

Money Matters

*A Biblical Guide
To Financial Stewardship*

Proverbs 17:16 "Of what use is money in the hand of a fool, since he has no desire to get wisdom?"

Romans 12:2 "Do not be conformed to this world, but be transformed by the renewing of your mind, that by testing, you may discern what is the will of God, what is good and acceptable and perfect."

Issues Of Our Day:

- All-consuming concern about money
How much does it control you?
Matthew 6:24 "You can not serve God and money." (Lk. 16:13)

Biblical Guidelines On Money:

- **Stewardship** ("Properly managing God's money entrusted to your care")
1 Corinthians 4:2 "Now it is required that those who have been given a trust must prove faithful."
Luke 16:10,11 "Whoever can be trusted with very little can also be trusted with much and whoever is dishonest with very little will also be dishonest with much. If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"
Matthew 25:14-30 "Well done good and faithful servant, you have been faithful with a few things, I will put you in charge of many things."

Biblical Warnings About Dangers Related To Money:

- **Don't forget who gave it to you.** (self-reliance)
How have you been guilty of being distracted from your dependence on Him?
Deuteronomy 6:10-12 "When you come into the land... with houses full of all good things... cisterns... vineyards... trees... and you eat and are satisfied, then watch yourself, that you do not forget the LORD..."
Deuteronomy 8:6-18 "You shall keep the commandments... to walk in His ways and to fear Him... For the Lord your God is bringing you into a good land... (a land of plenty) where you will eat food without scarcity in which you will not lack anything... when you have eaten and are satisfied, you shall bless the LORD your God for the good land which He has given you... Beware, that you do not forget the LORD your God... Otherwise, when you have eaten and are satisfied, and have built good houses... and when

your herds and flocks multiply and your silver and gold multiply and all that you have multiplies, then your heart will become proud and you will forget the LORD your God... He led you... He brought water for you... He fed you... that He might humble you... You may say in your heart, 'by my power and the strength of my hand made me this wealth,' but... it is He who is giving you power to make wealth..."

2 Corinthians 1:8,9 "This happened that we might not rely on ourselves but on God." "On Him we have set our hope that He will continue to deliver us."

2 Corinthians 3:5 "Not that we are competent in ourselves to claim anything for ourselves, but our competence comes from God."

- **Worry**

How have you been anxious over money?

Matthew 6:25-34 "Do not worry about your life, what you will eat or drink, or about your body, what you will wear... Are you not much more valuable than they? ...Will he not much more clothe you? ...Your heavenly Father knows that you need them... But seek first His kingdom and His righteousness, and all these things will be given to you as well."

Philippians 4:6,7,11,12,19 "Be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God. And the peace of God, which surpasses all understanding will guard your hearts and minds through Christ Jesus. Not that I speak in regard to need, for I have learned in whatever state I am, to be content. I know how to be abased and I know how to abound: Everywhere and in all things, I have learned both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ who strengthens me. My God shall supply all your need according to His riches in glory by Christ Jesus."

- **Greed (the love of money)**

Why do you want what you want? How has your greed driven you?

Question asked to J. D. Rockefeller, "How much money would it take to make you happy..." "Just a little bit more."

(Bigger, better, faster, newer, more convenient, more enjoyable, more luxurious, stronger, shinier)

James 4:1-3 "What causes fights and quarrels among you? Don't they come from your desires that battle within you? You want something but don't get it. You kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God. When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures."

1 Timothy 6:9,10,17 "People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For 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 grief's. Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will

lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."

Proverbs 23:4,5 "Do not wear yourself out to get rich, have wisdom to show restraint. Cast but a glance at riches, and they are gone..."

Proverbs 15:16,27 "Better is little with the fear of the LORD, than great wealth with turmoil." "A greedy man brings trouble to his family."

Ecclesiastes 5:10-15 "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. As goods increase, so do those who consume them."

Hebrews 13:5 "Keep your lives free from the love of money and be content with what you have."

Matthew 6:19-21 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. Store up for yourselves treasures in heaven... for where your treasure is there your heart will be also."

Proverbs 11:28 "He who trusts in riches, will fall."

Proverbs 28:19,20 "The one who chases fantasies will have his fill of poverty. A faithful man will be richly blessed, but one eager to get rich will not go unpunished."

Proverbs 13:8 "A man's riches may ransom his life."

Proverbs 22:1 "A good name is better than riches."

Colossians 3:5 "Put to death the deeds of the flesh...evil desire, greed, idolatry."

Matthew 16:26 "What will it profit a man if he gains the whole world and forfeits his soul? Or what would a man give in exchange for his soul?"

