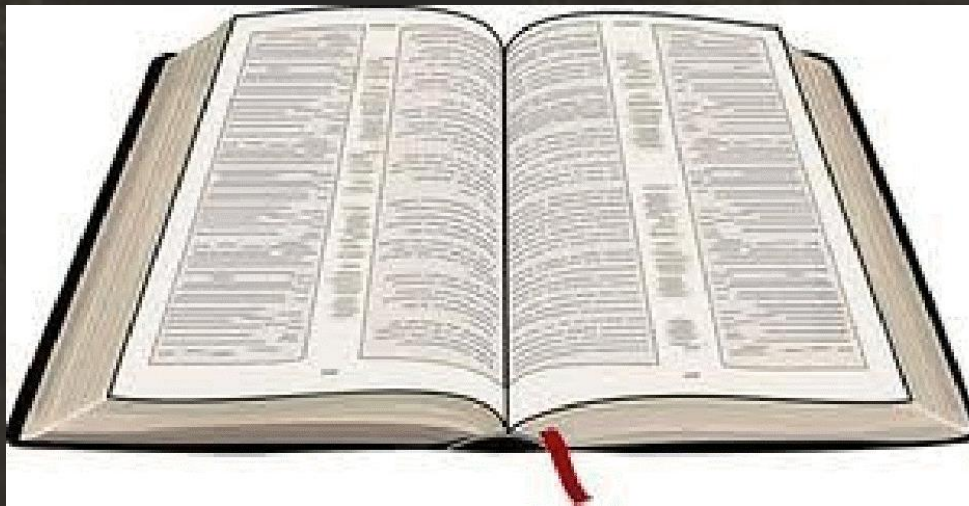


TEN BIBLICAL PRINCIPLES ABOUT MONEY AND WEALTH

A survey of Scripture – part I



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Colorado Springs, Colorado, USA
Revised April 18, 2022

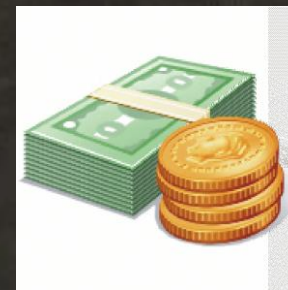
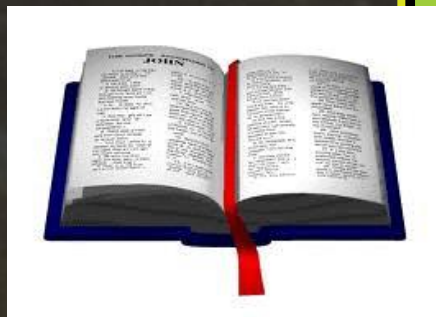
Introduction

Ten Biblical Principles about money and wealth

- Course overview
- Course objectives
- God's character informs our financial stewardship
- Ten Biblical principles concerning money and wealth
- The Blessings Fund – a tool for generosity

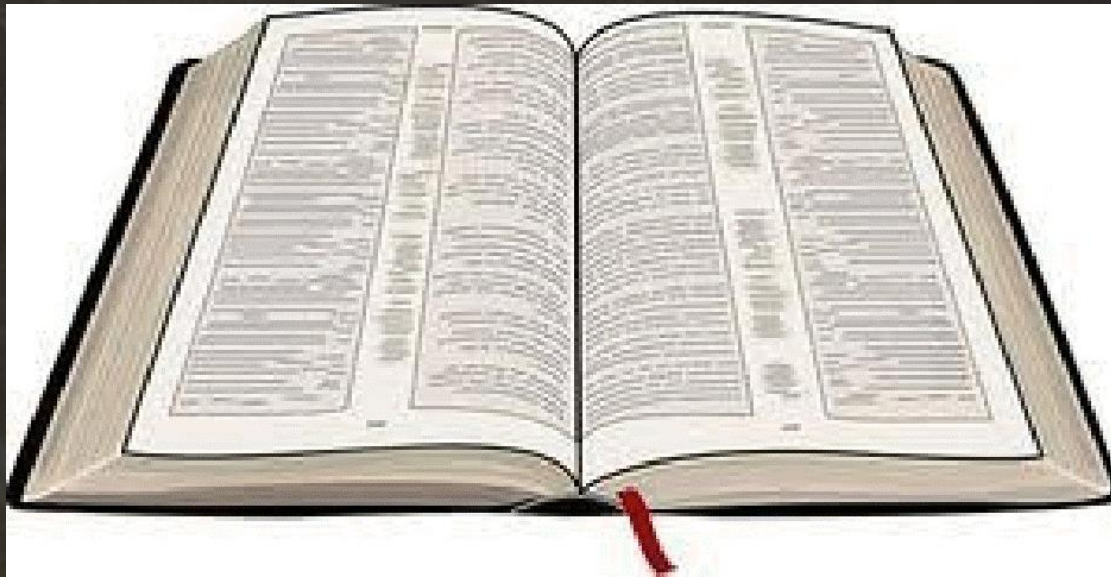
Course overview:

