

Ten Biblical principles about money and wealth

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
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

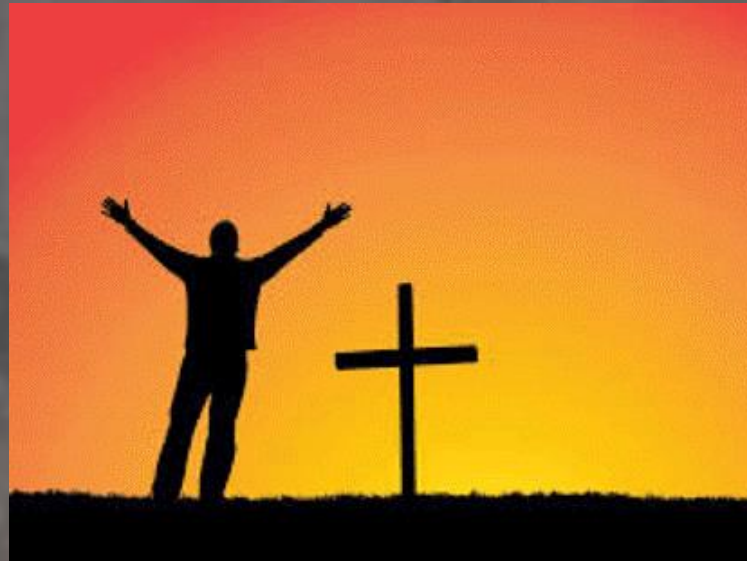
**The Bible teaches us to use our
wealth to glorify God and build
treasure in heaven**



God wants our heart

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



Key Bible passages

■ **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**

■ **And he died for all, that those who live should no longer live for themselves but for him who died for them and was raised again. 2 Corinthians 5:15**

Outline

■ Part I. Use wealth to glorify God

- ▶ The continuum of wealth
- ▶ The True Source of our wealth
- ▶ The danger of having too much or too little
- ▶ 24 biblical arguments against wealth
- ▶ 4 consequences of hoarding and stinginess
- ▶ 8 biblical arguments for wealth
- ▶ 12 scriptural insights to prosperity
- ▶ A godly attitude towards wealth
- ▶ The amount of money God needs to accomplish great things through us.
- ▶ A wise balance between riches and poverty

■ Part II. Build treasure in Heaven

- ▶ The Treasure Principle
- ▶ Heavenly math
- ▶ 2 examples of divine rates of return

Biblical teaching about riches

Part I: Use wealth to glorify God



The continuum of wealth

Poverty to riches

World
population
(billions
of people)



