

## 1 ☐ **Biblical financial principles**

## 2 ☐ **II-B. A survey of Biblical teaching on money and wealth**

## 3 ☐ **The underlying theme of this seminar**

The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith. 1 Timothy 1:5 (NLT)

## 4 ☐ **Outline**

- Section I: Introduction
  - ◆ A definition of money
  - ◆ The scope of our study
  - ◆ 6 characteristics of money
  - ◆ Our attitude about money matters to God
- Section II: Review of the inductive process
- Section III: 11 parables that Jesus taught about money
- Section IV: 30 other Biblical teachings about money

## 5 ☐ **Part I. Money-a definition**

- Webster Dictionary: "Anything customarily used as a medium of exchange and measure of value, as sheep, wampum, gold dust, etc"
- "A means of payment" - - >

## 6 ☐ **The scope of our study**

- According to several sources, there are over 2000 verses in the Bible about money. Compare this to:
  - ◆ 500 verses on prayer
  - ◆ Less than 500 verses on faith
  - ◆ 600 verses on heaven and hell
- Furthermore, observe that
  - ◆ Nearly half of Jesus' parables are related to money
  - ◆ 15% of all of Jesus teachings are about money
- Therefore, in one week, we cannot possibly do an exhaustive study of Biblical teaching about money
- Instead, each student will personally engage in a brief inductive study of 41 Scriptural texts to develop a sense of God's mind and heart regarding money
- The student will apply this framework as we then systematically explore 10 Biblical principles regarding money and wealth

## 7 ☐ **6 characteristics of money from a Biblical perspective**

## 8 ☐ **1. Money is an efficient medium of exchange and is valuable for the common support of life**

- A feast is made for laughter, and wine makes life merry, but money is the answer

for everything Ecclesiastes 10:19>

9 ☐ **2. Money is God's reward for our labor**

■ All hard work brings a profit, but mere talk leads only to poverty. Proverbs 14:23

■ Moreover, 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.

Ecclesiastes 5:19

■ He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need. Ephesians 4:28

■ Stay in that house, eating and drinking whatever they give you, for the worker deserves his wages. Luke 10:7a

■ The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages." 1 Timothy 5:17-18>

10 ☐ **3. Money is a mechanism for revealing our character and devotion to God**

■ For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action. But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be... So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given. 2 Corinthians 9:2,3,5-->

11 ☐ **4. Money is a powerful tool for --**

■ Command them to do good, to be rich in good deeds, and to be generous and willing to share. 1 Timothy 6:18

■ But just as you excel in everything-- in faith, in speech, in knowledge, in complete earnestness and in your love for us--see that you also excel in this grace of giving 2 Corinthians 8:7-->

12 ☐ **For example, money is useful in supporting the work of the Kingdom**

■ Receive the atonement money from the Israelites and use it for the service of the Tent of Meeting. It will be a memorial and for the Israelites before the LORD, making atonement for your lives. Exodus 30:16

■ "I give you all the finest olive oil and all the finest new wine and grain they give the LORD as the firstfruits of their harvest. Numbers 18:12

■ If others have this right of support from you, shouldn't we have it all the more? But we did not use this right. On the contrary, we put up with anything rather than hinder the gospel of Christ. Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the

gospel should receive their living from the gospel. 1 Corinthians 9:12-14 >

13 ☐ **5. Money is a tremendous tool for --**

■What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul? Matthew 16:26

■You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. James 5:3b-4>

14 ☐ **For example, the lure of money may have been a factor in Judas' betrayal of Jesus**

■and the chief priests and the teachers of the law were looking for some way to get rid of Jesus, for they were afraid of the people. Then Satan entered Judas, called Iscariot, one of the Twelve. And Judas went to the chief priests and the officers of the temple guard and discussed with them how he might betray Jesus. They were delighted and agreed to give him money. He consented, and watched for an opportunity to hand Jesus over to them when no crowd was present. Luke 22:2-6>

15 ☐ **6. Money, rather than God, can become the object of our love, passions, pride and trust causing much harm to ourselves and others**

■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 griefs. 1 Timothy 6:10 >

16 ☐ **Our heart's attitude towards money is important to God**

■What is your heart's attitude towards money?

■What questions do you have that you hope to have answered in this course?

17 ☐ **The importance of a Godly perspective**

■Our attitude about money will affect everything in our life--even our relationship with God. Therefore, it is critically important that we follow Biblical principles regarding money and seek God's wisdom in applying them to our life. >

18 ☐ **The believer should seek Godly wisdom**

■I have hidden your word in my heart that I might not sin against you. Psalm 119:11

■Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful. Joshua 1:8

■He sought God during the days of Zechariah, who instructed him in the fear of God. As long as he sought the LORD, God gave him success. 2 Chron 26:5

■All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work. 2 Tim 3:16-17 more>

19 ☐ **The believer should seek Godly wisdom**

■Long life is in her right hand; in her left hand are riches and honor. Her ways are

pleasant ways, and all her paths are peace. Proverbs 3:16-17

- I love those who love me, and those who seek me find me. With me are riches and honor, enduring wealth and prosperity. Proverbs 8:17-18

- Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: that wisdom preserves the life of its possessor. Ecclesiastes 7:12

- The wealth of the wise is their crown, but the folly of fools yields folly. Proverbs 14:24

- "The fear of the LORD is the beginning of wisdom, and knowledge of the Holy One is understanding. Proverbs 9:10

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## 20 ☐ **A good question to ask when doing a study**

- Here is question we all should be constantly asking as we take this class: "Is our interpretation of Scripture the consistent with the nature of God?"

- Truth never contradicts the nature of God, because He is the source of all truth; God is truth (RC Sproul, "The Truth Project") >

## 21 ☐ **Part II. The inductive method of Bible study**

- A prayerful and thoughtful approach to Bible study is an indispensable to the process

- All Bible study begins with and depends on the Holy Spirit for illumination into his Word

- The inductive method of study will be useful for our purpose in this class

## 22 ☐ **II. The inductive Bible study method- simplified**

- Observation: What does the passage say?

- Interpretation: The process of discovering what the passage means

- Application: How is the passage intended to impact our lives?

