

# **Ten Biblical principles about money and wealth**

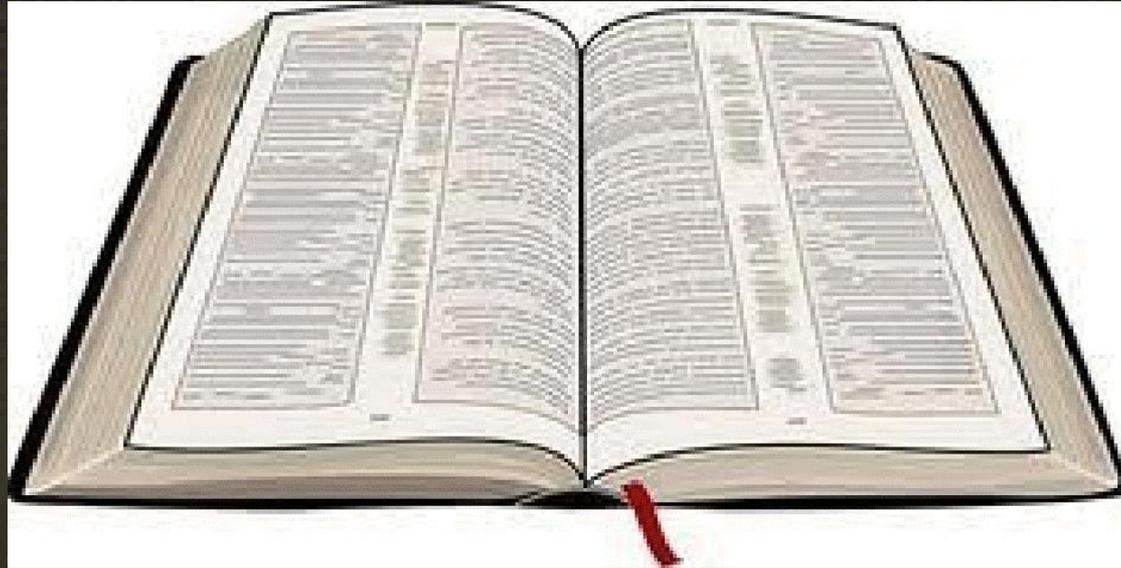
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## **A survey of Scripture**

- 1. God owns everything and we are His stewards**
- 2. Worship and trust God rather than money**
- 3. Beware of the love of money**
- 4. God cares how we manage our money**
- 5. Honor God by faithfully giving of our income**
- 6. Develop a lifestyle which creates margin and saves**
- 7. Cultivate a generous heart and live sacrificially**
- 8. Care for the poor, weak, oppressed, and needy**
- 9. Use wealth to glorify God and build treasure in heaven**
- 10. Pursue the True Riches rather than material wealth**

**The Bible reveals the eternally  
surpassing value of the “True Riches”  
compared to earthly wealth**

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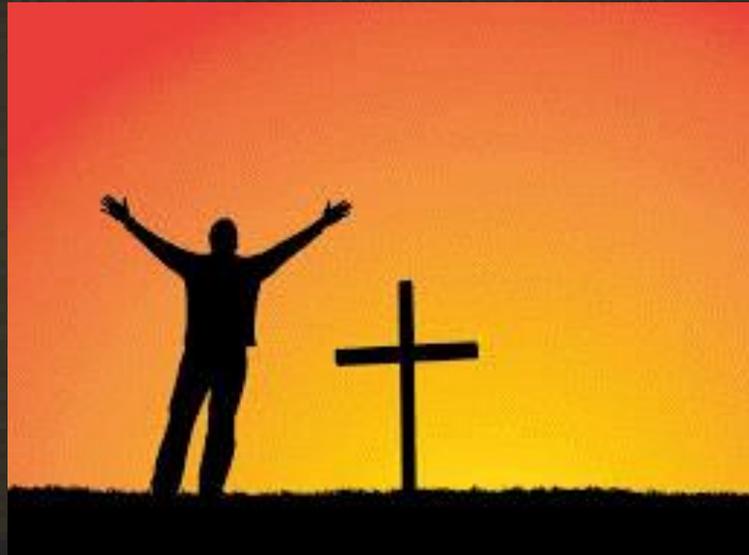