The Bible has over 2000 verses about money. This is not an exhaustive study of biblical teaching on the subject. Rather, it is a survey of some of these verses which are categorized into ten principles. Though brief, it is my prayer that it will provide considerable insight into God's heart regarding the Christian's relationship to money and wealth.



Overall course objective

Conduct a survey of biblical teaching in order to align our heart with God's heart concerning money and wealth



Specific seminar objectives

1. Discover that God's character informs our financial stewardship

1. His sovereignty
2. His provision
3. His holiness
4. His knowledge
5. His faithfulness
6. His righteousness (discipline)
7. His generosity and sacrificial nature
8. His compassion
9. His glory and eternal nature
10. His sufficiency

2. Provide a biblical framework for managing our money

Ten Biblical principles about money and wealth

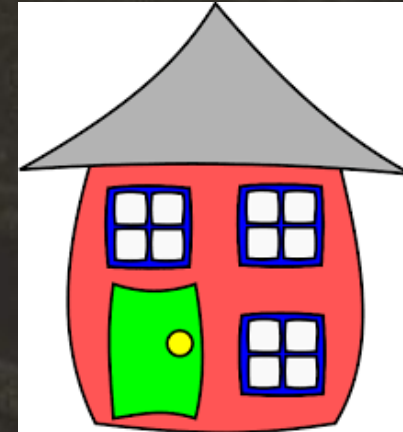
1. God owns everything and we are His stewards
2. Worship and trust God rather than money
3. Beware of the love of money
4. God cares how we manage our money
5. Honor God by faithfully giving of our income
6. Develop a lifestyle which creates margin and saves
7. Cultivate a generous heart and live sacrificially
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

1. God's character informs our understanding of Biblical financial principles

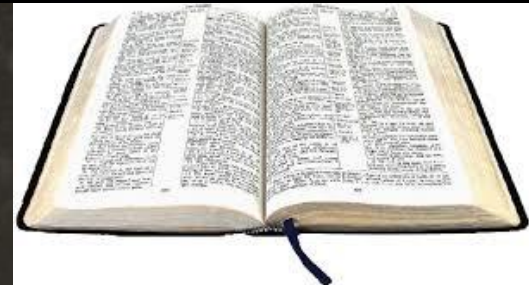
- His sovereignty – God is the owner of everything
- His provision - God is worthy of our trust as our provider
- His supremacy – God is the only one we should worship
- His holiness – we are to love God above all else
- His knowledge – God manages his creation according to his infinite wisdom and foreknowledge
- His faithfulness – God is our faithful to his promises
- His generosity– God generously gives us all things
- His sacrificial nature – God gave us his only Son
- His compassion – God cares deeply for the poor and needy
- His eternal glory – God is eternal and infinitely glorious
- His person – God's presence is our sufficiency and the source of true riches

Building our Biblical financial understanding may be compared to constructing a house

- **First, we must lay the foundation**
- **Next, we construct the house**
- **Finally, we move in and live there**