- Categorization: Assigning the passage one or more categories for future organization into a body of knowledge

## 23 ☐ **Observation of the text**

- Select a text where money might be a topic that is treated in some fashion

- Read the text in the light of the context

- Make a list of observations you believe the author seems to be making about money

- If there is no teaching about money, make a note and move to the next text [Intervarsity.org](http://Intervarsity.org)

## 24 ☐ **Interpretation of the observations**

- For each observation, answer the question "What is the message or point the author is making about money?"

- Is the message consistent with the character of God?

- Is the intent to be an example, information, or instructive for Christian living or

theology truth?

- How does it relate to other similar passages?

25 ☐ **Application of the interpretation**

- Make a list of some changes to your life you will consider making as a result of the principles you have discovered
- List questions, problems, or topics for further study

26 ☐ **Categorization of the application**

- We will decide on one or more categories for each application
- Our reason for doing this is to be able to turn a somewhat random survey of a number of Scriptures into a useful body of knowledge
- This body of knowledge can be used for developing the framework of a Biblical world view of money and wealth
- It will provide a format to systematically teach others about this subject

27 ☐ **Consistency check**

- Are the principles consistent with what you know about God, his character, and his plan for our lives?
- Are there examples in Scripture that support or contradict your hypotheses?
- Are the principles consistent with each other?

28 ☐ **Section III. Eleven parables of Jesus regarding money and wealth**

29 ☐ **Class assignment**

- Break into four teams (A, B, C, D), choose a name, and elect a spokesman
- Follow the inductive process for a number of Scriptures that are listed in your team's handout
- Be prepared to share your results for each text with the class:
  - ◆Observations
  - ◆Interpretations
  - ◆Category
  - ◆Principles

30 ☐ **Quiz**

- After each of the next 41 lessons, create one or more quizzes that deal with the lesson's teaching
- It is recommended that you provide 4 or 5 choices or statements for each quiz
- After allowing a minute or two for the students to complete the quiz, go over the answers. For false statements, ask the class what change could be made to make the statement true
- If you prefer, class discussions or essays may also be used. This author has provided some of these two types at various points throughout the next 41 lessons

31 ☐ **Notes to the instructor**

■Following are 41 lessons that examine various passages in Scripture concerning money. The purpose is to engage the student in developing a sense of God's heart towards money. In later modules, this somewhat random information will be systemized into a body of knowledge

■It is recommended that the class be divided into 4 teams: a,b,c and d. Each team will study approximately 10 passages using the inductive method and completing the worksheet for that passage

■After an appropriate period of time, call the teams back together. Beginning with the first parable, present the material until you see the slide that allows you to record the results of the team's work

■ The team assigned to the passage will share with the class the results of their study. The instructor can record the answers in real time on the summary slide. The instructor can then continue presenting his teaching for each lesson.

### 32 ☐ **1. The rich young ruler**

### 33 ☐ **1. The rich young ruler**

■Now a man came up to Jesus and asked, "Teacher, what good thing must I do to get eternal life?" "Why do you ask me about what is good?" Jesus replied. "There is only One who is good. If you want to enter life, obey the commandments." "Which ones?" the man inquired. Jesus replied, "'Do not murder, do not commit adultery, do not steal, do not give false testimony, honor your father and mother,' and 'love your neighbor as yourself.'" "All these I have kept," the young man said. "What do I still lack?" Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."

### 34 ☐ **Matthew 19:16-26 (cont'd)**

■When the young man heard this, he went away sad, because he had great wealth. Then Jesus said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." When the disciples heard this, they were greatly astonished and asked, "Who then can be saved?" Jesus looked at them and said, "With man this is impossible, but with God all things are possible." >

### 35 ☐ **Inductive study results**

■Observations

■Interpretations

■Category

■Principles

### 36 ☐ **The rich young ruler-the deceitfulness of riches**

- His admirable qualities
  - ◆ Possessed considerable wealth
  - ◆ Had position of authority and respect
- He was sincere, respectful and courteous to Jesus
  - ◆ Believed Jesus to be an authority in spiritual things
  - ◆ Concerned about what was really important in life
- His deficiencies
  - ◆ He had an inflated opinion of his own righteousness
  - ◆ He loved his earthly life more than he loved eternal life
  - ◆ He was proud, covetous, spiritually blind, and self-deceived --> Up

### 37 **The rich young ruler**

- Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me." When the young man heard this, he went away sad, because he had great wealth.
  - ◆ Jesus implies that "to be good" really means "to be perfect". Perfection is the standard we must achieve to dwell in God's presence
  - ◆ Jesus reveals that the most important thing in the young man's life were his possessions, not his relationship with God
  - ◆ Jesus elicits the emotion that reveals his heart--sadness of realizing he must love God more than the good life -->

### 38 **The rich young ruler**

- There are several lessons in this passage
- Let's talk about the ones that have to do with money and wealth -->

### 39 **The rich young ruler**

- A man's attachment to his wealth may be an insurmountable obstacle to knowing God.
- "The young man went away sad" (vs 22). It appears that he chose the false security that his worldly wealth could give him (security, power, friends, comfort, pleasure, status, etc) instead of the true riches of following Christ. This is the sin of covetousness.-->

### 40 **The rich young ruler**

- Jesus implies that those who give up their resources for God's kingdom will see a tremendous return on their investment both now and in eternity (Matthew 19:28-29, Mark 10:29-30, Luke 18:29-30)
  - ◆ "I tell you the truth," Jesus replied, "no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age (homes, brothers, sisters, mothers, children and fields—and with them, persecutions) and in the age to come, eternal life. Mark 10:29-30(NIV)-->

41 ☐ **Essay**42 ☐ **The rich young ruler**

- Loving and trusting in this world's goods can be an insurmountable obstacle to knowing and pleasing God

- God may ask to use the assets he has entrusted to us to accomplish his purposes

- Our happiness should not depend on how many possessions we have, but rather we should find our joy in knowing the Lord and using what we have to help build his kingdom

- Our money cannot save us. Only God can save us through the sacrifice of His Son, Jesus Christ

- God will richly reward us for the sacrifices we make to follow Christ >

43 ☐ **The rich young ruler**

- Why is it hard for a rich person to gain eternal life?