****Warning signs of someone who loves money:**

- desire to make money fast/anyway possible/willing to sin/compromise (rationalizing about selling your friends)(dishonest gains)

- never satisfied/restless (Prov. 30:15; Ecc. 5:10-15)

- flaunts it/boasts of possessions

- hates/resists giving it away (self-absorbed/spends only on one's self)

****Multi-level marketing schemes (get rich quick/greed as motivator)**

****Risky financial endeavors/unwise purchases/chasing fantasies**

Proverbs 28:19,20 "He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty."

****Wealth can be one's false sense of security. ("I am covered.")(Prov. 23:4,5)**

• Wanting What Other's Have (coveting/envy/discontentment)

Exodus 20:17 "You shall not covet your neighbor's house... or anything that is your neighbor's."

Hebrews 13:5 "Let your conduct be without covetousness, be content with such things as you have..."

Proverbs 14:30 "A heart at peace gives life to the body, but envy rots the bones."

Deuteronomy 7:25 "...you shall not covet the silver or the gold that is on them (idols), nor take it for yourselves, or you will be snared by it..."

Acts 8:20-23

• Impulsive, careless buying

Ecclesiastes 2:10 "I amassed silver and gold for myself... I denied myself nothing my eyes desired, I refused my heart no pleasure..."

Luke 12:15-21 "Watch out. Be on your guard against all kinds of greed. For a man's life does not consist in the abundance of his possessions." "You fool, who will get what you have prepared for yourself? This is how it will be with anyone who stores up things for himself but is not rich toward God."
Proverbs 21:17 "If you love pleasure, you will become poor."

- **Indebtedness/excessive borrowing** ("I owe, I owe, it's off to work I go...")
(2 Kings 4:3; 6:5; Ex. 22:14,15; Matt. 5:42; 21:1-3)
Romans 13:7,8 "Owe no man anything..."
(pay your bills/don't make obligations you can't pay)
Proverbs 22:7 "The borrower is servant to the lender."
Proverbs 22:27 "If you lack the means to pay, even your bed will be snatched from under you."
Proverbs 6:1,2 "If you have been trapped by what you have said..." (11:15; 17:18)
(an obligation beyond your ability to pay/being irresponsible)
Deuteronomy 28:12,13,43-45; 15:1-11 "The LORD will open the heavens, the storehouse of his bounty... to bless the work of your hands. You will lend to many nations but will borrow from none. The LORD will make you the head, not the tail... you will always be at the top, never at the bottom."
"At the end of seven years you must cancel debts. Every creditor shall cancel the loan he has made to his fellow Israelite." (7 year mortgagees)
Matthew 5:25,26 (issues of court and debt/bankruptcy)
- **The accumulation of possessions:** (stuff, materialism, consumerism)
Luke 12:15-21 "Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." (parable of the rich fool)
"This very night your life will be demanded from you. Then who will get what you have prepared for yourself? This is how it will be with anyone who stores up things for himself but is not rich toward God."
* He was totally consumed with storing up wealth as his security and for his personal comfort, but gave no thought to his eternal future.
Ecclesiastes 5:10,11 "Whoever loves money never has money enough; Whoever loves wealth is never satisfied with his income. As goods increase, so do those who consume them and what benefit are they to the owner except to feast his eyes on them?" (pool-constantly fixing it)
Matthew 6:19-21 "Where your treasure is... there will your heart be also."
(moth eats/rust/thieves)
- **Wealth can be a stumbling block**
J. D. Rockefeller "I have made millions, but they have brought me no happiness."
Matthew 19:22,23 (Mark 10; Luke 18) The rich young ruler was unwilling to part with his wealth. "It is hard for a rich man to enter the kingdom of heaven"
Matthew 13:22; Luke 8:14 "the deceitfulness of wealth chokes it and makes it unfruitful."...they are choked by life's worries, riches and pleasure, and they do not mature."
Proverbs 13:8 "A man's riches may ransom his life."
- **Pride**
Proverbs 28:11 "A rich man may be wise in his own eyes..."

Deuteronomy 8:14 "...then your heart will become proud and you will forget the LORD your God."

Hosea 12:8 "Ephraim boasts, 'I am very rich; I have become wealthy. With all my wealth they will not find in me any iniquity or sin'."

Hosea 13:6 "When I fed them and they were satisfied; when they were satisfied they became proud then they forgot me."

Revelation 3:17 "You say, 'I am rich; I have acquired wealth and do not need a thing.' But you do not realize that you are wretched, pitiful, poor, blind and naked... buy from me gold refined in the fire so you can become rich... so be earnest and repent..."