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

Money and Assets

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

We have studied God's view of poverty and his special relationship to the poor

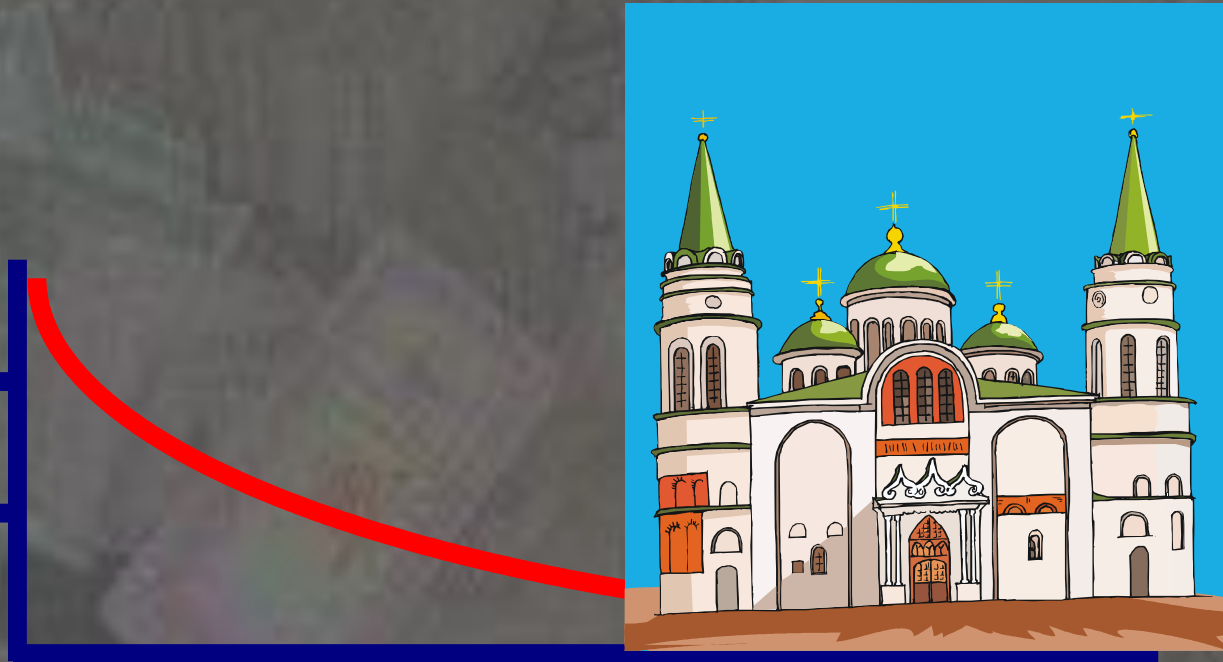


Let us now examine Biblical teaching on riches

The continuum of wealth

World population
(billions
of people)

3
2
1

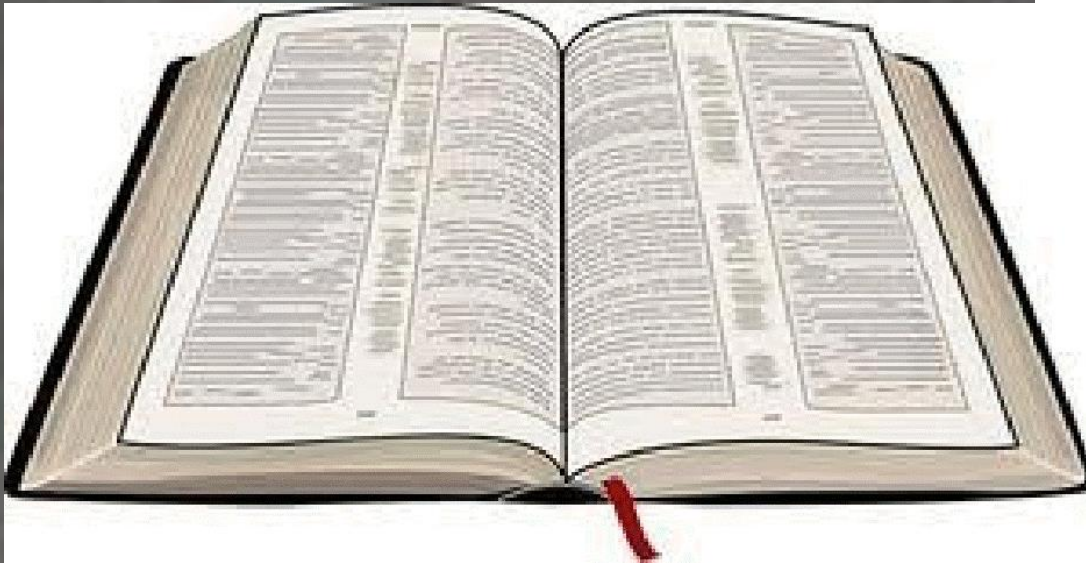


Money and Assets

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

A hypothetical situation

Suppose you wake up one morning and realize that God has given you some measure of wealth?



How would you respond to that realization in the light of God's Word?

What is the first thing you would do?



The first thing you would do is pray



Class exercise: Write a prayer concerning your new-found riches

What would you say to God?



What does the Bible say about wealth?