- ◆ They have no need of anything, including God

- ◆ They are so busy with earthly things they do not prepare for their future

- ◆ They think their money can purchase anything, including favor with God

- ◆ Their love for their money leads them into a seductive life of evil pleasures which war against their souls

- ◆ If they are generous, they may think their good deeds will outweigh their bad deeds and not see their sin -->

44 ☐ **2. The poor widow's donation**45 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

46 ☐ **The poor widow – sacrificial giving**

- The amount we give is not important

- God is looking for those willing to lovingly sacrifice some benefit they could have gained for themselves but instead apply it for the sake of his kingdom

- The greater the sacrifice, the more commendable the gift

- Some sacrificial gifts may bless others immediately and continue to bless others long after we are gone

- Other sacrificial gifts may not begin blessing others until long after we are gone -->



47 ☐ **Essay**

- Why was the widow's action commended by Jesus?
- In what ways was her gift greater than anyone else's?
- How does this story touch your heart?
- What is the application of the poor widow to your life? -->

48 ☐ **3. The farmer and the seed sown among thorns**49 ☐ **Parable of the farmer and the seed sown among thorns**

■ While a large crowd was gathering and people were coming to Jesus from town after town, he told this parable: "A farmer went out to sow his seed. As he was scattering the seed, some fell along the path; it was trampled on, and the birds of the air ate it up. Some fell on rock, and when it came up, the plants withered because they had no moisture. Other seed fell among thorns, which grew up with it and choked the plants. Still other seed fell on good soil. It came up and yielded a crop, a hundred times more than was sown." When he said this, he called out, "He who has ears to hear, let him hear."-->

50 ☐ **Parable of the farmer and the seed sown among thorns (cont'd)**

■ His disciples asked him what this parable meant. He said, "The knowledge of the secrets of the kingdom of God has been given to you, but to others I speak in parables, so that, 'though seeing, they may not see; though hearing, they may not understand.' "This is the meaning of the parable: The seed is the word of God. Those along the path are the ones who hear, and then the devil comes and takes away the word from their hearts, so that they may not believe and be saved. Those on the rock are the ones who receive the word with joy when they hear it, but they have no root. They believe for a while, but in the time of testing they fall away. The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature. But the seed on good soil stands for those with a noble and good heart, who hear the word, retain it, and by persevering produce a crop. Luke 8:4-15

51 ☐ **Inductive study results**

- Observations
- Interpretations
- Category
- Principles

52 ☐ **The farmer and the seed sown among thorns - the lure of riches can choke Christian fruitfulness**

- The love of riches, and the pleasures it can buy, can choke out one's sensitivity

towards his own spiritual need

■ Even Christians can be distracted by the pursuit of wealth and therefore never reach maturity or usefulness for the kingdom -->

53 ☐ **Class assignment**

■ Verse 14: The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature. Applying the message of verse 14, what potential harm can riches have on our spiritual lives?

- Worshipping money rather than God
- Proud, greedy, selfish
- Wander away from our faith
- Trusting money rather than God for our security >

54 ☐ **Previous class answers**

- Forget poor because we want more and more money
- May become proud
- May become self-sufficient and forget to ask God for our needs
- May not have time for important ministries
- May be able to afford our own protection and forget that God is our real protector
- May not depend upon God
- May live a life of ease and pursuit of pleasure
- May become the preoccupation of our heart and therefore we lose our fellowship with God

55 ☐ **4. Story of the rich fool**

56 ☐ **Story of the rich fool**

■ Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.' "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."' "But God said to him, 'You 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." Luke 12:15- 21

57 ☐ **Inductive study results**

- Observations
- Interpretations

- Category

- Principles

58 ☐ **Story of the rich fool - the danger of misplaced priorities**

- The rich man foolishly trusted his wealth for his future security rather than depending on God to be his provider and protector
- True riches do not depend on how much we have of this world's goods
- God did not condemn the man for being wealthy, but for not being generous towards the One who gave him his wealth
- His folly was planning to live the rest of his life pursuing selfish pleasures rather than using his wealth for the kingdom
- God wants us to develop our relationship with him above all else-->

59 ☐ **Class essay**

60 ☐ **5. Money and possessions: (Luke 12:22-34)**

61 ☐ **Money and possessions: (Luke 12:22-34)**

- Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest? "Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. -->

62 ☐ **Money and possessions: (cont'd)**

- If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also. Luke 12:22-34-->

63 ☐ **Inductive study results**

- Observations
- Interpretations

- Category

- Principles

64 ☐ **5. Money and possessions-storing up treasure in heaven: (Luke 12:22-34)**

- Jesus taught that we should not be overly concerned about our temporal needs (vs 22)

- The real value of our life is not measured materially (how much we own) but rather spiritually (our relationship to Christ) (vs 23)

- Rather than worry about our needs, we should trust God to provide our needs from day to day (vs 31)

- God promises that if we use our wealth to benefit the poor we will accumulate treasure in heaven (vs 33)

- If we want a heart for God, we must honor Him with our possessions (vs 34) -->

65 ☐ **6. Lazarus and the rich man**

66 ☐ **Lazarus and the rich man (Luke 16:19-31)**

- "There was a rich man who was dressed in purple and fine linen and lived in luxury every day. At his gate was laid a beggar named Lazarus, covered with sores and longing to eat what fell from the rich man's table. Even the dogs came and licked his sores. "The time came when the beggar died and the angels carried him to Abraham's side. The rich man also died and was buried. In hell, where he was in torment, he looked up and saw Abraham far away, with Lazarus by his side. So he called to him, 'Father Abraham, have pity on me and send Lazarus to dip the tip of his finger in water and cool my tongue, because I am in agony in this fire.' "But Abraham replied, 'Son, remember that in your lifetime you received your good things, while Lazarus received bad things, but now he is comforted here and you are in agony. -->

67 ☐ **Lazarus and the rich man (cont'd)**

68 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

69 ☐ **Lazarus and the rich man--warning to the wealthy**

- What were the sins of the rich man?

