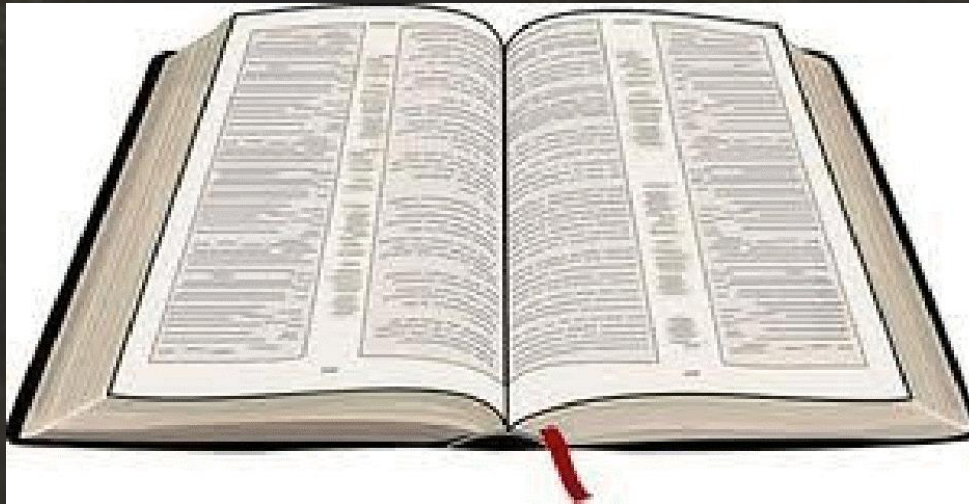


TEN BIBLICAL PRINCIPLES ABOUT MONEY AND WEALTH

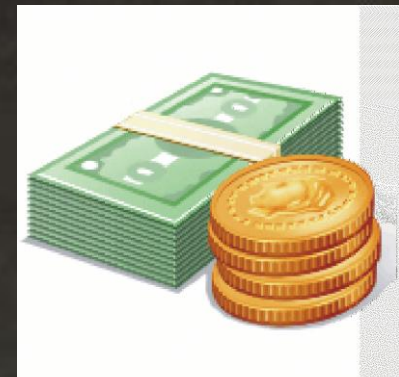
The short course - a brief survey of Scripture



Don Wilkin
Colorado Springs, Colorado, USA
November, 2022

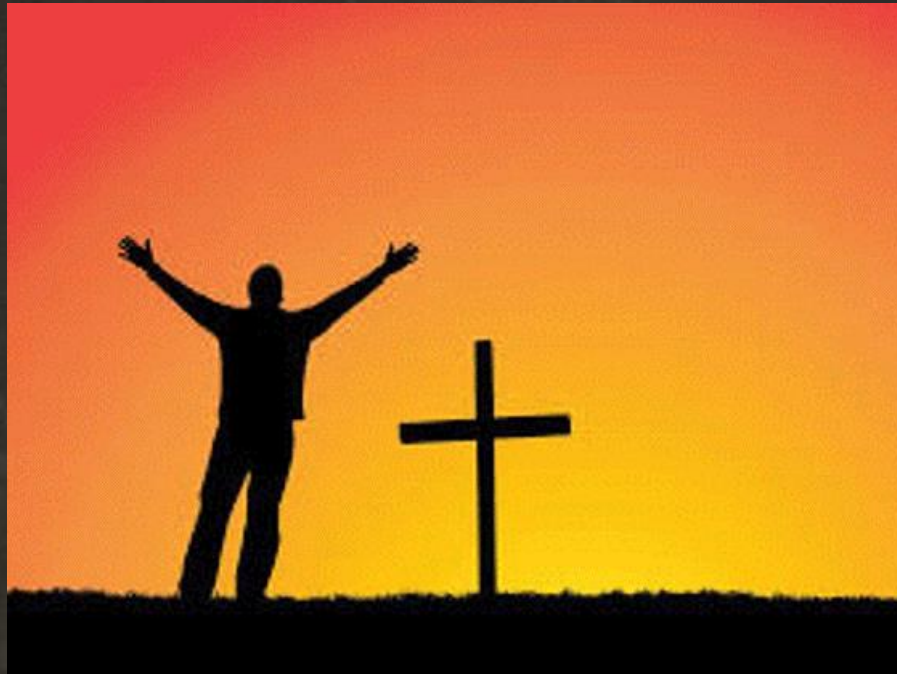
Course overview

- **The Bible has over 2000 verses about money. This study is a brief survey of a few of these verses which have been summarized as ten basic principles. These principles are neither exhaustive nor definitive. But it is the hope of the author that they will provide the student with considerable insight into God's heart regarding the Christian's relationship to money and wealth.**



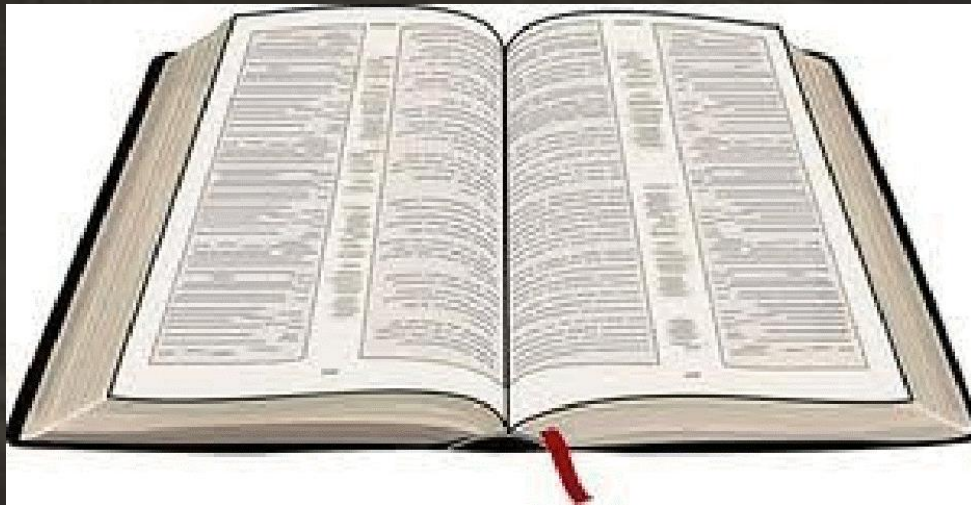
Course objective

- **Examine Biblical teaching about money in order to align our heart with God's, enabling us to demonstrate our love for Him and to live righteously in the financial area of our lives.**