FOUNDATION



Building our financial house based on Scripture

Part I. Lay the foundation on the Word of God

Principle 1. God owns everything and we are His stewards

Principle 2. Worship and trust God rather than money

Principle 3. Beware of the love of money

Part II. Construct the house with Biblical wisdom

Principle 4. God cares how we manage our money

Part III. Move in and live there through practical application of Scripture

Principle 5. Honor God by faithfully giving of our income

Principle 6. Develop a lifestyle which creates margin and saves

Principle 7. Cultivate a generous heart and live sacrificially

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

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

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

We begin by laying the foundation on the Word of God

Part I. Lay the foundation

Principle 1. God owns everything and we are His stewards

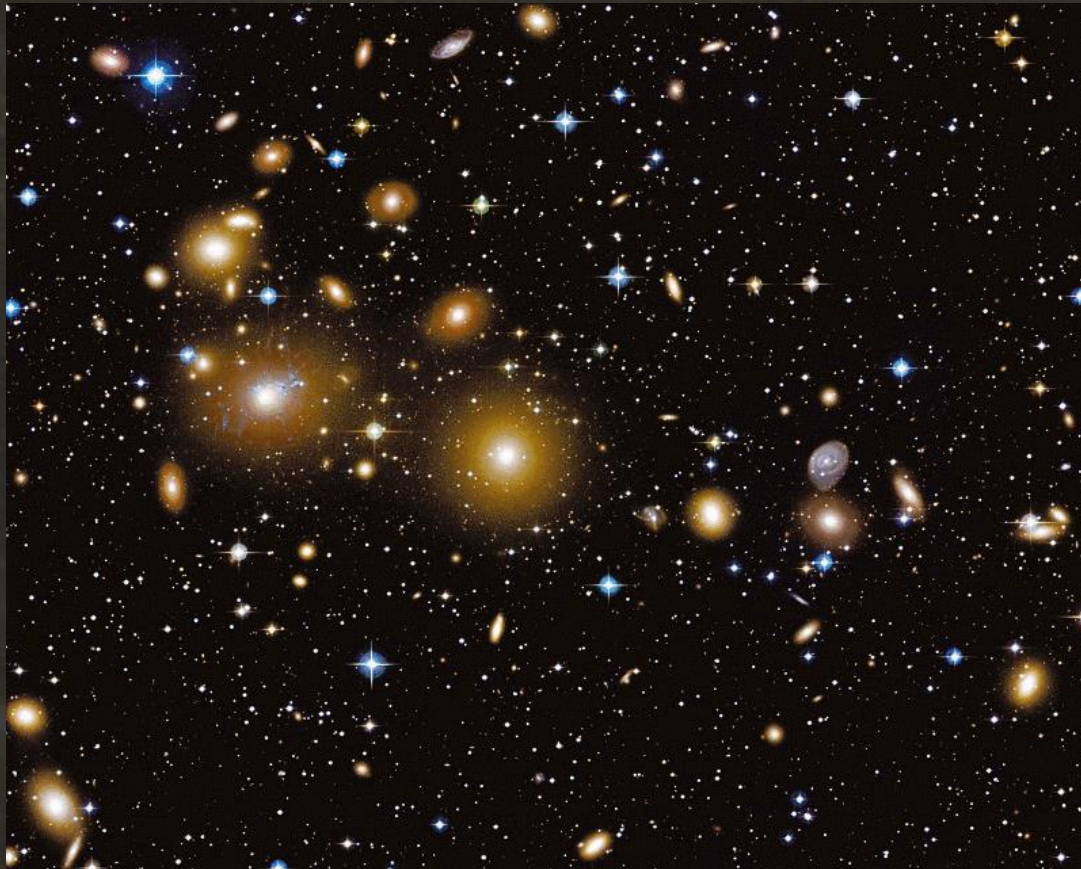
Principle 2. Worship and trust God rather than money