# God wants our heart

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## Theme verse

- **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)**



# Principle #10. Pursue the true riches rather than material wealth

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## Outline

- The relationship between material wealth and the True Riches
- 12 examples of the True Riches
- 5 ways that the True Riches are different from material wealth
- 2 more priceless blessings in Christ
- 5 things that are better than monetary wealth
- A treasure of great value
- How to share the True Riches with others -->

# Key Bible passages

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- **You know the generous grace of our Lord Jesus Christ. Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich.** 2 Corinthians 8:9 (NLT)
- **...the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus.** Ephesians 2:7b
- **in order to make known the riches of his glory for vessels of mercy, which he has prepared beforehand for glory—** Romans 9:23 (ESV)

# God's attributes inform our financial world view

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6. God knows the future and we should prepare for it according to sound biblical principles
7. God is generous and has a sacrificial heart, and so should we
8. God's compassionate heart informs our responsibility to the poor and needy
9. God's glory and eternal kingdom are worthy of our investment
10. God is our sufficiency and our real treasure is Jesus Christ



# Who is our God?

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- **Yahweh, Lord, Jehovah**
- **El Shaddai, Lord God Almighty**
- **El Elyon, The Most High God**
- **El Olam, The Everlasting, Eternal God**
- **Adonai, Lord, Master**
- **Jehovah Nissi, The Lord My Banner**
- **Jehovah-Raah, The Lord My Shepherd**
- **Jehovah Rapha, The Lord That Heals.**
- **Jehovah Shammah, The Lord Is There**
- **Jehovah Tsidkenu, The Lord Our Righteousness**
- **Jehovah Mekoddishkem, The Lord Who Sanctifies  
You**

# Who is our God?

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- **El Olam, The Everlasting God**
- **Elohim, The Lord Who is God**
- **Qanna, Jealous**
- **Jehovah Jireh, The Lord Will Provide**
- **Jehovah Shalom, The Lord Is Peace**
- **Jehovah Sabaoth, The Lord Of Hosts**
- **El Mosha'ah, God of Salvation, God the Deliverer**
- **Jehovah Tsaba, The Eternal of Hosts/Armies**
- **El Roi, The God of Seeing**
- **El-Gibhor, Mighty God**
- **I Am**



**The True Riches reflect the greatness,  
goodness, grace, and glory of God** Bible.org

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# 12 examples of the True Riches

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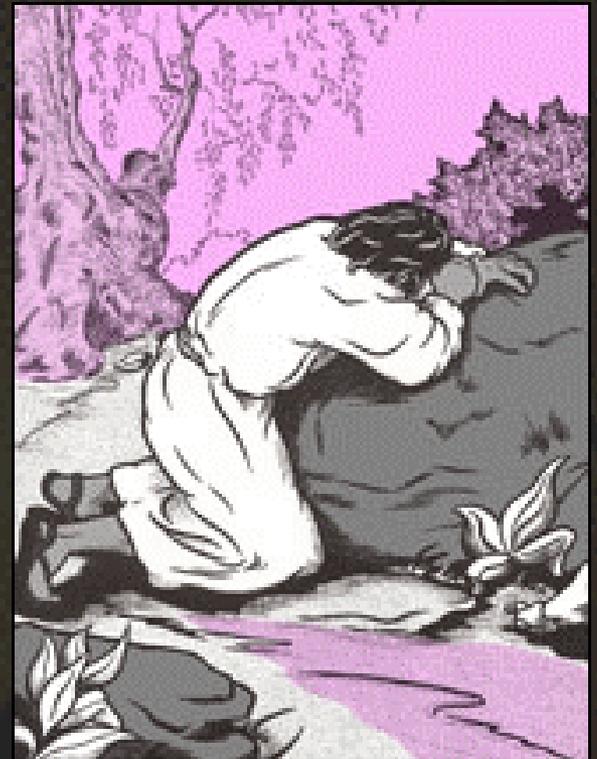


