

# Money Matters

*A Biblical Guide  
To Financial Stewardship*

## Work Ethic:

"I owe, I owe, it's off to work I go..."

Typical work span: 90,000 hours at work (45 years x 50 weeks x 40 hours wkly)

## Agree/Disagree:

- Most employees are hard workers.
- Very few people struggle with being lazy or idle.
- Most people are satisfied with their jobs.
- Welfare is a good thing for this country.
- Most teenagers today have no work ethic.
- In the work place, the work ethic of believers should be different than unbelievers.
- If you work hard and live righteously, you should have something to show for your effort.
- I take adequate time to rest after work to enjoy what I have.

## Questions:

- What attitudes/character qualities are developed by work?
- If acquiring wealth is acceptable, how are we to obtain it?
- If you had the chance to work more hours or your wife to go to work, would you take the opportunity? Why?
- Would you rather do it yourself or pay someone else to do it?
- Would you rather make more \$\$\$ and work overtime, or are you satisfied with having less \$\$\$ and spending more time at home?
- Should you choose your job on the basis of salary/benefits or are there other factors that should be considered that may be more important?
- If you do work overtime, should you spend the excess money made on yourself?

## The Christian And Work

Genesis 2:1-3 God worked and completed, and rested from His work.

Work and rest has intrinsic dignity modeled by our Creator.

"God puts His heart into His work."

Genesis 2:15 Work was good (cultivate/keep the Garden)

Genesis 3:17-19 The Curse made work difficult.

Exodus 20:9,10 "Six days you shall labor and do all your work..."

Exodus 34:21 "Six days you shall labor, but on the seventh day you shall rest, even during the plowing season and harvest you must rest."

Ecclesiastes 1:3,8; 2:11,17-21 Because of the fall, work can become meaningless.

"What does man gain from all his labor..." "all things are wearisome..."

"When I surveyed all that my hand had done and what I had toiled to achieve, everything was meaningless, chasing after the wind... nothing was gained under the sun." "I hated life because of the work that is done was grievous to me..." "I hated all the things I had toiled for... because I must leave them to the one who comes after me and who knows whether he will be a wise man or a fool." "Yet he will have control over all the work into which I have poured my effort and skill ..." "For a man may do his work with wisdom, knowledge and skill, and then he must leave all he owns to someone who has not worked for it." "All his days his work is pain and grief, even at night his mind does not rest." "A man can do nothing better than to eat, drink, and find satisfaction in his work. This is from the hand of God, for without him who can find enjoyment?"

Ecclesiastes 5:19 "When God gives any man wealth and possessions and enables him to enjoy them, to accept his lot and be happy in his work, this is a gift of God."

Exodus 35:31-35; 36:1,2 Gifted, skilled, master craftsman and designers. "The LORD gave them the skill and ability to know how to carry out the work."

Proverbs 10:4 "...diligent hands bring wealth."

Proverbs 12:11 "He who works his land will have abundant food, but he who chases fantasies lacks judgment."

Proverbs 13:4,21 "The desires of the diligent are fully satisfied." "Prosperity is the reward of the righteous."

Proverbs 14:23 "All hard work brings a profit."

Proverbs 22:26 "Do you see a man skilled in his work? He will stand before kings; he will not stand before obscure men."

Proverbs 28:19 "He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty."

Proverbs 28:20 "A faithful man will be richly blessed, but one eager to get rich will not go unpunished."

Ecclesiastes 9:10 "What ever your hand finds to do, do it with all your might."

Ephesians 4:28 "Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need."

2 Thessalonians 3:10-12 "Keep away from every 'brother' who is idle... for you yourselves know how you ought to follow our example. We were not idle when we were with you nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling, so that we would not be a burden to any of you..." "Settle down and earn the bread they eat... and never tire in doing what is right."