Principle 3. Beware of the love of money

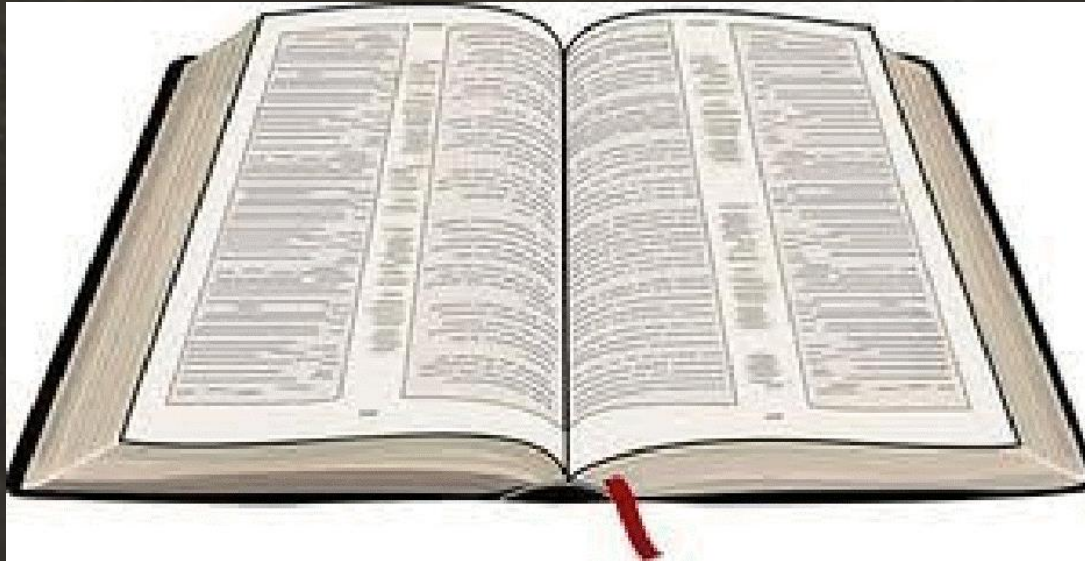
FOUNDATION



Principle #1: God owns everything and we are his stewards



The Holy Bible teaches us that God owns everything and we are stewards of the resources he has entrusted to us



Principle #1 acknowledges God's sovereignty over everything

A: God owns everything



The Bible teaches us that God owns everything

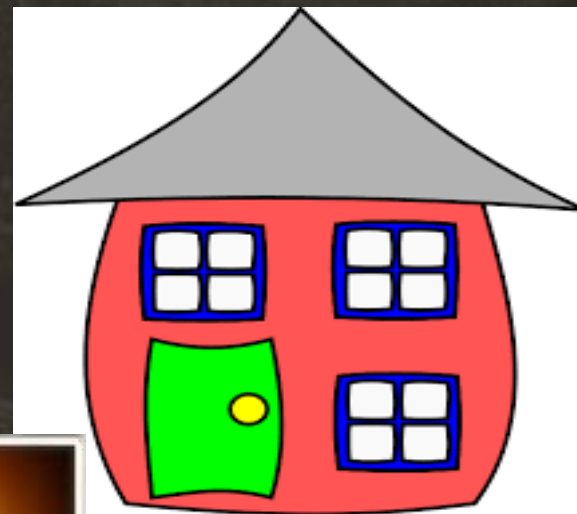
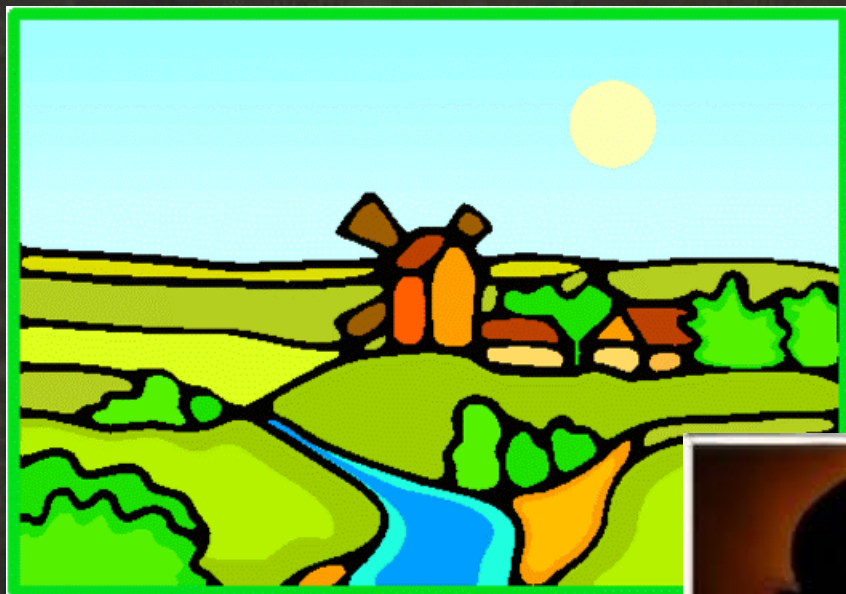
Key passages