# 1. Riches Christ gave to us through his poverty

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## Our salvation

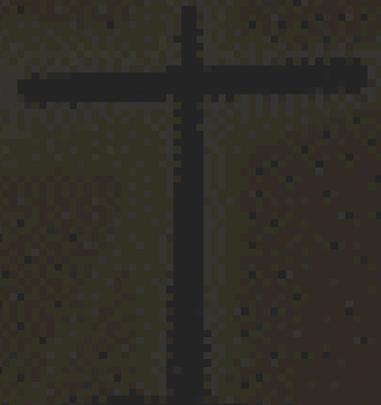
▪ You know the generous grace of our Lord Jesus Christ. Though he was rich, yet for your sakes he became poor, so that by his poverty he could make you rich. **2 Corinthians 8:9 (NLT)**



## 2. Christ living in us

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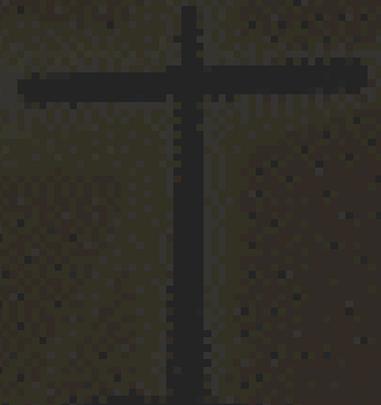
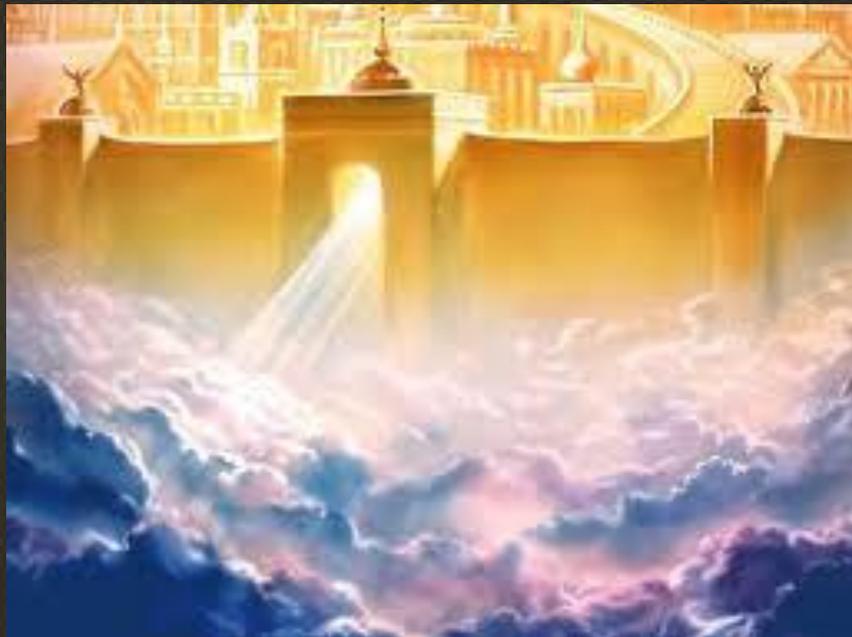
- To them God has chosen to make known among the Gentiles the glorious riches of this mystery, which is Christ in you, the hope of glory. Colossians 1:27