Psalms 15:4 "...who keeps his oath even when it hurts." (follow through)

- Diligent, hard work brings a profit (something to show for your labor)
- Hard work brings self-respect, uses of one's gifts, talents, abilities productively  
*"Hard work spotlights the character of people: some turn up their sleeves, some turn up their noses, and some don't turn up at all." Sam Ewig*

### **Biblical Roles In Provision For The Family:**

- The husband's role is to be the main provider for the family financially.
  - 1 Timothy 5:8,18 "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever." "The worker deserves his wages."
  - 1 Thessalonians 4:11,12 "Make it your ambition... to work with your hands... so that you will not be dependent on anybody."
  - 2 Thessalonians 3:6-12 "If a man will not work, he shall not eat." "Earn the bread that you eat."
  - Proverbs 14:23 "All hard work brings a profit."
  - Ephesians 4:28 "Steal no longer, but he must work doing something useful with his own hands, that he may have something to share with those in need."
- The wife is free to work as long as it does not take away from her primary role of managing her home and children and coming alongside her husband.
  - Titus 2:3-5 "The older women train the younger women to love their husbands and children, to be self-controlled and pure, to be busy at home, to be kinds to be subject to their husbands, so that no one will malign the word of God."
  - 1 Timothy 5:9,10,14 "I counsel young widows to marry, to have children, to manage their homes..."
  - Proverbs 31:11,12,16,18,24,27,31 "Her husband has full confidence in her and lacks nothing of value. She brings him good, not harm, all the days of her life. She considers a field and buys it; out of her earnings she plants a vineyard. She sees that her trading is profitable. She makes linen garments and sells them, and supplies the merchants with sashes. She watches over the affairs of her household... Give her the reward she has earned and let her works, bring her praise at the city gates."

### **The Employer/Employee Work Relationship:**

- Ephesians 6:5-9 "Slaves, obey your earthly masters with respect and fear, and with sincerity of heart, just as you would obey Christ. Obey them not only to win their favor when their eye is on you, but like slaves of Christ, doing the will of God from your heart. Serve wholeheartedly, as if you were serving the Lord, not men. Because you know that the Lord will reward everyone for whatever good he does, whether he is slave or free."
- Colossians 3:22-25 "Slaves, obey your earthly masters in everything and do it, not only when their eye is on you and to win their favor, but with sincerity of heart and reverence for the Lord. Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving."
- 1 Timothy 6:1,2 "All who are under the yoke of slavery should consider their masters worthy of full respect, so that God's name and our teaching may not be slandered. Those who have believing masters are not to show less respect for

them because they are brothers, instead, they are to serve them even better because those who benefit from their service are believers, and dear to them. These are the things you are to teach and urge on them."

Titus 2:9,10 "Teach slaves to be subject to their masters in everything, to try to please them, not to talk back to them, and not to steal from them, but to show that they can be fully trusted, so that in every way they will make the teaching about God our Savior attractive."

1 Peter 2:18-23 "Slaves, submit yourselves to your masters with all respect, not only to those who are good and considerate, but also to those who are harsh. For it is commendable if a man bears up under the pain of unjust suffering because he is conscious of God."

\*\* Pursue honest, faithful, diligent work

\*\* Resist dishonesty (robbing from one's employer), gossip (office politics)

\*\* A job well done (excellence) creates a platform for the gospel to be presented.

\*\* Christians should be the best workers, with the best attitude, having the best integrity and dependability.

Question: How do people rob from their employers/jobs?

### What Does God Expect Of Employers/Bosses:

Ephesians 6:9 "Masters, treat your slaves in the same way. Do not threaten them, since you know that he who is both their Master and yours is in heaven, and there is no favoritism with him."

Colossians 4:1 "Masters, provide your slaves with what is right and fair, because you know that you also have a Master in heaven."

Matthew 18:23-34

### Issue Of Working For More Or Being Content

1 Corinthians 7:21 If you can change your circumstances for the better – do it! (slavery-freedom)

Proverbs 30:8,9 "Give me neither poverty nor riches, but give me only my daily bread, otherwise, I may have too much and disown you and say, 'who is the Lord?' or I may become poor and steal and so dishonor the name of my God."

### The Problem Of Laziness (Slothfulness):

People often lack resources because they are foolish and do not work hard.

Proverbs 6:6 "Go to the ant you sluggard..."

Proverbs 6:9-11 "How long will you sit there you sluggard? When will you get up from your sleep? A little sleep, a little slumber, a little folding the hands to rest, and poverty will come on you like a bandit and scarcity like an armed man."

Proverbs 10:4 "Laziness makes one poor." (20:4)

Proverbs 10:5 "He who gathers crops in summer is a wise son, but he who sleeps during harvest is a disgraceful son."

Proverbs 12:11 "He who chases fantasies lacks judgment"

Proverbs 12:24 "the hand of the diligent will rule; laziness ends in slave labor"

Proverbs 13:4 "the sluggard craves & gets nothing"

Proverbs 14:23 "Mere talk leads only to poverty."