Course purpose

- Offer a Scriptural foundation for cultivating Godly attitudes and making righteous decisions concerning money
- Provide a Biblical framework for teaching money to others in 10 easy-to-remember principles



Ten Biblical principles 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**

The most important principle above all others: God wants our heart

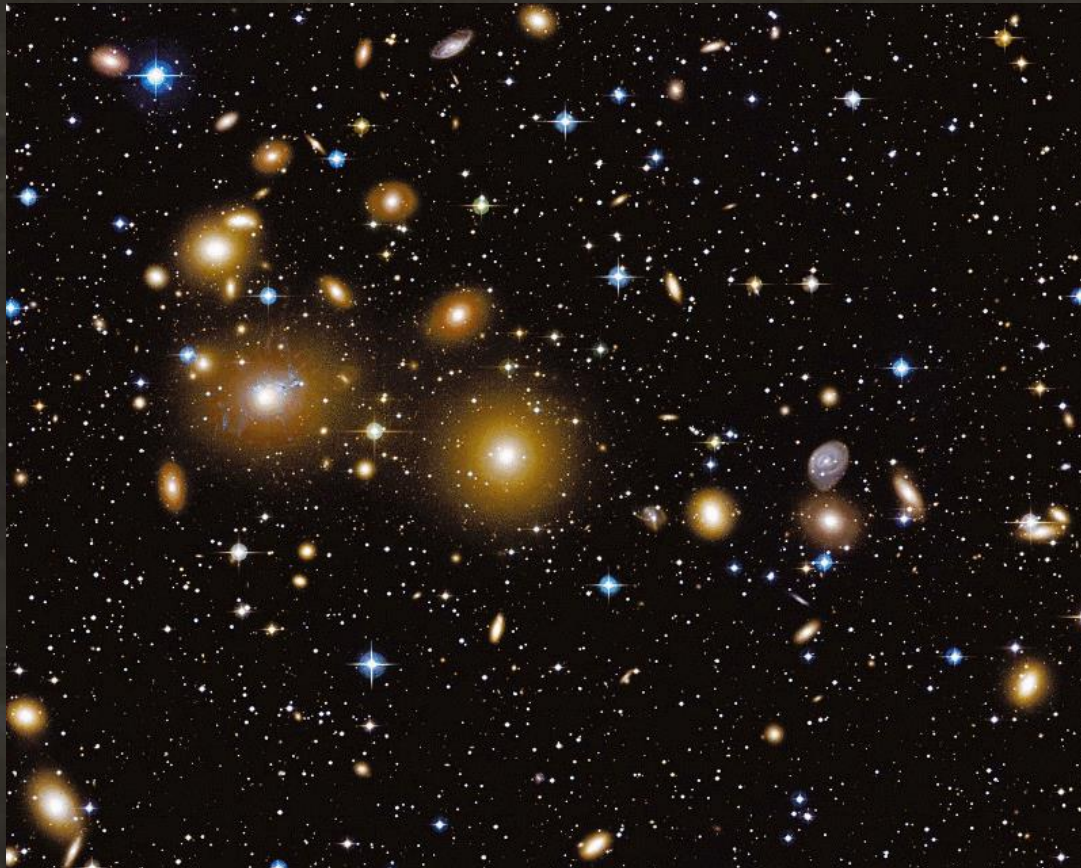
Theme verse

Now the goal of our instruction is love [that comes] from a pure heart, a good conscience, and a sincere faith. 1 Timothy 1:5 (HCSB)



If we understand biblical teaching about money only with our mind, it may feel burdensome. But if its principles reach our heart, practicing them becomes a lifestyle of praise and worship.

Principle #1: God is the owner of everything and we are his stewards



A. God owns everything

for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. 1 Chronicles 29:11b (ESV)



B. We are stewards of his property

- **Christian Stewardship may be defined as “Using God-given resources for the accomplishment of God-given purposes” (Ron Blue)**
- **Now it is required that those who have been given a trust must prove faithful. 1 Corinthians 4:1-2**



What are the responsibilities of Christian stewards?

As stewards of God's resources, it is our responsibility to discover and implement His purposes for them in all areas of our lives



Ministry



Christian service



Occupation

Principle #2: Worship and trust God rather than money



A. Worship God, not money



We must choose whom we will worship

“No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.” Matthew 6:24 (NLT)