# 3. Our union with Christ

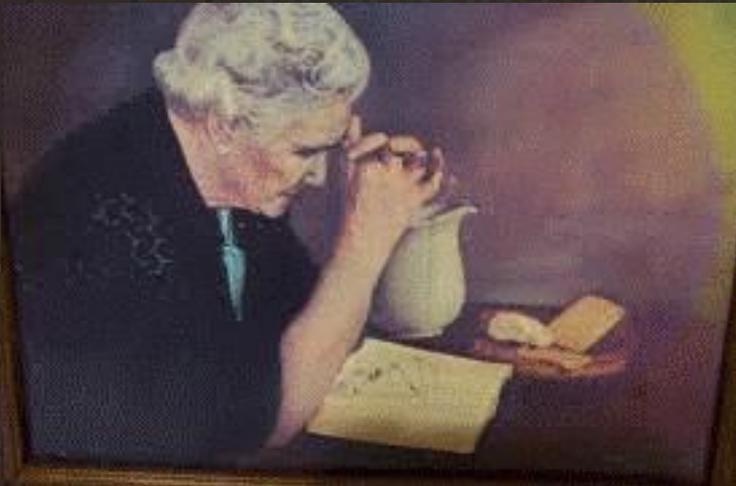
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- **For** in union with Christ you have become rich in all things, **including all speech and all knowledge.** 1 Corinthians 1:5 (TEV).



## 4. Our precious faith

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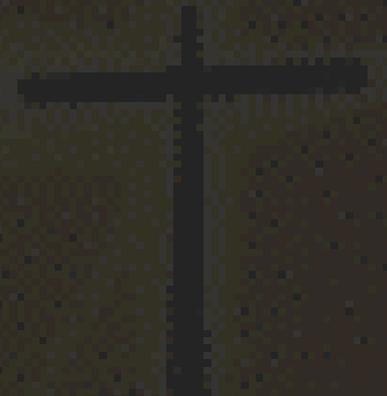


- Listen, my beloved brethren: Has God not chosen the poor of this world *to be* rich in faith and heirs of the kingdom which He promised to those who love Him? James 2:5 (NKJV)

## 5. Abundant life in Christ

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- **The thief's purpose is to steal and kill and destroy. My purpose is to give them a rich and satisfying life.** John 10:10 (NLT)



## 6. God's glory

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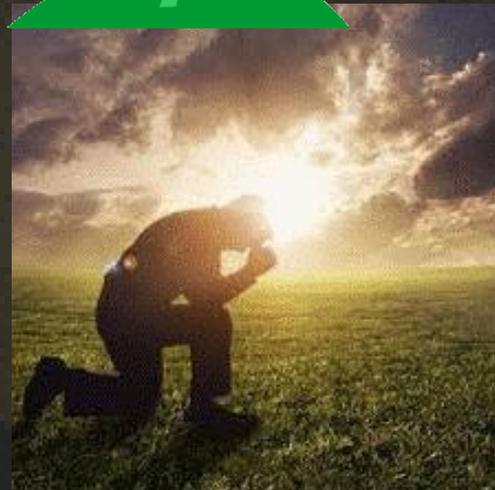
- **in order to make known the riches of his glory for vessels of mercy, which he has prepared beforehand for glory—** Romans 9:23 (ESV)



# 7. God's grace

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- **...the incomparable riches of his grace, expressed in his kindness to us in Christ Jesus.** Ephesians 2:7b
- **In him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God's grace** Ephesians 1:7



## 8. God's character

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- **Or do you show contempt for the riches of his kindness, tolerance and patience, not realizing that God's kindness leads you toward repentance?** Romans 2:4

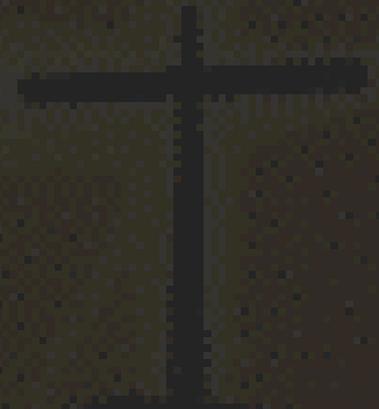


# 9. Indwelling power of the Holy Spirit

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- I pray that out of his glorious riches he may strengthen you with power through his Spirit in your inner being, Ephesians 3:16