70 ☐ **Sins of the rich man**

- He lived a self-sufficient, self-loving life

- He was proud of his wealth
- He was selfish
- He demonstrated no care, love or mercy to the poor man
- He ignored God until it was too late
- He cared only about this life
- He thought he was better than the poor man
- He did not consider his future life
- He ignored God's commands regarding his wealth -->

71 ☐ **Team assignment-Lazarus & rich man**

72 ☐ **What are some of the excuses the rich of this world give for neglecting the poor?**

- Poor are lazy and laziness should not be rewarded
- We only have enough to care of ourselves
- Their problems are not my concern
- God will take of them himself
- They didn't ask for help!
- They are responsible for taking care of themselves
- Government will take care of them
- They are too impatient--they need to wait for God to help them
- Continued >

73 ☐ **Excuses for neglecting the poor**

- Every one should earn their own living
- Their poverty means they are being punished by God
- I'm too busy today--maybe tomorrow
- I have more important priorities for my money
- It is not convenient right now to give away my money
- Let them ask someone with more money to help them
- They despise the poor as despicable, lazy people who don't deserve help
- Not socially acceptable
- Continued >

74 ☐ **Excuses for neglecting the poor**

- Go ask your family (or someone else/) to help you
- I earned my money and so should you
- I don't want to replace God in your life
- The poor are not worthy of my help

75 ☐ **Lazarus and the rich man**

- Don't let it be said of us that the "dogs" care more for the poor than we do
- God cares deeply about the poor and desires for us to relieve their suffering if we

have the means" (vs 25)

- Jesus is displeased with those who live in luxury but ignore the poor people who are a part of their lives (vs 25)

- Don't be surprised if rich people make excuses for neglecting the poor (vs 29, 31) ->

#### 76 ☐ **Local areas of need**

- Is there an area near you where there is great need?
- What are some of things that has been done in this area to show the love of Christ?
- What are some things which could yet be done?
- Is there a charitable organization serving in your community that you could help for a day to see what they are doing? -->

#### 77 ☐ **7. Build your treasure in heaven**

#### 78 ☐ **7. Build your treasure in heaven**

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

#### 79 ☐ **Inductive study results**

- Observations
- Interpretations
- Category
- Principles

#### 80 ☐ **Build your treasure in heaven**

- We should not make it a priority in our life to accumulate wealth. If God does bless us financially, we are to recognize that He owns it and we are mere stewards of his property. Therefore, our wealth belongs to Him and should be used as God leads and directs us.
- Heavenly treasure is a far safer investment than earthly treasure. It is completely secure, and it will have eternal value which can never be lost.
- Our treasure--that for which we have the deepest love and longing--will capture our heart -->

#### 81 ☐ **Essay**

- 1. Why should we build treasure in heaven?
- 2. What are some ways we can build treasure in heaven? -->

82 ☐ **Why should we build treasure in heaven?**

- It is safe with God
- It has a much greater yield (30 fold or 100 fold)
- It helps our heart stay focused on spiritual things which are eternal in nature
- Jesus commanded it
- Earthly treasure will not last
- To have a heavenly reward waiting for us -->

83 ☐ **Ways of building treasure in heaven**

- Caring for the poor and needy
- Enduring suffering for Jesus' sake
- By participating in the spreading of the gospel
- Doing good deeds
- Sacrificing for the sake of the kingdom of God
- Building his Kingdom through our tithes, offerings
- Seeking after righteousness
- By being a good steward of our time, talent, and/or money
- Pray for missionaries, pastors, and other kingdom workers
- Pray for the lost
- Winning the lost for Christ
- Loving our enemies?

84 ☐ **8. The shrewd manager**85 ☐ **8. The shrewd manager**

■ "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. "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. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." Luke 16:8-13-->

86 ☐ **Inductive study results**

- Observations
- Interpretations
- Category

- Principles

87 ☐ **The shrewd manager - Be faithful and wise with money**

- Use our money to win people to Christ so you will reap eternal benefits (vs 9)
- How we handle small things (money, responsibilities) is an indication of how we will handle big things (vs 10)
- If we are unwise with "unrighteous" (monetary) riches, which are deceitful and of only temporal value, we should not expect God to entrust us with His "true riches" which are spiritual in nature and of eternal value. (Vs 11) -->

88 ☐ **Be faithful and wise with money**

- If we are not good stewards of another person's property, how can we expect to be given much property of our own? (Vs 12)
- The central material teaching of this parable seems to be "use your earthly resources (which really belong to God) to benefit others"
- The central spiritual teaching seems to be that "God looks at the way we handle earthly possessions to determine what spiritual responsibilities he will give us" -->

89 ☐ **9. The choice of masters**

- "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money Matthew 6:24 . -->

90 ☐ **Inductive study results**

- Observations
- Interpretations
- Category
- Principles

91 ☐ **Team assignment-10 minutes**

92 ☐ **Team assignment-10 minutes**

- Loving money is a form of Idolatry
- Chasing after money is a form of adultery
- Loving money leads one to evil deeds and misplaced priorities and therefore displeases God
- Double-mindedness is despised by God
- Worldliness disrespects the holiness of God
- There is only one God; to serve two god's (money and God) is to believe in multiple gods



■ Ultimately it will come down to a choice between the two; choosing to serve money rather than God will lead us to forget and forsake Him -->

93 ☐ **Why is it impossible to serve both God and money?**

- Serving money leads us to do evil
- Loving money distracts our attention away from God and his kingdom
- The love of money may destroy our faith
- One leads to problems and failures; the other leads to success
- Serving money may cause us to trust it rather than God
- Money can't save us
- God is a jealous God
- To serve money is to serve a created being rather than the creator
- Money is temporal; God is eternal
- Money cannot love us back

94 ☐ **Why is it impossible to serve God and money?**

- We have only one heart to give
- Money is connected with worldly things
- Serving money is idolatry
- Money can make us proud
- Money can breed disunity among believers
- It is disobedient to the command
- Money cannot give us peace
- It can lead to spiritual blindness

95 ☐ **10. Jesus addresses the rich**

96 ☐ **Jesus addresses the rich**

■ "But woe to you who are rich, for you have already received your comfort. Woe to you who are well fed now, for you will go hungry. Woe to you who laugh now, for you will mourn and weep. Woe to you when all men speak well of you, for that is how their fathers treated the false prophets. "But I tell you who hear me: Love your enemies, do good to those who hate you, bless those who curse you, pray for those who mistreat you. If someone strikes you on one cheek, turn to him the other also. If someone takes your cloak, do not stop him from taking your tunic. Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back. Do to others as you would have them do to you. Luke 6:24-31-->

97 ☐ **Inductive study results**

- Observations
- Interpretations
- Category

- Principles

98 ☐ **Jesus address the rich: there is danger in having great wealth**

- The world may honor and praise the wealthy who lead ungodly lives, and they may despise and disrespect the poor who live quiet, humble, righteous lives

- Those who use their riches to gain happiness by indulging in selfish pleasures and ignoring God will experiencing sorrow, pain and unhappiness on judgement day