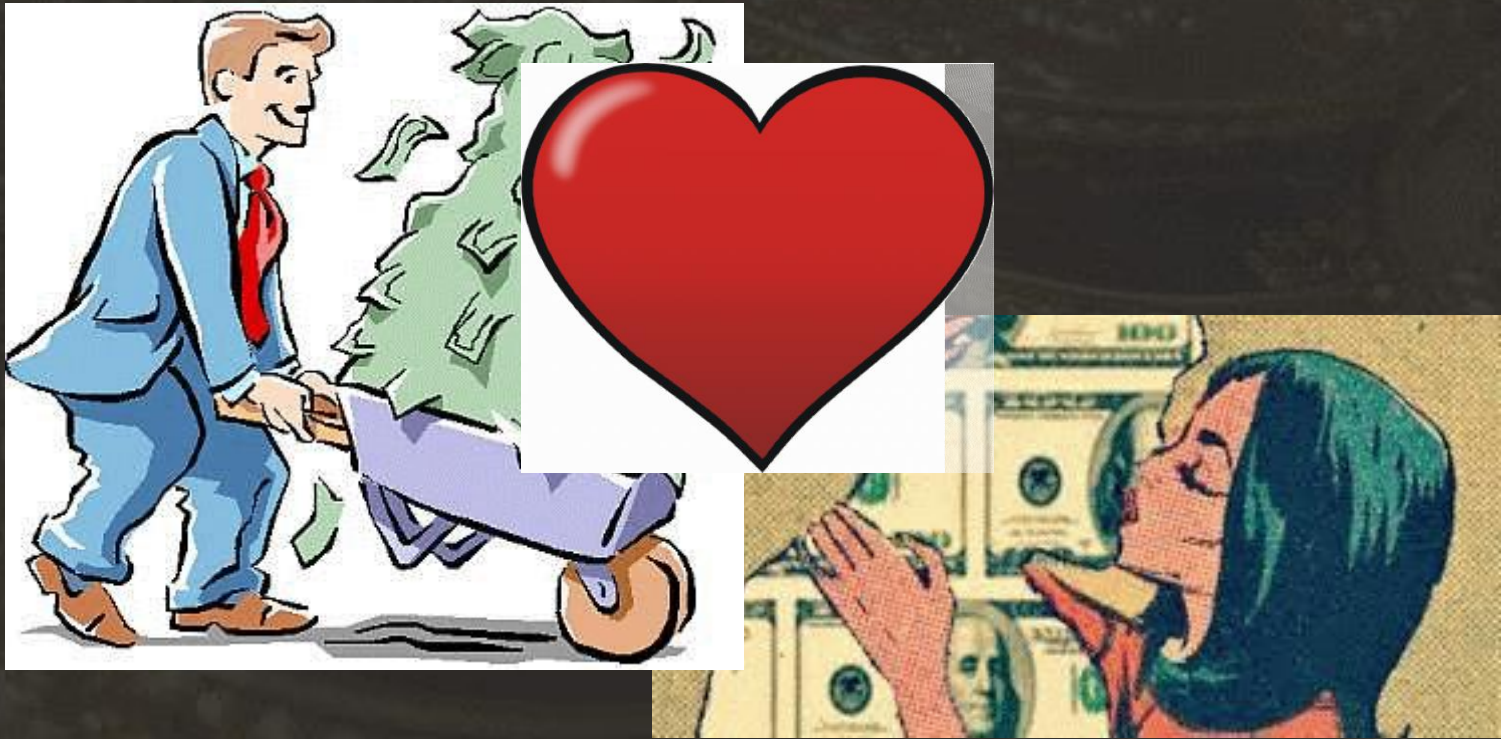


B. Trust in God rather than money

Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. 1 Timothy 6:17 (NLT)



Principle #3. Beware of the love of money



Key Bible passages

- **GOD IS TO BE OUR CONSUMING PASSION:** And he answered, “You shall love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind, and your neighbor as yourself.” Luke 10:27
- **THE DANGER OF MISPLACED AFFECTION:** 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
- **WE MUST CHOOSE WHOM TO LOVE:** Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world—the desires of the flesh and the desires of the eyes and pride in possessions—is not from the Father but is from the world. And the world is passing away along with its desires, but whoever does the will of God abides forever. 1 John 2:15-17
- **AVOID FRIENDSHIP WITH THE WORLD:** You adulterous people! Do you not know that friendship with the world is enmity with God? Therefore whoever wishes to be a friend of the world makes himself an enemy of God. James 4:4

God alone is worthy of our love

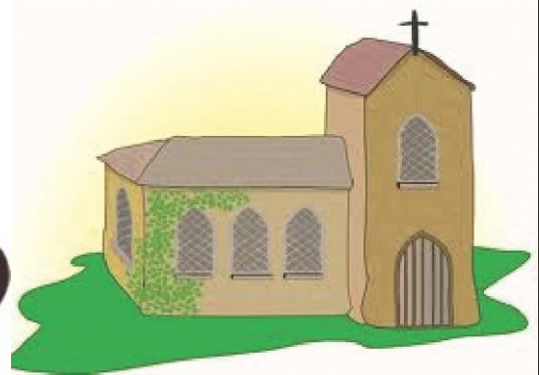


Beware of being seduced!

9 warning signs that we might be falling in love with our money

- **The desire to get money unjustly** Habakkuk 2:9 Proverbs 20:17
- **Refusal to help those in need** Proverbs 3:27-28
- **Discontentment** Hebrews 13:5 2 Cor 6:10
- **Not being willing to work for our money** Proverbs 21:25-26
- **Preoccupation with money** 1 Timothy 6:10 (NLT)
- **“Get-rich-quick” attitude** Luke 12:15
- **Stinginess** Proverbs 28:22
- **Entertaining bribes** Job 36:18
- **Unwillingness to spend less than we make in order to meet future needs, the needs of others, and the work of the Kingdom of God** Hebrews 13:16 (ESV)