- **A hard heart**

John 3:17 "Whoever has the world's goods and sees his brother in need and closes his heart against him, how does the love of God abide in him."

Ecclesiastes 5:13 "...Wealth hoarded to the harm of its owner."

- **Dishonesty** (Integrity: without wax, true)

Proverbs 13:11 "Dishonest money dwindles away..." (wealth gotten by fraud dwindles away)

Proverbs 13:21 "Misfortune pursues the sinner."

Proverbs 15:6 "The house of the righteous contains great treasure, but the income of the wicked brings them trouble."

Proverbs 20:23 "The LORD detests differing weights, and dishonest scales do not please him."

Proverbs 21:6 "A fortune made by a lying tongue is a fleeting vapor and a deadly snare."

Malachi 3:8 "How have we robbed God? In tithes and offerings."

1 Samuel 8:3 "...they turned aside after dishonest gain and accepted bribes and perverted justice."

Jeremiah 17:22 "Your eyes and your heart are set only on dishonest gain..."

Amos 8:4-7 "skimping the measure, boosting the price, and cheating with dishonest scales, buying the poor with silver and the needy for a pair of sandals, selling even the sweepings with the wheat... I will never forget anything they have done."

Exodus 18:21 "Select capable men... who fear God, trustworthy men who hate dishonest gain..."

Proverbs 12:22 "The LORD detests lying lips, he delights in truthful men."

- **Discontentment**

Ecclesiastes 5:10,11 "Whoever loves money never has money enough; Whoever loves wealth is never satisfied with his income."

Ultimate Warning To The Rich: James 5:1-5

Question Of Gambling: (lotteries/on-line/sports wagering/casinos)

- Estimate: 10 million+ Americans are compulsive gamblers.
- Estimated 10% of total American wages is thrown away annually in gambling.
- Seductive fantasy (get rich quick without labor)
- Believing the lie chance is in your favor ("Luck")(false hope of riches)
- Gambling is not just taking a risk or playing a game for fun.

- Different than farming, starting a new business, stock market
 Gambling is based on sheer, random chance
 Exploits the poor (those who can least afford to lose it)
- Gambling is not the same as casting lots used to make decisions (Ex. 28:30; Lev. 8:8; 16:7-10; Num. 27:21; 1 Sam. 14:41-43; 28:6; Josh. 7:14-18; Judg. 20:18; Jonah 1:7; Acts 1:26). Nothing of value was ever put up against risk. The practice of casting lots is no longer necessary because we have the indwelling Holy Spirit and God's revealed word to guide us." Because God is sovereign, there is no such thing as luck or chance. There is no random molecule in the universe. Gambling is foolish stewardship. Proverbs 16:33 "The lot is cast into the lap, but its every decision is from the Lord."
 - Matthew 25:14-30
 - Problem of presumption
 James 4:14,15 "You do not know what your life will be like tomorrow..."
 - Problem of devaluing work (gaining riches by chance)
 Proverbs 12:11 "He who works his land will have abundant food, but he who chases fantasies lacks judgment."
 - Problem of slavery
 1 Corinthians 6:12 "All things are lawful for me, but not all things are profitable. All things are lawful for me, but I will not be mastered by anything."
 Romans 6:16 "You are slaves to the one whom you obey..."
 2 Peter 2:18,19 "...by appealing to the lustful desire of sinful human nature... they promise them freedom, while they themselves are slaves of depravity – for a man is a slave to whatever has mastered him."
 Psalms 19:13 "Keep your servant also from willful sins may they not rule over me." (119:133)("presumptuous sins")

Question Of Judging Others

Matthew 7:1-5; 1 Corinthians 4:2-5; Acts 1:24 "Lord, you know everyone's heart."; Acts 15:8 "God, who knows the heart..."

Danger Signs In A Marriage Regarding Financial Decisions:

(Larry Burkett, "Complete Financial Guide For Young Couples)

**The violation of a spiritual principle generates visible symptoms we see and experience.

- Independence not unity (one flesh –v- his-hers)
- Lack of communication (no financial goals or talking about purchases)
- Fatigue and financial stress (Prov. 15:16)
- Irresponsibility
- Ignoring financial problems (procrastination)
- Excuses made for bad decisions (laziness/"it must have been God's will...")
- Over-commitment to work (consumed/workaholic)
- Indulgence/Impulsive buying
- Parent's loans/bail out
- Wife has to work to break even (no alternatives)
- Income = expense (no savings)
- No giving (Mal. 3:10)