- Rich people who spend their riches on only themselves may be fat and full of this world's comforts and goods, but do not realize how spiritually bankrupt they are -->

99 ☐ **11. The parable of the talents**

100 ☐ **The parable of the talents  
(Matthew 25:14-30)**

- "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. "After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.' - ->

101 ☐ **The parable of the talents (cont'd)**

- "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. -->

102 ☐ **The parable of the talents (cont'd)**

103 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

■Principles

104 ☐ **The parable of the talents-wise stewardship**

■God expects us to invest our resources wisely, whether we have little or much

■It is not how much we have that is important, but rather what we do with what we have

■If we hoard what we have, God considers it a form of unfaithfulness. We should strive for at least some return on our resources for good, or more specifically, for the kingdom, no matter how modest. This applies to our time, talent, and money

■This lesson of investing the resources entrusted to us to make a profit, or increase, has material and spiritual applications. Christians are to multiply their lives in the lives of others (evangelism and discipleship) and contribute to the growth of the kingdom with their resources

■If we are faithful with worldly goods, God may entrust us with spiritual treasure-->

105 ☐ **Part II. 30 OTHER BIBLICAL TEACHINGS ABOUT MONEY**

106 ☐ **1. God created, owns, and maintains everything in the universe**

107 ☐ **The animal kingdom belongs to God**

■for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it. Psalm 50:10-12 >

108 ☐ **The natural resources belong to God**

■The silver is mine, and the gold is mine, says the LORD of Heaven's Armies. Haggai 2:8

■"O LORD our God, even this material we have gathered to build a Temple to honor your holy name comes from you! It all belongs to you! 1 Chronicles 29:16 (NLT) >

109 ☐ **Simply put, God owns the entire universe**

■ The heavens are yours, and yours also the earth; you founded the world and all that is in it. You created the north and the south; Tabor and Hermon sing for joy at your name. Psalm 89:11- 12-->

110 ☐ **Everything in heaven and earth belongs to God**

■David praised the LORD in the presence of the whole assembly, saying, "Praise be to you, O LORD, God of our father Israel, from everlasting to everlasting. Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name. 1 Chron 29:10-13-->

111 ☐ **Everything in heaven and earth belongs to God (cont'd)**

■ The heavens are yours, and yours also the earth; you founded the world and all that is in it. Psalm 89:11

■ For by him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things were created by him and for him. He is before all things, and in him all things hold together. Colossians 1:16, 17

112 ☐ **Inductive study results**

■ Observations

■ Interpretations

■ Category

■ Principles

113 ☐ **2. God is the source of every good and perfect gift**

114 ☐ **Examples of God's gifts to us**

115 ☐ **Gifts for our happiness**

■ So if you sinful people know how to give good gifts to your children, how much more will your heavenly Father give good gifts to those who ask him. Matthew 7:11 (NLT) >

116 ☐ **Wisdom, knowledge, wealth, riches, and honor**

■ God said to Solomon, "Because your greatest desire is to help your people, and you did not ask for wealth, riches, fame, or even the death of your enemies or a long life, but rather you asked for wisdom and knowledge to properly govern my people—I will certainly give you the wisdom and knowledge you requested. But I will also give you wealth, riches, and fame such as no other king has had before you or will ever have in the future!" 2 Chronicles 1:11 - 12 (NLT)-->

117 ☐ **Righteousness**

■ "Riches and honor are with me, Enduring wealth and righteousness. Proverbs 8:18 (NASB) >

118 ☐ **Even our accomplishments**

■ ... all we have accomplished is really from you. Isaiah 26:12b (NLT)-->

119 ☐ **The graces of life, such as joy and peace**

■ LORD, you establish peace for us; all that we have accomplished you have done for us. Isaiah 26:12 -- >

120 ☐ **Perhaps most importantly of all, our spiritual blessings**

■All praise to God, the Father of our Lord Jesus Christ, who has blessed us with every spiritual blessing in the heavenly realms because we are united with Christ. Ephesians 1:3 (NLT)-->Be

121 ☐ **Inductive study results**

■Observations

■Interpretations

■Category

■Principles

122 ☐ **3. Faithful stewardship**

■ In this case, moreover, it is required of stewards that one be found trustworthy. 1 Corinthians 4:2 (NASB) >

123 ☐ **Inductive study results**

■Observations

■Interpretations

■Category

■Principles

124 ☐ **Class essay**

■What are requirements of faithful stewardship? (Describe what it means to be a faithful steward)

◆Activities

◆Responsibilities

◆Qualities

◆Attitudes

◆Values

◆Spiritual depth and values

125 ☐ **A faithful steward**

■Sets aside his own interests in favor of his master's

■Equips and trains himself to do his master's will

■Is completely honest and trustworthy

■Works diligently and effectively

■Researches and understands his master's values and objectives

■Spends his master's resources prudently and efficiently

- Invests his master's resources wisely
- Gives an account of his activities and results -->

126 ☐ **4. True riches**

- So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? Luke 16:11

127 ☐ **Inductive study results**

- Observations
- Interpretations
- Category
- Principles

128 ☐ **Class essay**

- Make a list of the true riches

129 ☐ **5. Heavenly returns on kingdom investments**

- Jesus said to them, "I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life. But many who are first will be last, and many who are last will be first. Matthew 19:28-30>

130 ☐ **Inductive study results**

- Observations
- Interpretations
- Category
- Principles

131 ☐ **6. God warns the rich**

132 ☐

- But you have insulted the poor. Is it not the rich who are exploiting you? Are they not the ones who are dragging you into court? Are they not the ones who are slandering the noble name of him to whom you belong? James 2:6-7>

133 ☐ **God warns the rich**

- Now listen, you rich people, weep and wail because of the misery that is coming

upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. James 5:2 >

134 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

135 ☐ **God warns the rich: don't misuse your money**

- The rich have the potential for causing great harm to the poor and defenseless

- To oppress the poor is to blaspheme God

- The following uses of one's wealth greatly displeases God

- ◆ Neglecting the poor

- ◆ Persecuting and condemning the innocent

- ◆ Withholding paying your debts to creditors and wages to employees

- ◆ Living a life of selfish indulgence >

136 ☐ **7. The pitfalls of riches**

■ 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 griefs. 1 Timothy 6:9-10

137 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

138 ☐ **Lessons from 1 Tim 6:9-10**

- The desire to get rich is a trap leading to many foolish and harmful desires

- The obsession for wealth can expose us to temptations that can destroy our body, mind, and soul

