord even in the most desperate financial situations.

Note also that Paul speaks of having to learn how to *abound*. Most may not think much learning is needed here, but they would be mistaken. Many do very poorly when they have a lot. They become foolish, spending without restraint and failing to be generous with others when God has been so generous with them.

Let us learn both how to abound and how to be abased. This is the path to contentment.

3. The Lord promises that He will never leave us or forsake us. If Christ is our heart's delight and chief treasure, and since He will never run out on us, we have reason to be content rather than covetous.
4. God's children need not worry because we are cared for by God Himself. As He cares for the plants and the animals, how much more will He care for His people.
By the way, this passage makes it clear that God esteems people above plants and animals, contrary to what some environmentalists and animal rights activists may believe.
5. Answers may vary. Three major reasons are a) a lack of faith in God; b) having one's affections on the things of this world instead of on Christ; and c) comparing oneself to others.
6. Wording will vary. Discuss the various renditions that members of the study group come up with.
6. a) God's undying faithfulness to us calls for undying faithfulness to Him. Remember: He is not faithful to us because of our faithfulness to Him. Rather, we are to be faithful to Him responsively, as a matter of thanksgiving and an act of worship.
7. It is when we are enjoying prosperity that we are most prone to forget that all we have is from God's benevolent hand.

This happens because we mistakenly think that we have gathered all we have by our own strength or wisdom.

The only way to reverse this is to remember that

all we have has come from God and that He has given us whatever strength or wisdom we have by which we have prospered.

8. Wisdom says do not *overwork* (weary yourself) to become rich. Of course we must work, and work hard, but wisdom does not go beyond sensible boundaries in the blind pursuit of money

Why? Because (v.5) wealth has a way of disappearing as fast as we gather it, especially when we are overworking to get more than God has ordained. When this happens, we have "overworked for nothing!"

Think of how much better you may have become after a season of doing this. In virtually every instance, all we have to show for our excessive labors are a few toys, exhaustion, and possibly even distance from family because we were away too much. It just isn't worth it.

9. Chasing after more when we are not completely faithful with what has already been entrusted to us is foolish.

The way to more is simple faithfulness. Then God will give us more. If He does not, then let us be content and faithful, knowing that this is God's will.

When we do get more than God would readily entrust into our care, especially if we have not been faithful, we will find no satisfaction in the abundance.

Zechariah 4:10 tells us not to "*despise the day of small things.*" Let us not despise our economic station in life if it is according to God's will for us.

10. 1 Timothy 6:17-19.

Do not be high minded. The word translated "high minded" is also translated "conceited." Wealth often causes people to think more highly of themselves than they ought (Romans 12:16). We must be humble about what we have, remembering that it is not ours. We are only stewards over that which belongs to God.

In John Gill's commentary on this verse, he warns the wealthy "*not to be lifted up in this world.*" Because the world esteems wealth and the wealthy, affluent Christians must also stay on guard lest they become squeezed into pride by the world.

Do not trust in riches. The NASB translation warns the wealthy not to "*fix their hope on*" riches. Our hope is in Christ. The reason Paul cites for not trusting in riches is that riches are "uncertain." Few things are as fleeting as wealth. Those whose hopes are fixed on what "*grows wings and fly away*" will in the end be *hopeless*. Proverbs 11:28 warns that "*he who trusts in his riches will fall.*"

When our trust is in Christ, we are free to enjoy the blessings that come from His hand (v.17).

Be generous, and give. Those who have been granted wealth are to be channels through which

blessings are to flow to others, rather than storage tanks for hoarding. Generosity is more than an action. It is an attitude and a way of life.

Of course, if one's heart is generous, if one is actively generous, one gives. Christian giving means sharing one's possessions in a general sense, and it means giving as per lessons six and seven of this workbook.

Note that in verse 19, borrowing from Jesus' words in Matthew 6, Paul reminds those who are generous that their generosity is a means of laying up eternal treasure. This does not mean that one can buy salvation by giving money. It simply means that one's salvation received through faith in Christ is further validated by being generous even as Christ is generous.

*If you think nobody cares if you're alive,
try missing a couple of car payments.*

~EARL WILSON