- The true source of our wealth
- God's sovereignty
- A prayer for moderation

God is the true source of our wealth



■ "Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom can be no variation, neither shadow that is cast in turning," Jas. 1: 17, ASV

The sovereignty of God

1. He is the one who gives us the ability to get wealth

■ You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day. Deuteronomy 8:18 (ESV)

The sovereignty of God

2. He is the one who gives success and riches

■ 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

■ 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. 1 Chronicles 29:12

The sovereignty of God

3. He 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)
- He is the Rock, his works are perfect, and all his ways are just. A faithful God who does no wrong, upright and just is he. Deuteronomy 32:4
- “The LORD your God will then make you successful in everything you do. He will give you many children and numerous livestock, and he will cause your fields to produce abundant harvests, for the LORD will again delight in being good to you as he was to your ancestors. Deuteronomy 30:9

The sovereignty of God

He is the source of all good things

- He is the one who gives us the ability to get wealth
- He is the one who gives success and riches
- He is the one who gives us the ability to enjoy our success
- He determines our financial strength according to his righteous judgements

The danger in having too much or too little money

O God, I beg two favors from you; let me have them before I die. First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, “Who is the LORD?” And if I am too poor, I may steal and thus insult God’s holy name. Proverbs 30:7-9 (NLT)

The dangers of poverty and riches

- If we have too little, we may commit sinful deeds to meet our needs rather than trusting God to provide for us Prov 30:8 -9
- If we have too much, we may develop worldly attitudes and begin living an indulgent, selfish life Proverbs 30:8 - 9
- Ask God to give us His perfect balance between riches and poverty Proverbs 30:7 -9
- Our responsibility is to graciously and humbly accept his will for us, and be faithful whether he gives us little or much 1 Samuel 2:7 -->



God's sovereignty extends to our financial status

Summary

- He will decide each person's financial stature
- Most of us will be somewhere between poor and rich
- God may give us grace to endure extreme poverty with joy and experience his special care
- God may give us grace to manage great wealth to his glory
- Whether poor, rich or somewhere in the middle, we can be used of God to bring honor and glory to his Son Jesus

The Bible makes arguments both for and against becoming wealthy



The Bible makes at least 24 arguments against pursuing wealth

Beware of its dangers to our spiritual life



1. Wealth is not advisable for fools

- Of what use is money in the hand of a fool, since he has no desire to get wisdom? Proverbs 17:16



2. We may put our trust in money rather than God's provision

■ Trust in your money and down you go! But the godly flourish like leaves in spring. Proverbs 11:28 (NLT)

■ 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. 1 Timothy 6:17

■ "If I have put my trust in gold or said to pure gold, 'You are my security,' if I have rejoiced over my great wealth, the fortune my hands had gained...then these also would be sins to be judged, for I would have been unfaithful to God on high. Job 31:24-25, 28

3. We become a target for evil people

- **The rich can pay a ransom for their lives, but the poor won't even get threatened. Proverbs 13:8 (NLT)**
- **There will be false teachers among you, who, In their greed will make up clever lies to get hold of your money. But God condemned them long ago, and their destruction will not be delayed. 2 Peter 2:1, 3 (NLT), paraphrased**

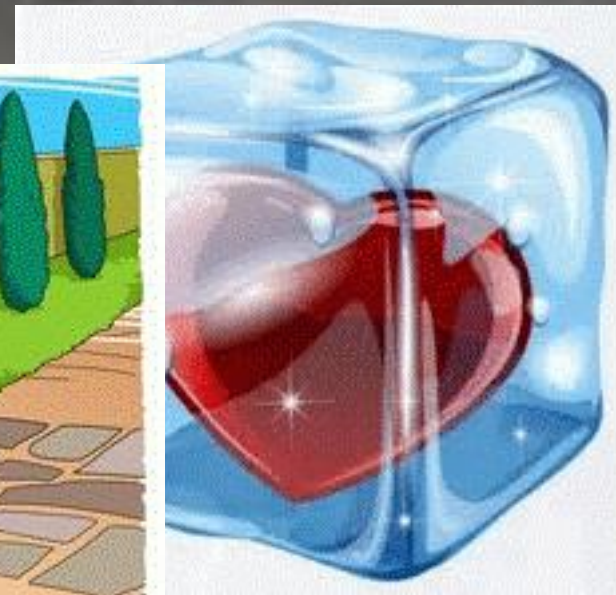
4. We may not be able to trust our friends