- The pursuit of money causes us to endure self-inflicted wounds and griefs

- The love of money leads to all kinds of evil

- Eagerness for money is a threat to our precious faith -->

139 ☐ **Class essay**

- List some of the ways that a passion for money can be destructive in our lives

140 ☐ **8. The love of money**141 ☐ **Beware!**

- 1 ■ Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them? 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 5:10-12
  - Give me an eagerness for your laws rather than a love for money! Psalms 119:36 (NLT)
  - Don't make your living by extortion or put your hope in stealing. And if your wealth increases, don't make it the center of your life. Psalms 62:10 (NLT) >

2 3 more passages

142 ☐ **Inductive study results**

- Observations
- Interpretations
- Category
- Principles

143 ☐ **Love God, not money**

- Money itself is not evil, but the love of it leads to many kinds of evil and harmful pursuits
  - It is wrong to fall in love with our money
  - We are to love God instead of our money

144 ☐ **9. Admonition to wealthy Christians  
(1 Timothy 6:17-19)**

- 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. 1 Timothy 6:17-19-->

145 ☐ **Inductive study results**

- Observations



- Interpretations

- Category

- Principles

#### 146 ☐ **Admonition to wealthy Christians**

#### 147 ☐ **10. The poor and the rich**

- The brother in humble circumstances ought to take pride in his high position. But the one who is rich should take pride in his low position, because he will pass away like a wild flower. For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, the rich man will fade away even while he goes about his business. James 1:9-11 -- >

#### 148 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

#### 149 ☐ **Quiz (True or False)**

- The Christian who is poor should feel ashamed and embarrassed because God despises his lowly economic stature
- The Christian who is rich should feel proud of the way God has blessed him
- The name of the rich man will be praised and his memory will last forever regardless of how he used his money
- It is impossible for the poor to be generous or truly happy -->

#### 150 ☐ **11. God determines our financial stature**

- The LORD makes some poor and others rich; he brings some down and lifts others up. 1 Samuel 2:7 (NLT)
- Wealth and honor come from you alone, for you rule over everything. Power and might are in your hand, and at your discretion people are made great and given strength. 1 Chronicles 29:12 (NLT)

#### 151 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

## 152 ☐ **The source of our financial stature**

- God is sovereign and in control of everything, including the distribution of power and wealth

- God is the true source of wealth, not man

- We should acknowledge everything we have, whether much or little, as a gift from the hand of God

- Let us never forget to thank God for what he has given us, regardless of whether we are rich or poor -->

## 153 ☐ **12. Poverty vs Riches**

- Keep falsehood and lies far from me; 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. Proverbs 30:8-9-->

## 154 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

## 155 ☐ **Poverty vs Riches**

- Our attitude towards wealth is important to God

- There is a danger in having too much or too little

- If we have too little, we may commit sinful deeds to meet our needs rather than trusting God to provide for us

- If we have too much, we may develop worldly attitudes and drift away from out God-->

## 156 ☐ **Class assignment**

- Why is it important to ask God to give us just the right amount of money for our lives? -->

## 157 ☐ **13. The wisdom of Solomon**

## 158 ☐ **The wisdom of Solomon**

- The Lord was pleased that Solomon had asked for this. So God said to him, "Since you have asked for this and not for long life or wealth for yourself, nor have asked for

the death of your enemies but for discernment in administering justice, I will do what you have asked. I will give you a wise and discerning heart, so that there will never have been anyone like you, nor will there ever be. Moreover, I will give you what you have not asked for--both riches and honor--so that in your lifetime you will have no equal among kings. 1 Kings 3:10-13-->

#### 159 ☐ **Inductive study results**

- Observations
- Interpretations
- Category
- Principles

#### 160 ☐ **The wisdom of Solomon**

- God was delighted that Solomon was more concerned about rightly governing his people instead of his own personal success
- Solomon asked only for wisdom and discernment in governing his people
- Because of Solomon's request, God not only gave him wisdom but also unimaginable riches and honor
- There will never be another man with the wisdom that God gave to Solomon
- Let us consider what fabulous wealth looks like -->

#### 161 ☐ **The need for God's wisdom**

- A laborer's wages for 13,333 years
- Support 13,333 laborers for 1 year
- Enough to buy 20 brand new sedans @5Crore
- Support 208 missionaries at Rs20,000/mo for 20 years
- Purchase 4,761,904 NLT Bibles through Amazon -->

#### 162 ☐ **Individual assignment**

- Suppose you learn that, suddenly, you will be given Rs 1 arab (100 crore) tomorrow at 9 am from a wealthy benefactor. It is yours to spend or invest any way you wish.
  - ◆ As a Christian, your first reaction might be to pray for wisdom like Solomon did.
  - ◆ Write a prayer to God regarding this vast fortune that you have suddenly and unexpectedly received>

#### 163 ☐ **Class discussion**

- 2 What was your prayer like?

#### 164 ☐ **Elements of your prayer**

- Wisdom for the best use of the money
- Thanksgiving and praise to God for this great gift

- Recognition that you have been given great honor and responsibility
- Rejoicing in God's love rather than the unexpected riches
- Recognition that this is really God's money
- Understanding that the money can be used for the kingdom of God
- Reveal godly men who can counsel you on how much you may use for your own needs
- Admission that God is your real provider
- Request that the money be used for the glory of God
- Preservation of the gift -->

165 ☐ **Decide what to do with the money**

- Decide how much to give, and where to give it
- Decide how much to spend, and what to spend it on
- Decide how much to save, and where to put it
- Decide how much to invest, and what to invest it in

166 ☐ **Uses of the money**

☐ 2 Class discussion

167 ☐ **What would you do with \$1B**

- What were your assumptions about your own future?
- Did you consider seeking the wisdom from the Bible?
- Did you consider seeking the advice of Christian financial counsellors, your parents, or other Godly men?
- What was the time frame of your decision?
- Did you decide to retire at a young age and live from the interest, or continue doing your life's work and manage your fortune
- How many people were included in your perspective?
- What areas of life did you consider?
- What circumstances of life were factored into your plan?
- Did you think just about earthly needs, or was God's kingdom included?-->