- The earth is the LORD's, and everything in it, the world, and all who live in it; Psalm 24:1
- 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
- 'The silver is mine and the gold is mine,' declares the LORD Almighty. Haggai 2:8
- Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, 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 29:11 (NLT)>

Four characteristics of God's ownership of everything



1. He retains ownership of all that he has entrusted to us



2. When we give gifts to God, we are only returning what is already his

- But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us! 1 Chronicles 29:14 (NLT)



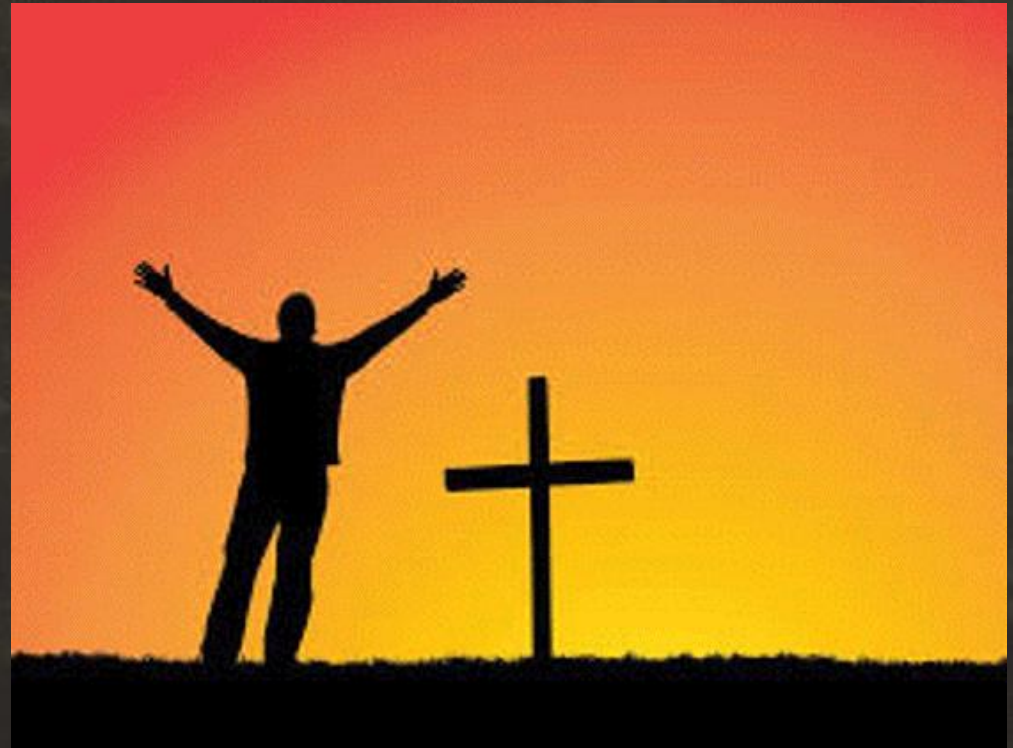
3. Our ability to create or accomplish comes from God

- 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. Deuteronomy 8:17-18



4. Whether we live or die, all that we are and all that we have are the Lord's

- For none of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord. For this very reason, Christ died and returned to life so that he might be the Lord of both the dead and the living. Romans 14:7-9