# 10. Our unsearchable riches in Christ

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- To me, though I am the very least of all the saints, this grace was given, to preach to the Gentiles the unsearchable riches of Christ, Ephesians 3:8 (ESV)



# 11. Riches given to us by the poor

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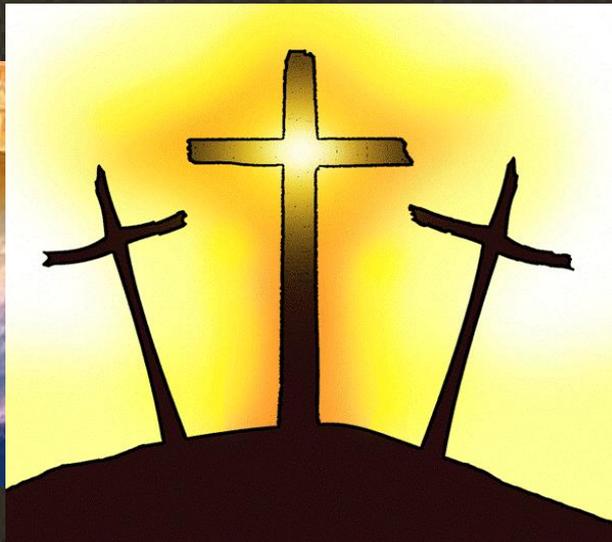
- Our hearts ache, but we always have joy. We are poor, but we give spiritual riches to others. We own nothing, and yet we have everything. 2 Cor 6:10 (NLT)



# 12. God as the supplier of our needs in Christ

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- **And my God will** meet all your needs according to his glorious riches in Christ Jesus. **Philippians 4:19**



# 5 differences between the True Riches and material wealth

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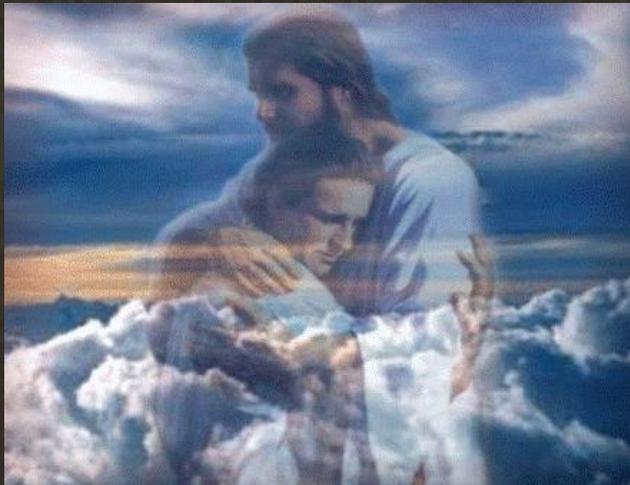
VS



# 1. The True Riches are spiritual in nature rather than material

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- “If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won’t be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? Luke 16:10-11 (NLT)



VS



## 2. The True Riches originate in heaven rather than the earth

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- And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? Luke 16:11 (NLT)



### **3. The True Riches of heaven are eternal; earthly wealth is temporary**

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- **“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.** Matthew 6:19-21 (ESV)

## 4. The True Riches are gifts from God; earthly wealth can be achieved through human effort

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- From his abundance we have all received one gracious blessing after another. John 1:16 (NLT)
- The thief's purpose is to steal and kill and destroy. My purpose is to give them a rich and satisfying life. John 10:10 (NLT)

## 5. The True Riches depend on our relationship to God; earthly wealth depends on our abilities, wisdom, performance and circumstance

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- Then he said, “Beware! Guard against every kind of greed. Life is not measured by how much you own.” “Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.” Luke 12:15, 21 (NLT)