168 ☐ **Uses of the money by previous classes**

- Set aside money for your family's needs
- Invest a portion for future needs
- Set aside money to be used by yourself for serving the Lord
- Established scholarship fund for students
- Established a retirement fund for missionaries
- Built churches, schools, seminaries
- Support orphanages and establish funds for widows
- Supporting pastors, missionaries, schools, seminaries
- Gave a tithe
- Publish Christian literature

- Give to the poor -->

#### 169 ☐ **Previous classes (cont'd)**

- Purchase and manufacture Christian music, theater, media, apps, entertainment, etc
- Sending Bibles and evangelistic material around the world
- Build family house and improve living standards
- "Rainy-day" fund in case of future disaster, illness, loss of ability to work, etc
- Invest in a business -->

#### 170 ☐ **14. Chasing after wealth**

- Man is a mere phantom as he goes to and fro: He bustles about, but only in vain; he heaps up wealth, not knowing who will get it. Psalm 39:6
- So I hated life, because the work that is done under the sun was grievous to me. All of it is meaningless, a chasing after the wind. I hated all the things I had toiled for under the sun, because I must leave them to the one who comes after me. Ecclesiastes 2:17-18 >

#### 171 ☐ **Worldly perspectives regarding wealth (cont'd)**

- I denied myself nothing my eyes desired; I refused my heart no pleasure. My heart took delight in all my work, and this was the reward for all my labor. Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun. Ecclesiastes 2:10-11
- But the widow who lives for pleasure is dead even while she lives. 1 Timothy 5:6-->

#### 172 ☐ **Inductive study results**

- Observations
- Interpretations
- Category
- Principles

#### 173 ☐ **Class discussion-essay**

- What do these passages teach us about our attitudes towards and uses of money?
- ◆

#### 174 ☐ **The dangers of having a worldly perspective about money**

- Money is only temporal and should not be the main object of our pursuit in life
- If we depend upon our money and possessions for our happiness, we may be disappointed
- If we choose to spend our lives climbing the ladder of success, we may find that it

does not satisfy

- If we work all of our lives chasing a dream, we may discover it to be meaningless, empty, and unsatisfying

- Living for pleasure can be described as living death -->

## 175 ☐ **15. The road to poverty**

- If you love sleep, you will end in poverty. Keep your eyes open, and there will be plenty to eat! Proverbs 20:13 (NLT)

- Do not carouse with drunkards or feast with gluttons, for they are on their way to poverty, and too much sleep clothes them in rags. Proverbs 23:20-21 (NLT)

- A person who gets ahead by oppressing the poor or by showering gifts on the rich will end in poverty. Proverbs 22:16 (NLT) -- >

## 176 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

## 177 ☐ **Some strategies for achieving poverty**

- Choose the wrong friends

- Be lazy and idle

- Oppress the poor

- Flatter the rich

- Play the lottery

- There are many more strategies for achieving poverty that we will look at later -->

## 178 ☐ **16. The value of work**

- Blessed are all who fear the LORD, who walk in his ways. You will eat the fruit of your labor; blessings and prosperity will be yours. Psalm 128:1-2

- Lazy hands make a man poor, but diligent hands bring wealth. Proverbs 10:4

- Sow your seed in the morning, and at evening let not your hands be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well. Ecclesiastes 11:6-->

## 179 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

180 ☐ **Work hard, then thank God if he allows you to enjoy the fruit of your labor**

- God does not promise to make us rich
- He does promise to meet our needs if we work hard
- It is wise to be engaged in multiple endeavors. If one fails, the other might succeed.
- Humbly realize that it is only through the Lord's mercy and grace that we might enjoy the fruits of our labor -->

181 ☐ **17. The limits of wealth**

- Why should I fear when evil days come, when wicked deceivers surround me-- those who trust in their wealth and boast of their great riches? No man can redeem the life of another or give to God a ransom for him--the ransom for a life is costly, no payment is ever enough-- that he should live on forever and not see decay. Psalm 49:5-9
- Wealth is worthless in the day of wrath, but righteousness delivers from death. Proverbs 11:4
- They will throw their silver into the streets, and their gold will be an unclean thing. Their silver and gold will not be able to save them in the day of the LORD's wrath. They will not satisfy their hunger or fill their stomachs with it, for it has made them stumble into sin. Ezekiel 7:19-->

182 ☐ **Inductive study results**

- Observations
- 
- Interpretations
- 
- Category
- 
- Principles

183 ☐ **We can't depend on our wealth for our security or to buy favor with God**

- Our wealth won't purchase one minute of life from God
- Righteous living has great value in preserving our lives
- Our greed may blind us to heavenly values and so we could end up wasting our lives in a pursuit of worthless treasures - ->

184 ☐ **18. Beware of evil methods of obtaining money**

185 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

186 ☐ **Beware of evil methods of getting money**

- Don't join in the evil deeds of crooks, embezzlers, swindlers, the greedy or covetous, gamblers, financial predators, or anyone else who desires to benefit financially through deceitfulness, dishonesty, theft, or other evil methods.

- Those who practice evil means to get money from others may fall into their own traps

187 ☐ **Essay**

- Are you willing to make a confession? List up to 4 examples of how you have obtained money through unrighteous or evil means -->

188 ☐ **19. Contentment**

189 ☐ **Contentment**

190 ☐ **Contentment**

191 ☐ **Contentment**

192 ☐ **Contentment**

193 ☐ **Contentment**

- He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity. Ecclesiastes 5:10 (NASB) but

194 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

195 ☐ **Contentment**

☐ 1

- The love of money and contentment are in opposition to each other

- Trust God to be with us and to provide for our needs

- If our decision to be content is based on a godly foundation in our lives, we are very rich indeed

- We should learn to be content if we have been given the basic necessities of life



- Use difficult circumstances to develop the character quality of contentment
- Use times of prosperity to practice generosity
- If our happiness depends on how much money we have, we will never be satisfied
- If our goal is a life filled with this world's goods, we will never be satisfied >

■

## 2 Lessons from Scripture

### 196 ☐ Inductive study results

- Observations
- Interpretations
- Category
- Principles

### 197 ☐ 20. Learn to live below our means

#### 198 ☐ Class exercise

- Assuming you practice spending less than you make, list several righteous uses of the money you have left over
  - ◆ Save for a rainy day (unforeseen emergency)
  - ◆ Have some to give to the poor and needy
  - ◆ To demonstrate that God is the owner of our money
  - ◆ Save for major purchases in the future
  - ◆ Save for children's education
  - ◆ Save to give to church or missionary projects
  - ◆ To demonstrate that we are not working just for our own needs
  - ◆ As a self discipline to avoid spending money foolishly