God is a loving, life-giving, and caring Father

- **God's ownership of us is not oppressive or burdensome**
- **Rather, it is based on his love and compassion for us as a good father loves his children**
 - ⁸ But God showed his great love for us by sending Christ to die for us while we were still sinners. Romans 5:8 (NLT2)
- **He wants us to experience life to the fullest**
 - Jesus said: "I have come that they may have life, and have it more abundantly?" John 10:10
- **When we serve him with our whole heart, offering him our time, talent, and treasure, we experience true joy, peace, purpose, freedom, and blessing**



B. The Bible teaches us that we are stewards of God's property

- **Christian Stewardship** may be defined as “Using God-given resources for the accomplishment of God-given purposes” (Ron Blue)



Stewardship - key Bible passages

- **Stewards must be found faithful: So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful. 1 Corinthians 4:1-2**
- **Stewards are accountable to God: For none of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord. For this very reason, Christ died and returned to life so that he might be the Lord of both the dead and the living. Romans 14:7-9**

Responsibility of a Christian steward

- A steward's main responsibility is to discover and implement his master's purposes for the resources he has entrusted to him



Ministry



Christian service



Occupation

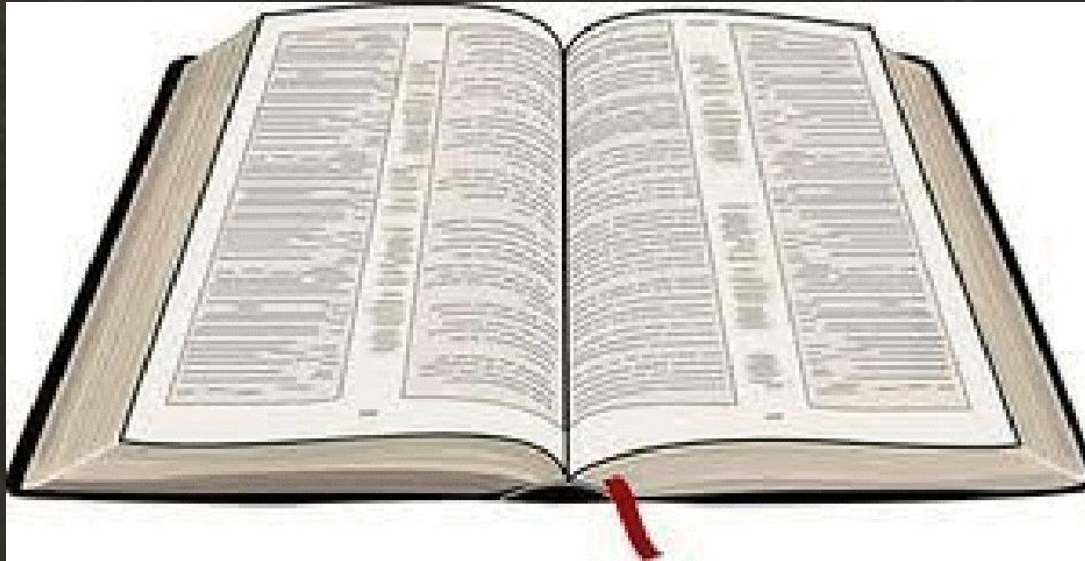
Summary of foundational truths

- Because God made us, we are his prized possessions and objects of his love
- Sadly, we chose to reject God's authority over our lives and claimed it for ourselves.
- When by faith we gave our hearts to Jesus Christ, God's Son, we yielded control of our lives back to him as living sacrifices
- He now lives in us by his Spirit, empowering us to joyfully be his servant-stewards .
- Therefore, our purpose is to bring glory to Jesus in all areas of our lives, including our finances.