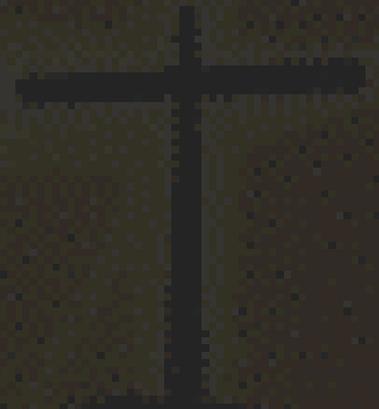
# Two more priceless treasures in Christ

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- **The fruit of the Spirit: Love, joy, peace, patience, kindness, goodness, faithfulness.**

(Gal 5:22)

- **Spiritual gifts given by the Holy Spirit**



# 5 things that are better than monetary wealth

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# 1. Poverty with purity

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- Better a poor man whose walk is blameless **than a rich man whose ways are perverse.** Proverbs 28:6



## 2. A good reputation

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- Choose a good reputation over great riches; being held in high esteem is better than silver or gold. Proverbs 22:1

### 3. Knowledge, understanding and wisdom

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▪ A house is built by wisdom and becomes strong through good sense. Through knowledge its rooms are filled with all sorts of precious riches and valuables.

Proverbs 24:3-4 (NLT)

▪ Joyful is the person who finds wisdom, the one who gains understanding. For wisdom is more profitable than silver, and her wages are better than gold.

Wisdom is more precious than rubies; nothing you desire can compare with her. Proverbs 3:13-15 (NLT)

▪ How much better to get wisdom than gold, and good judgment than silver! Proverbs 16:16 (NLT)

## 4. The ability to enjoy our life

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- 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*

## 5. A wife of noble character

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- **Who can find a virtuous and capable wife? She is more precious than rubies.**

Proverbs 31:10 (NLT)

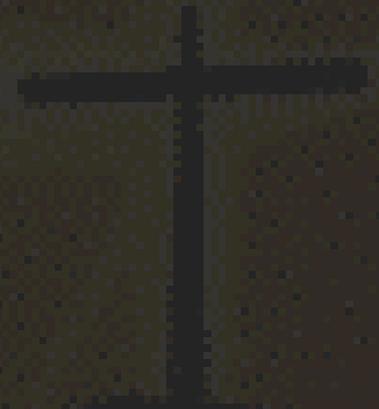


# A treasure of great wealth

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## Godliness with contentment

- Yet true godliness with contentment is itself great wealth. 1 Timothy 6:6 (NLT)



# 6 Principles of contentment

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Godliness is its foundation



# 1. Commit our heart to God and pursue holiness

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- **GOD is always on the alert, constantly on the lookout for people who are totally committed to him.**<sup>2</sup>

Chronicles 16:9a (MSG)

- **Therefore, prepare your minds for action; be self-controlled; set your hope fully on the grace to be given you when Jesus Christ is revealed. As obedient children, do not conform to the evil desires you had when you lived in ignorance. But just as he who called you is holy, so be holy in all you do; for it is written: "Be holy, because I am holy."** <sup>1 Peter 1:13-16</sup>

## 2. Trust in God's promise to care for us

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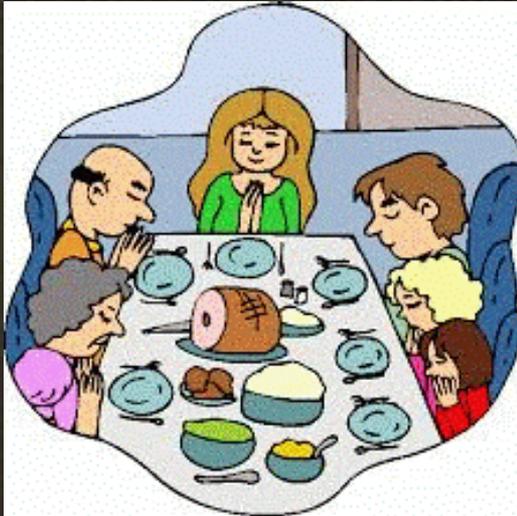
- **Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."** Hebrews 13:5