Principle #4. God cares how we manage our money



Biblical money management principles

- **Work is honorable: Whatever you do, work at it with all your heart, as working for the Lord, not for men,** Colossians 3:23
- **Borrowing money is unwise: The wicked borrow and never repay, but the godly are generous givers.** Psalms 37:21
- **Gambling is wrong: A faithful man will be richly blessed, but one eager to get rich will not go unpunished.** Proverbs 28:20
- **Spending less than we earn is necessary: The wise have wealth and luxury, but fools spend whatever they get.** Prov 21:20(NLT)
- **Saving money is wise: Dishonest money dwindles away, but he who gathers money little by little makes it grow.** Proverbs 13:11
- **Investing money is potentially rewarding but risky: But divide your investments among many places, for you do not know what risks might lie ahead.** Ecclesiastes 11:2 (NLT) >

Principle #5. Honor God by faithfully giving of our income



Jesus affirmed the importance of faithful giving

- **"Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices--mint, dill and cummin. But you have neglected the more important matters of the law--justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former. Matthew 23:23**

Caution: though Jesus encouraged the tithe, we must remember we are not under the law

- Tithing neither makes us righteousness before God nor saves us
- The righteousness God requires is imputed to us based solely on our faith in the Lord Jesus Christ Eph 2:8-9, Rom 4:11
- However, Old Testament practice can be used as a guide for Christian stewardship today
- Faithful giving may be a sign of our love and obedience to Christ >

The Apostle Paul encouraged faithful and proportional giving

- On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. 1 Cor 16:2



Why give faithfully?

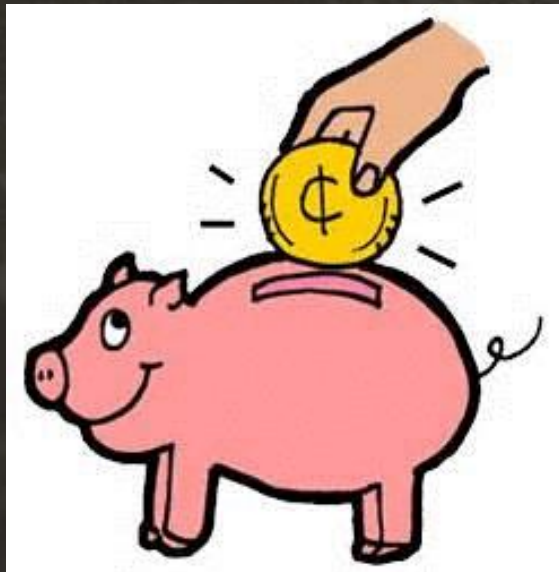
- **Faithfulness is required:** The primary task of a steward is to be faithful, so on that basis alone resides the argument for being faithful in our giving.
- **God's work depends on it:** From a practical viewpoint, The pastor's salary, missionary support, and church maintenance are dependent on regular, faithful giving by God's people.
- **It may suffer without it:** Therefore, if we keep our regular giving commitments only when we feel like it, or only when we have a cheerful attitude, we will cause God's work to suffer.
- **Faithfulness or cheerfulness?** It may be better to give regularly and faithfully, even if our attitude is not cheerful on any given Sunday
- **Pray for a cheerful heart:** After we have been faithful in our giving, we can then ask God to give us a cheerful heart because He loves a cheerful giver.

A secret for faithful giving

- **Set the money aside early:** When we receive our income, we set aside our regular, faithful giving first, before we start our spending on our own needs
- **Realize it is the Lord's:** As soon as we set it aside, we realize that it is no longer ours to use but rather now it belongs to the Lord. We are simply stewards of this money until it is disbursed
- **Here's the secret:** Since we set it aside early, before we began spending for our own needs, we are automatically able to meet our giving commitment no matter what happens to the rest of our money during the remainder of the month
- **Don't delay:** However, if we wait until the end of the month to set aside our committed amount, we may have spent our income and therefore fall short of our regular giving commitment

Principle #6. Develop a lifestyle which creates margin

- **Margin is the amount of our income which is LEFT OVER each month after all our spending is finished**
- **Margin is the engine for meeting future needs of ourselves, our family, other people, and the Lord's work.**



Key Bible passages

- **The wise have wealth and luxury, but fools spend whatever they get. Prov 21:20 (NLT)**
- **One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed. Proverbs 11:24-25**
- **She (the noble woman) opens her arms to the poor and extends her hands to the needy. Proverbs 31:2 >**

The importance of margin

- **Margin is the amount of our income left over after we have paid our living expenses.**
- **To create margin, we must live below our means**
- **Systematically creating margin for most people requires abiding by a budget**
- **It is important to begin creating margin at some level, even if it is only \$1 the first month**
- **Accumulated margin is known as “a savings account”**
- **Savings are important for providing for the future needs and opportunities of ourselves and others**

Margin-a tool for future blessings

Accumulated margin has a multitude of wonderful future uses to bless our family, others, and God's kingdom



Some uses of accumulated margin (savings)

- Increased standard of living
- Job loss
- Major illnesses
- Large purchases (house, car, computer)
- Education (ourselves or someone else)
- Replacements (shoes, tires)
- Maintenance and repairs
- Accidents and emergencies
- Significant gifts to the Lord's work (Blessings Fund)
- Vacations
- Gifts
- Investment in a business
- Investment in appreciating assets
- Benevolence to the poor and needy
- Retirement
- Missions
- Hedge against inflation
- Leaving an inheritance Prov

13:22-->

The secret formula for creating margin

It's guaranteed to work every time!



The secret?

- When we receive our monthly income, first set aside the taxes we owe, our regular giving, our debt repayment, and our margin goal for the month-- before we start our spending!