Principle #2: Worship and trust God rather than money



The Holy Bible teaches us to worship and trust God rather than money



Principle #2 reminds us that our God is Jehovah Jirah, our provider, not our material possessions

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)

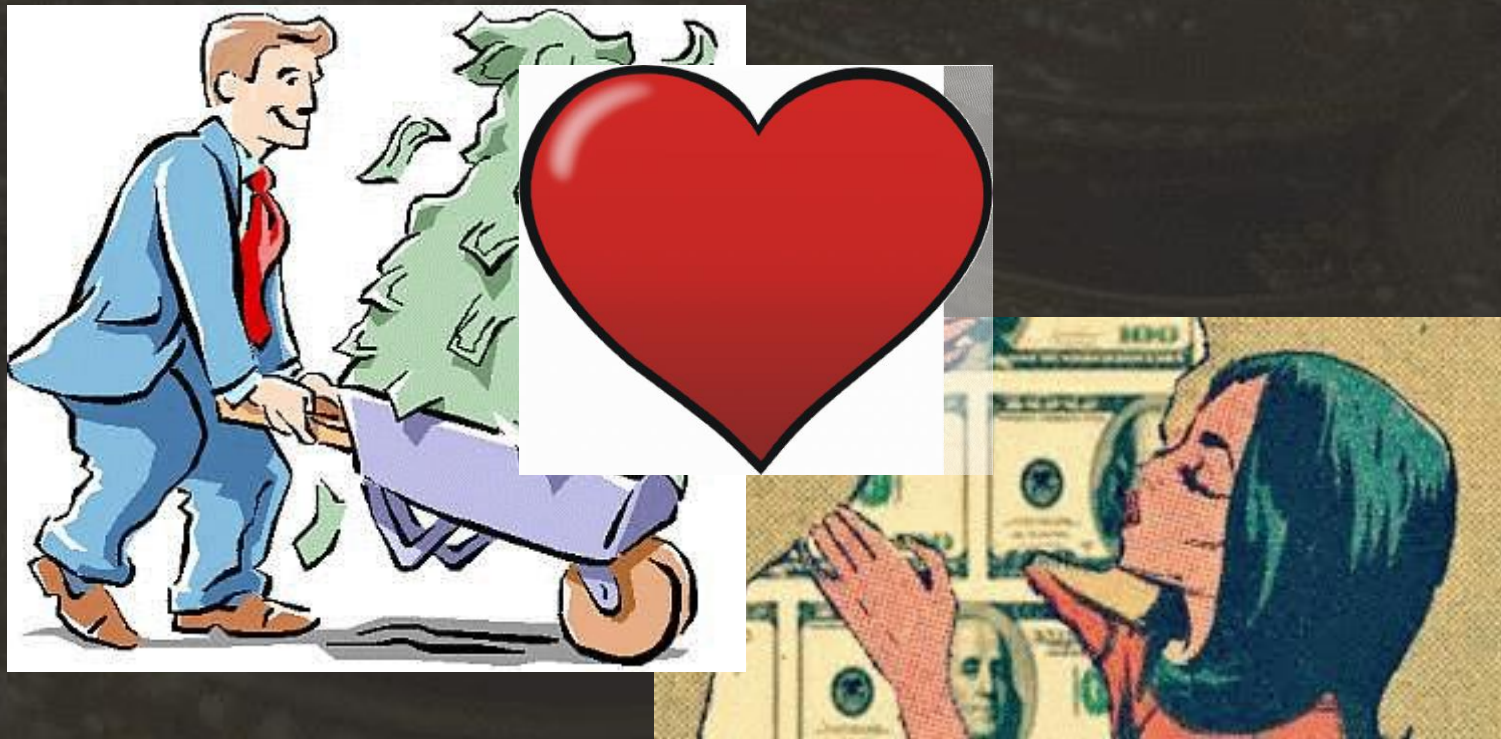


B. Trust in God rather than money

- 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)



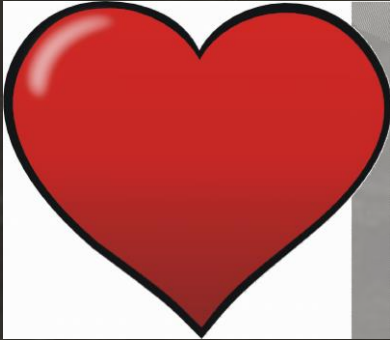
Principle #3. Beware of the love of money



Key Bible passage

- **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**

Give our heart to God, not to idols



- We must recognize that money can become an idol and steal our heart
- We do not want to be idol-worshippers
- Rather, we want to worship and serve the living God