### 3. Be satisfied with the basic necessities of life

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- But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. 1 Timothy 6:6-8



## 4. Adapt to and even thrive in whatever financial situation we find ourselves

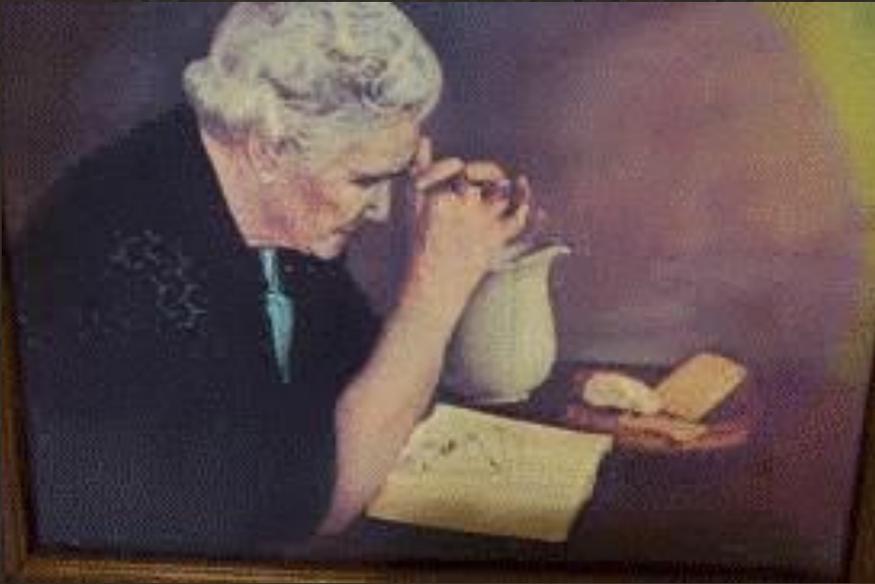
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▪ I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed, you have been concerned, but you had no opportunity to show it. I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength. Philippians

4:10-13

# 5. Let the peace of Christ rule in our hearts

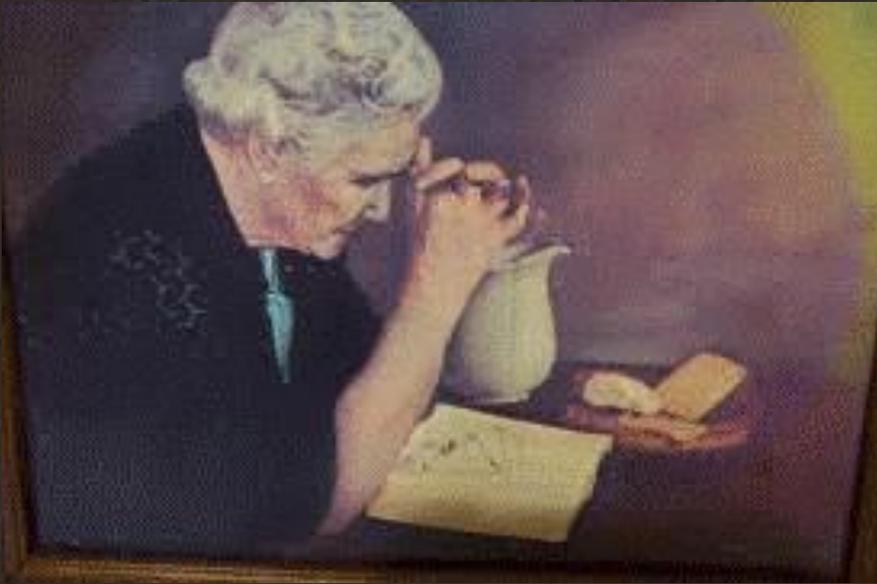
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- Let the peace of Christ rule in your hearts, **since as members of one body you were called to peace. And be thankful.** Colossians 3:15