From my income
(employer)



To my savings
(banker)

Principle #7. Cultivate a generous heart and live sacrificially

Practice open-handed giving



A. Generosity

For some, generosity comes naturally. For others, it must be practiced intentionally



A result of Christian generosity

10 blessings occur when we give willingly and generously to our poor brothers and sisters



The 10 blessings

Amazing promises from 2 Cor 8, 9 and Luke 12

1. The needs of the poor Christians will be met 9:12
2. They will give joyfully give thanks to God 9:12
3. God will enrich you so that you can be an even greater blessing 9:10
4. They will give God glory 9:13
5. You will demonstrate to others your obedience to God 9:13
6. They will experience your love for them 8:24
7. They will pray for you 9:14
8. They will express their love for you to God 9:14
9. God's grace will overflow in your life 9:14
10. You will build treasure in heaven Luke 12:33

The “Blessings Fund”

A wonderful way to practice generosity



Inspired by
Brian Kluth

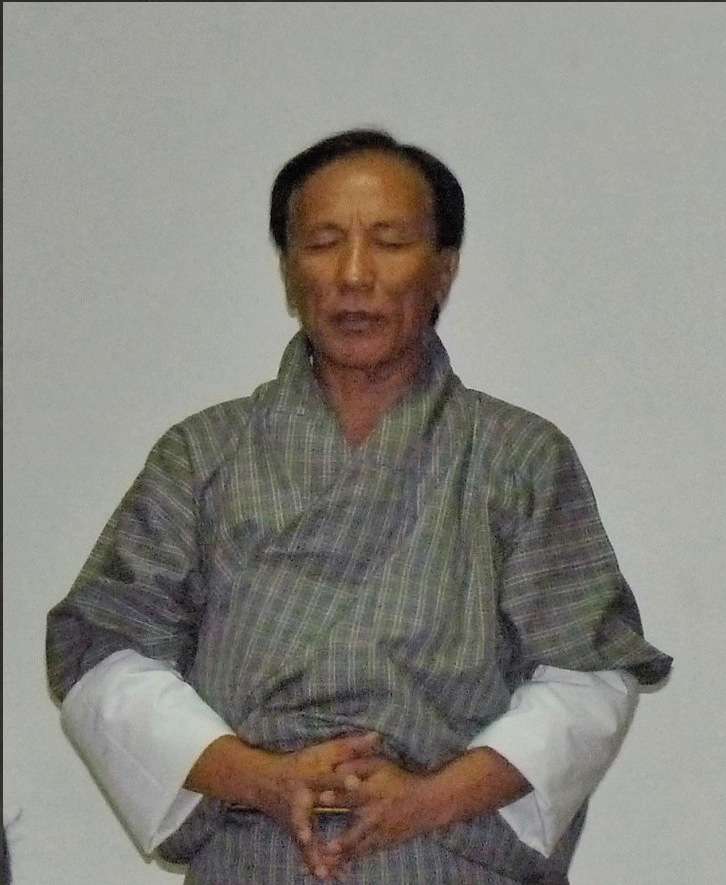


The “Blessings Fund”

- A “Blessings Fund” is a store of money for the Lord which we set aside out of our margin, after our regular giving.
- It is money that we give joyfully, cheerfully and willingly.
- It’s purpose is to be able to spontaneously respond to Kingdom needs and opportunities when they arise.
- Hint: set aside our blessing, no matter how small, as soon as we receive our income

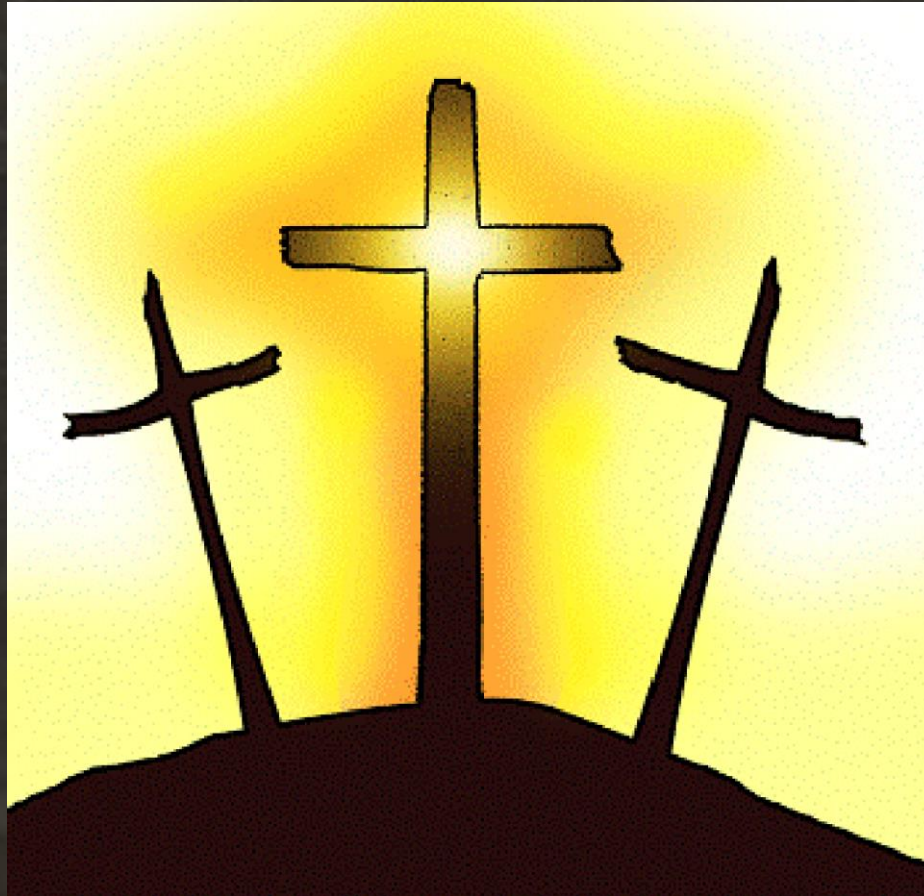
Bhutan Bible

A true story of Brian Kluth's generosity



- Brian met a young man named Wangchuk who was translating the entire Bible into the Bhutanese language
- He had 66 school notebooks filled with hand-written translation work
- He needed to enter it into a computer so that it could be published
- Brian had his own laptop and gave it to the young man as a gift
- The young man left rejoicing in God's provision and today we have a Bhutanese Bible

B. Practice sacrificial living



Sacrificial gifts are precious in the sight of God

The poor widow- a model of sacrificial giving



The poor widow



- Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two small coins.