Principle #3 acknowledges God's righteous jealousy

Money is a tool for living, loving, and serving God

- **If we are poor, God will provide for our needs**
 - And my God will supply all your needs according to His riches in glory in Christ Jesus. *Philippians 4:19 (HCSB)*
- **If we are rich, let us generously use our wealth to serve Christ and build his kingdom**
 - 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*

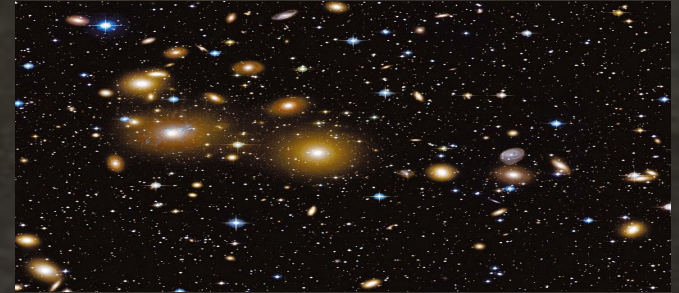
Beware of letting money take God's rightful place in our lives

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)

Summary of Part 1 – Laying the foundation

Principle 1. God owns everything and we are His stewards



Principle 2. Worship and trust God rather than money



Principle 3. Beware of the love of money



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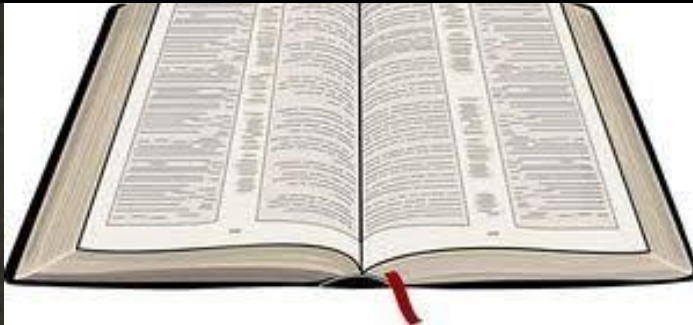
Principle 9. Use wealth to glorify God and build treasure in heaven

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

We have laid the foundation

Based on the Word of God

FOUNDATION



Part I. Laying the foundation

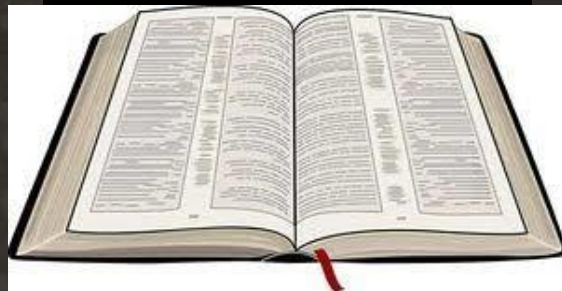
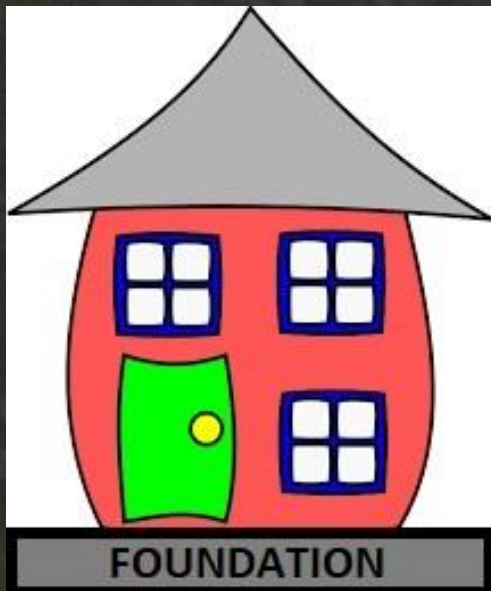
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Principle 2. Worship and trust God rather than money

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NOW LET US BUILD THE STRUCTURE

Building our financial housee on the Word of God



Part II.

**Principle 4. God cares how we manage
our money**