Proverbs 18:9 "One who is slack in his work is brother to one who destroys."

Proverbs 19:15 "Laziness brings on deep sleep and the shiftless man goes hungry."

Proverbs 20:4 "A sluggard does not plow in season and so at harvest time he looks but finds nothing."

Proverbs 21:17 "He who loves pleasure will become poor, and whoever loves wine and oil will never be rich."

Proverbs 21:20 "The foolish man devours all he has."

Proverbs 21:25,26 "The sluggard's cravings will be the death of him because his hands refuse to work. All day long he craves for more..."

Proverbs 24:30-34 "I went past the field of the sluggard... thorns had come up everywhere and the ground was covered with weeds, the wall was in ruins... A little sleep, a little slumber... and poverty will come on you..."

Proverbs 26:14-16 "A sluggard buries his hand in the dish, he is too lazy to bring it back to his mouth."

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

Matthew 25:26 "You wicked, lazy servant..." (You should have invested but instead did nothing and have nothing to show for what was entrusted to your care.)

2 Thessalonians 3:6 "Keep away from every 'brother' who is idle ..."

2 Thessalonians 3:10 "If a man will not work, he shall not eat."

- Laziness/slothfulness brings poverty

- The problem of mediocrity (least path of resistance)

- "If you want someone to do a good job, find a busy man. A man who is not busy probably doesn't want to be." (Prov. 10:4)

- It is estimated that 20% of employee's work time is unproductive (wasted).

- It is projected that 25% of the labor force gives their best effort on the job.

### The Bible And Overwork (Workaholics):

Ecclesiastes 4:8,9 "There was a man all alone, he had neither son nor brother. There was no end to his toil, yet his eyes were not content with his wealth..."

Ecclesiastes 5:12 "The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep."

Ecclesiastes 6:7 "All man's efforts are for his mouth, yet his appetite is never satisfied."

Exodus 34:21 "Six days you shall labor, but on the seventh day you shall rest, even during the plowing season and harvest you must rest."

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 "...for a man is a slave to whatever has mastered him."

- Many are workaholics working overtime, working a second part-time job, and rarely taking time off for vacation which directly effects their health, marriage, family time, church involvement, and creativity.

### Who Do You Ultimately Work For?

Ephesians 2:10 "For we are God's workmanship created in Christ Jesus to do good works, which God prepared in advance for us to do."  
(His work of art, His masterpiece)

Ephesians 6:5-7 "...Obey your earthly masters with respect and fear and with sincerity of heart just as you would obey Christ... Serve wholeheartedly, as if you were serving the Lord, not men, because you know that the Lord will reward everyone for whatever good he does..."

Colossians 3:22-24 "Whatever you do, work at it with all your heart, as working for the Lord, not for men... it is the Lord Christ you are serving."

Romans 12:11 "Never be lacking in zeal, but keep your spiritual fervor, serving the Lord."

1 Corinthians 10:31 "So whether you eat or drink or whatever you do, do all for the glory of God." (Colossians 3:17)

- All honest work done for the Lord is sacred.
- Our Heavenly Father is always watching.
- May we strive for excellence in everything we do.

### Teaching Children A Good Work Ethic:

- Give it your best (excellence in all things)
- Finish well what you start (diligence)
- First things first (discernment)
- Accept work cheerfully (right attitude/joy)
- Work through difficulty (perseverance/endurance/faithfulness)
- Each person in our family will have regular responsibilities (without pay) (cook, clean, yard work, laundry)
- Train their eyes to see work that needs to be done and do it. (taking the initiative without having to be asked)
- Parents, one of the greatest gifts you can give your children is to model a good work ethic before their eyes that they can emulate in their future. How you come to work and how you deal with money will have a huge impact on your children. Values are caught more than they are taught.

### Personal Advice:

- Work hard and see where God blesses.
- Teach work to your children early.
- If both spouse's work, live off the husband's income & save the wife's income.
- Take any overtime money received and pay off debt.
- Don't pay someone else to do something you can do for yourself. Do it yourself and save \$\$\$! (lawn/pool/home repair/hair/meals/paint)
- Working hard develops godly character and a good reputation and God guarantees you will have something to show for your labor.
- There is something excellent and rewarding in hard work. (a job well done)
- What do you have to show for all your hard work?

### Book List:

Created For Work, Bob Schultz