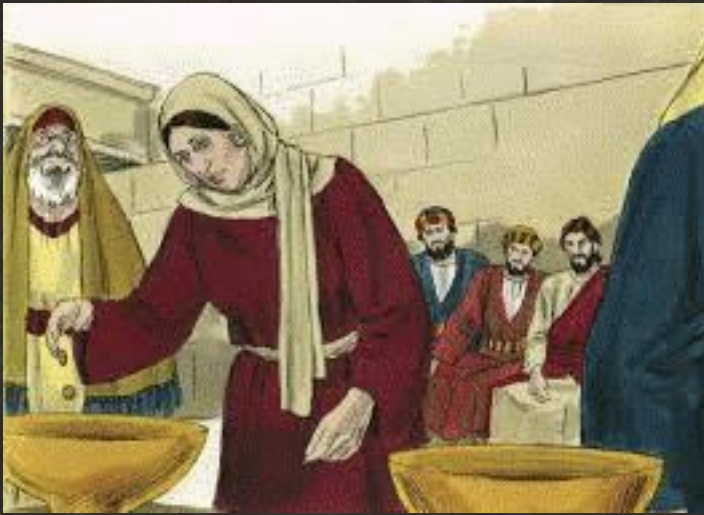
The poor widow (cont'd)



- Jesus called his disciples to him and said, “I tell you the truth, this poor widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on.” Mark 12:41-44(NLT)

The poor widow

Lessons on sacrificial living



- The amount we give is not as important as the level of sacrifice
- The greater the sacrifice, the more commendable the gift
- Some sacrificial gifts may bless others immediately and continue to bless others for a long time.
- Other sacrificial gifts may not begin blessing others until after we are gone >

Principle #8. Care for the poor, the weak, the oppressed, and the needy

An important truth

- **God determines our financial strength according to his righteous judgements**
- **The LORD makes some poor and others rich; he brings some down and lifts others up. 1 Samuel 2:7 (NLT)**
- **Although God is sovereign, he wants us to have compassion on and relieve the suffering of the needy**
- **He may use us to help improve the lives of the needy**

The continuum of wealth

Poverty to riches

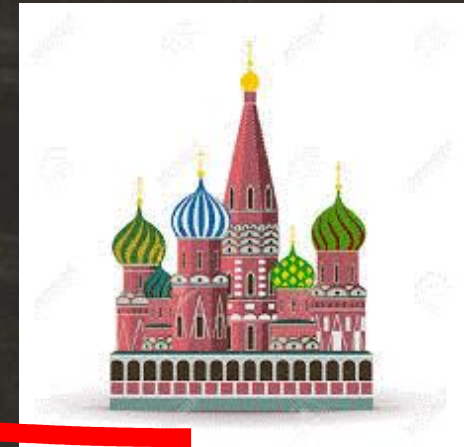
World
population
(billions
of people)

3
2
1



Extreme poverty
(Many people
possessing little or
nothing at all)

**Money and
Assets**



Fabulous wealth
(Few people
possessing
\$\$Billions in
assets)

Let's consider the needy

They have little material wealth, if any at all

**World
population
(billions
of people)**

**3
2
1**



**Extreme poverty
(Many people
possessing little or
nothing at all)**

Money and Assets

Who are the needy?



The needy

A partial list

- Poor
- Weak
- Hungry
- Homeless
- Abused
- Neglected
- Persecuted
- Oppressed
- Sick
- Unjustly imprisoned
- Social outcasts
- Victims of devastation



God has a special relationship with the poor and needy

9 Scriptures which reveal His heart



1. God honors them

- He lifts the poor from the dust and the needy from the garbage dump. He sets them among princes, placing them in seats of honor. For all the earth is the LORD's, and he has set the world in order. 1 Samuel 2:8 (NLT)



2. They will experience God's deliverance

- For he will deliver the needy who cry out, the afflicted who have no one to help Psalm 72:12
- "Because of the oppression of the weak and the groaning of the needy, I will now arise," says the LORD. "I will protect them from those who malign them." Psalm 12:5



3. God defends them and will crush those who rob or exploit them

- Do not rob the poor, because he is poor, or crush the afflicted at the gate, for the LORD will plead their cause and rob of life those who rob them.

Proverbs 22:22-23 (ESV)



4. God may give them great faith

- **Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? James 2:5**



5. God may give them special discernment

- **Rich people may think they are wise, but a poor person with discernment can see right through them. Proverbs 28:11 (NLT)**



6. God freely gives them all they need to satisfy their souls

- “Is anyone thirsty? Come and drink—even if you have no money! Come, take your choice of wine or milk—it’s all free! Isaiah 55:1 (NLT)



7. They may experience deep joy and be very generous

- Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. 2 Corinthians 8:2, Paul speaking of the Macedonians



8. They have full access to spiritual gifts

- When Simon saw that the Spirit was given when the apostles laid their hands on people, he offered them money to buy this power. “Let me have this power, too,” he exclaimed, “so that when I lay my hands on people, they will receive the Holy Spirit!” But Peter replied, “May your money be destroyed with you for thinking God’s gift can be bought! Acts 8:18-20 (NLT)