## 6. Be thankful in everything

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- Let the peace of Christ rule in your hearts, since as members of one body you were called to peace. **And be thankful.** Colossians 3:15

# 6 ways to contentment

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1. Be fully committed to God and live a holy life
  2. Trust in him to care for us
  3. Be satisfied with the basic necessities of life
  4. Adapt to every financial circumstance
  5. Let the peace of Christ rule in our hearts
  6. Be thankful in everything
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# Share the True Riches with others

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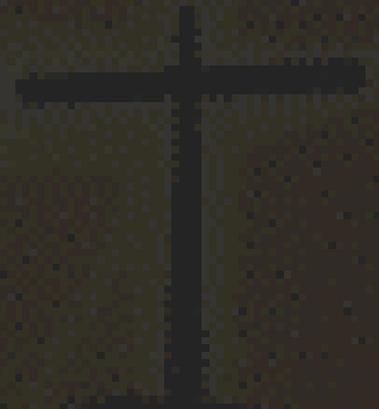
- Give them our time
- Offer them godly wisdom
- Pray for them
- Use our spiritual gifts for their benefit
- Give them tangible expressions of love, empathy and compassion (eg, Blessings Fund)
- Help them grow in their relationship with Christ
- Share the gospel with them

# Quiz

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## True or false

- Which ones of the following are examples of the True Riches?
  - ▶ God's kindness and grace
  - ▶ The indwelling Holy Spirit
  - ▶ God's material blessings
  - ▶ Spiritual riches given to us by the poor



# Discussion

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- **Discuss some ways of using our spiritual gifts for the benefit of others**
  - ▶ **A spiritual gift is given to each of us so we can help each other. To one person the Spirit gives the ability to give wise advice; to another the same Spirit gives a message of special knowledge. The same Spirit gives great faith to another, and to someone else the one Spirit gives the gift of healing. He gives one person the power to perform miracles, and another the ability to prophesy. He gives someone else the ability to discern whether a message is from the Spirit of God or from another spirit. Still another person is given the ability to speak in unknown languages, while another is given the ability to interpret what is being said. 1 Corinthians 12:7-10 (NLT)**

# Summary of the True Riches

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- If we are faithful with worldly goods, God may grant us spiritual treasures
- True Riches are spiritual in nature rather than material.
- True Riches are eternal, not temporal
- True Riches are freely given by the grace of God and reveal the glory of God
- The True Riches are our true source of happiness and usefulness for God's kingdom, and are to be earnestly pursued rather than material wealth
- Abundances of faith may be most often found among the poor
- Godliness with contentment is a precious treasure
- We should share the True Riches with others

# TEAM ASSIGNMENT

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## True riches

- List at least 6 teachings from Scripture that distinguish “true riches” from material wealth
- List 4 things that God is looking for in people regarding their attitude towards money
- List 10 things you would rather have than material wealth
- Put a price tag on each item which would be your sales price for relinquishing it -->

# Review of the ten principles

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## Scriptural teaching about money and wealth

1. God owns everything and we are His stewards
2. Worship and trust God rather than money
3. Beware of the love of money
4. God cares how we manage our money
5. Honor God by faithfully giving of our income
6. Develop a lifestyle which creates margin and saves
7. Cultivate a generous heart and live sacrificially
8. Care for the poor, weak, oppressed, and needy
9. Use wealth to glorify God and build treasure in heaven
10. Pursue the true riches rather than material wealth

# Discussion and final thoughts

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- **What some of your key take-aways from the 10 Biblical Principles regarding Money and Wealth**
- **Were there any concepts for which you had questions?**
- **Were there any concepts which you felt like were missed and should be covered in future seminars?**
- **What is one of the changes you plan on making to your life as a result of this seminar?**

# THE END

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