### 199 ☐ 21. Righteous ways of making money

#### 200 ☐ Inductive study results

- Observations
- Interpretations
- Category
- Principles

### 201 ☐ Earning money righteously

1

- Any honest form of work honors God

- There are a number of legitimate ways of earning money. We will consider some of them in a later module

## 2 Lessons from Scripture

### 202 ☐ **22. The goal of becoming rich**

- I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him. Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand. Ecclesiastes 5:13-15

- There is another serious problem I have seen under the sun. Hoarding riches harms the saver. Money is put into risky investments that turn sour, and everything is lost. In the end, there is nothing left to pass on to one's children. We all come to the end of our lives as naked and empty-handed as on the day we were born. We can't take our riches with us. Ecclesiastes 5:13 -15 (NLT) 13->

### 203 ☐ **The goal of becoming rich (cont'd)**

- 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 griefs. 1 Timothy 6:9-10-->

### 204 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

### 205 ☐ **The goal of becoming rich**

- 1
  - The Bible does not encourage us to set a goal of becoming rich in this life
  - It does encourage us to practice virtues and disciplines that can lead to prosperity
  - But as we saw from our scriptural passages, the love of wealth can lead to many problems
  - We will examine the concept of wealth and what to do if we become wealthy in a later module

## 2 Lessons from Scripture

### 206 ☐ **23. Money as the object of our affections**

- Turn my heart toward your statutes and not toward selfish gain. Turn my eyes away from worthless things; preserve my life according to your word. Psalm 119:36-37 -->

207 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

208 ☐ **24. Trusting in God vs money**

- Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf. Proverbs 11:28-->

209 ☐ **Trusting in God vs money (cont'd)**

- The wealth of the rich is their fortified city; they imagine it an unscalable wall. Proverbs 18:11-->

210 ☐ **Trusting in God vs money (cont'd)**

- Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest? "Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! -->

211 ☐ **Trusting in God vs money(cont'd)**

- And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also. Luke 12:22-34 -->

212 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

### 213 ☐ **Trusting God vs money**

1 ■Money is an undependable anchor for our lives; if we depend upon it for our safety or security, we will be disappointed

- We are to depend upon God to supply our needs, to protect us, and to make our lives full

- We are to set our hearts on the things of God, living a life that pleases him, and the building of his kingdom

- 

2 Lessons from Scripture

### 214 ☐ **25. Our attitude towards our money**

- Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery.-->

### 215 ☐ **Our attitude towards our money (cont'd)**

- He led you through the vast and dreadful desert, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. He gave you manna to eat in the desert, something your fathers had never known, to humble and to test you so that in the end it might go well with you. You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. If you ever forget the LORD your God and follow other gods and worship and bow down to them, I testify against you today that you will surely be destroyed. Like the nations the LORD destroyed before you, so you will be destroyed for not obeying the LORD your God. Deuteronomy 8:11-20 -- >

### 216 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

### 217 ☐ **26. The relationship between suffering as a Christian and riches**

■By faith Moses, when he had grown up, refused to be known as the son of Pharaoh's daughter. He chose to be mistreated along with the people of God rather than to enjoy the pleasures of sin for a short time. He regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead to his reward. Hebrews 11:24-26-->

218 ☐ **Inductive study results**

■Observations

■Interpretations

■Category

■Principles

219 ☐ **To suffer for Christ is better than being rich**

■Recognize that a passion for pleasure, power, and riches can obscure righteous choices

■It is better to suffer for Christ than to enjoy the pleasures of sin

■The embarrassment of being a Christian is better than the glory of being rich

■As we work for earthly success, stay focused on our true priority which is the pursuit of God and His kingdom

■Realize that our reward in heaven is far more valuable than all the treasures on earth -->

220 ☐ **27. The relationship between morality and wealth**

■Better the little that the righteous have than the wealth of many wicked; Psalm 37:16

■Better a little with the fear of the LORD than great wealth with turmoil. Proverbs 15:16-->

221 ☐ **Inductive study results**

■Observations

■Interpretations

■Category

■Principles

222 ☐ **28. The poor**

■He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor. Proverbs 28:8

■For I assisted the poor in their need and the orphans who required help. Job 29:12

(NLT)

■Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world. James 1:27 -->

223 ☐ **Inductive study results**

■Observations

■Interpretations

■Category

■Principles

224 ☐ **29. The oppressed, the persecuted, and those that are suffering calamity or injustice**

■For he will deliver the needy who cry out, the afflicted who have no one to help. Psalm 72:12

■"Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? Isaiah 58:6

■'If calamity comes upon us, whether the sword of judgment, or plague or famine, we will stand in your presence before this temple that bears your Name and will cry out to you in our distress, and you will hear us and save us.' 2 Chronicles 20:9

225 ☐ **Inductive study results**

■Observations

■Interpretations

■Category

■Principles

226 ☐ **30. Possessions vs Christ as the source of our happiness**

■So now we can rejoice in our wonderful new relationship with God because our Lord Jesus Christ has made us friends of God. Romans 5:11 (NLT)

■I desire to do your will, O my God; your law is within my heart." Psalm 40:8

■I delight greatly in the LORD; my soul rejoices in my God. For he has clothed me with garments of salvation and arrayed me in a robe of righteousness, as a bridegroom adorns his head like a priest, and as a bride adorns herself with her jewels. Isaiah 61:10.

227 ☐ **Inductive study results**

- Observations

- Interpretations

- Category

- Principles

## 228 ☐ **Individual assignment**

- Make general statements that describe God's desire for our finances which you learned from our survey of several dozen scriptural passages.

- You may use your notes.

## 229 ☐ **Putting our knowledge to work**

- This brief survey has not been exhaustive, but was designed to give you a representative glimpse into the heart of God regarding financial principles

- The exercise was useful because for several of the 41 passages we examined, you had a chance to think independently about them

- Let's take the next step in the process

- We will now develop a comprehensive and organized framework for our knowledge, making it more useful for ourselves and teaching others.

- At the end of the week the results of our work will help us make Scripturally sound decisions about money and cultivate a Godly attitude towards wealth -->

## 230 ☐ **II. A survey of Biblical teaching on money and wealth**

### 231 ☐ **Biblical financial principles**