9. They have all the money needed to receive eternal life

•For it is by grace you have been saved, through faith--and this not from yourselves, it is the gift of God--not by works, so that no one can boast. Ephesians 2:8-9



Principle #9. Use wealth to glorify God and build treasure in heaven



God determines our financial strength according to his righteous judgements

An important truth

- **The LORD makes some poor and others rich; he brings some down and lifts others up. 1 Samuel 2:7 (NLT)**
- **Though God gives financial strength to some, he wants them to use it not only for themselves but to bless others and build his kingdom**

The continuum of wealth

Poverty to riches

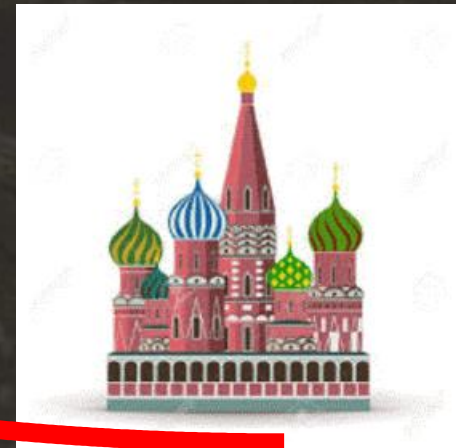
World
population
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1



Extreme poverty
(Many people possessing
little or nothing at all)

Money and Assets



Fabulous wealth
(Few people possessing
\$\$Billions in assets)

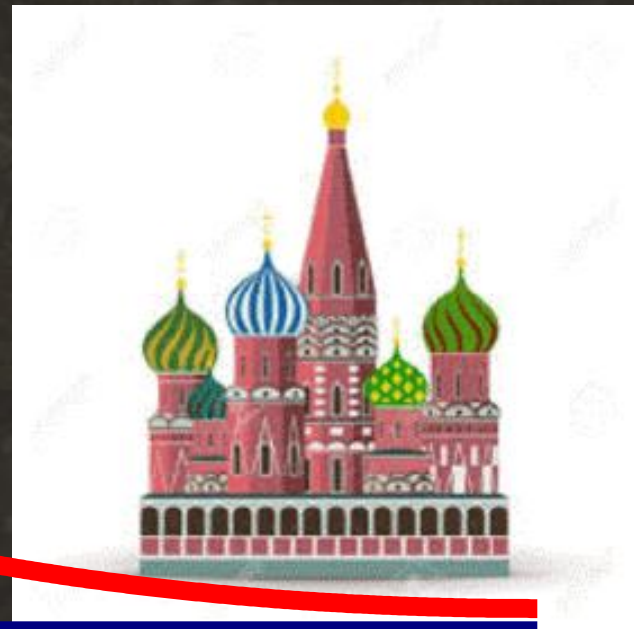
Let us examine 3 teachings about wealth and heavenly treasure

The continuum of wealth

World
population
(billions
of people)

3
2
1

Money and Assets



Fabulous wealth
(Few people possessing
\$\$Billions in assets)

1. The Bible teaches us to use our wealth to glorify God

■ 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

2. The Bible addresses the benefits and dangers of wealth



8 Biblical arguments for wealth

Wealth can be very beneficial if it is subject to the Lordship of Christ



Beneficial uses of wealth

- **It can bring glory to God Matthew 18:12**
- **It can be a valuable friend of wisdom Ecclesiastes 7:11-12**
- **It can be a tool to demonstrate our obedience and love for Christ Matthew 25:34-40**
- **It can be a resource for good deeds and the advancement of righteousness 2 Corinthians 9:8-9**
- **It is a tool to bless others in need 1 Timothy 6:18, Proverbs 11:24-25**
- **It can be used to build the kingdom Romans 12:8**
- **It can enhance the quality of our life Proverbs 10:16, Proverbs 21:20**
- **It can enhance the quality of the lives of others Proverbs 13:22**

24 Biblical arguments against the pursuit of wealth

Beware of its dangers to our spiritual life



Biblical arguments against the pursuit of wealth

- **Wealth is not advisable for fools** Proverbs 17:16
- **We may put our trust in money rather than God's provision** Proverbs 11:28, 1 Timothy 6:17, Job 31:24-25, 28
- **We become a target for evil people** Proverbs 13:8, Peter 2:1, 3
- **We may not be able to trust our friends** Proverbs 14:20
- **We may develop a cold heart** 1 John 3:17
- **We may not experience peace** Ecclesiastes 5:12
- **We may become arrogant** Proverbs 18:23
- **We may have trouble in life** Proverbs 28:20

Biblical arguments against the pursuit of wealth (cont'd)

- **We may end up in poverty Proverbs 28:20**
- **Loving wealth doesn't bring us happiness Ecclesiastes 5:10**
- **Riches may steal our heart Luke 12:33-34**
- **Wealth may lead us into a false sense of security Ecclesiastes 7:12-14**
- **Riches may cause us to be unfruitful in our Christian walk Matthew 13:22**
- **Wealth may keep us from spiritual maturity Luke 8:14**
- **We may become proud Ezekiel 28:5, Psalm 49:16-20**
- **Riches may tempt us to pursue a life of pleasure Luke 12:16-21**

Biblical arguments against the pursuit of wealth (cont'd)

- We could plunge ourselves into ruin and destruction 1 Timothy 6:9
- We may be tempted to oppress the poor James 2:5-7
- We may become spiritually lukewarm Revelation 3:17-19
- Love for riches will compete with our devotion to serving the Lord Luke 16:13
- We may come to the end of our lives with nothing of lasting value James 1:10
- We may abandon God Deuteronomy 32:15
- We may even end up hating God Deuteronomy 31:20
- Worst of all, the pursuit of riches may keep us from finding salvation Mark 8:36

3. The Bible teaches us to build treasure in heaven

“The Treasure Principle” (Ron Blue)



The “Treasure Principle”

Heavenly investments yield 30, 60, 100 fold (Mk 4:20)

**God can multiply
a small investment
in his Kingdom**



into fabulous spiritual and eternal blessings

The little girls gift of \$1

An example of divine multiplication

- John Bechtel, a missionary to Hong Kong, wanted to start a Christian camp to reach children and adults for Christ
- When an orphanage became available, he traveled worldwide to raise the purchase price of \$millions. No one gave.
- When he returned, he received a letter from a little girl containing a gift of \$1 (65 Rs) which she had set aside from her ice-cream money
- Bechtel prayed and offered the money to the sellers of the orphanage, who accepted it as full payment for the property!
- Today, this camp has welcomed more than 1 million people through its doors and over 100,000 people have accepted Christ. Source: Kluth, 7 Keys, day 25 >



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

Key Bible passages

- **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 Corinthians 6:10 (NLT)
- **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 True Riches are spiritual in nature rather than material

- “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)



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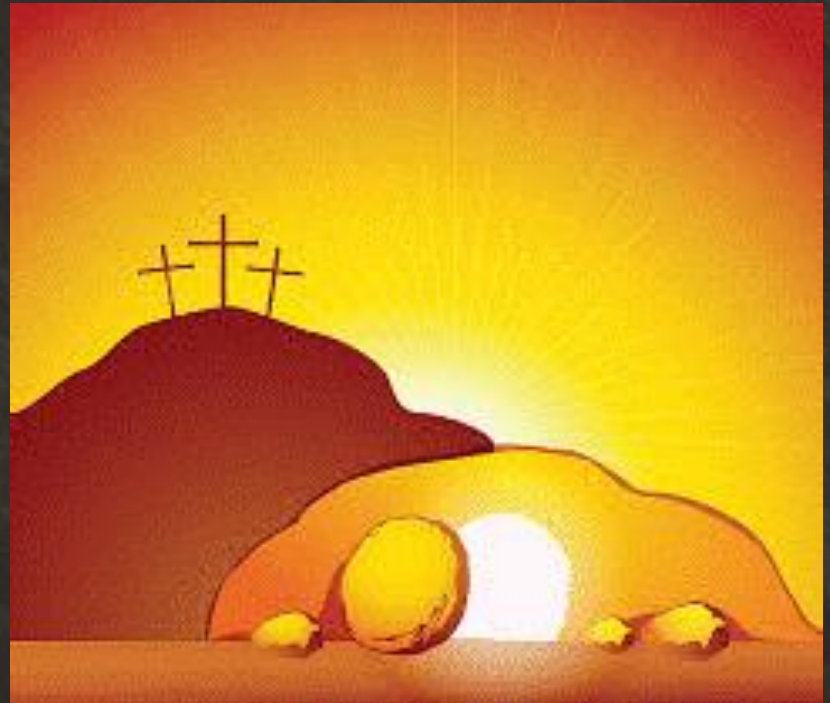


11 examples of the True Riches



1. The salvation of our souls

- As the Scriptures tell us, “Anyone who trusts in him will never be disgraced.” Jew and Gentile are the same in this respect. They have the same Lord, who gives generously to all who call on him. For “Everyone who calls on the name of the LORD will be saved.” Romans 10:11-13 (NLT)



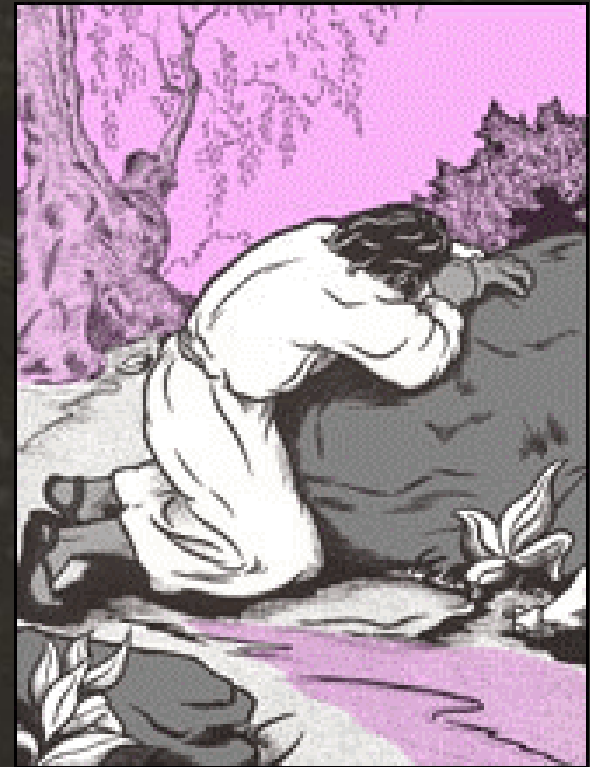
2. Christ living in us

- 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. Riches Christ gave to us through his poverty

- 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)



4. Every resource we need to live a godly life

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



5. Our precious faith



- 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)



8. Abundant life in Christ

- 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)



7. Our glorious inheritance in Christ

- *I pray that the eyes of your heart may be enlightened, so that you will know what is the hope of His calling, what are the riches of the glory of His inheritance in the saints, Ephesians 1:18 (NASB)*



8. God's grace

- ...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



9. Blessings given to us by the poor

- 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)



10. God's kindness, tolerance and patience

- 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



11. Indwelling power of the Holy Spirit



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

A list of the True Riches

- 1. The salvation of our souls**
- 2. Christ living in us**
- 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 save**
- 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**

Ten Biblical principles 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 save
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
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THE END