- The poor are shunned even by their neighbors, but the rich have many friends. Proverbs 14:20



5. We may develop a cold heart

- If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? 1 John 3:17



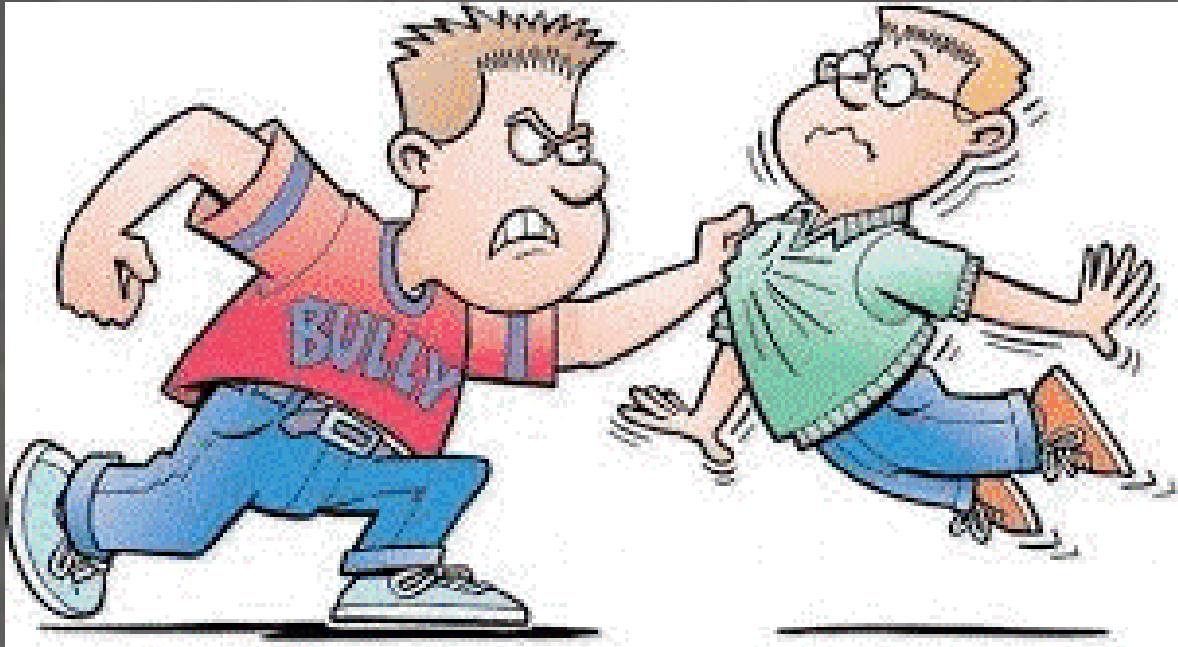
6. Peace may elude us

- 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 5:12



7. We may become arrogant and demanding

- The poor plead for mercy; the rich answer with insults.
Proverbs 18:23(NLT)



8. We may have trouble in life

■ A faithful man will be richly blessed, but one eager to get rich will not go unpunished.

Proverbs 28:20

■ I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner.

Ecclesiastes 5:13



9. We may end up in poverty due to greed

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



10. Wealth doesn't bring us happiness



- Those who love money will never have enough. How meaningless to think that wealth brings true happiness! The more you have, the more people come to help you spend it. So what good is wealth—except perhaps to watch it slip through your fingers!
Ecclesiastes 5:10-11 (NLT)

11. Riches may steal our heart

■ **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 12:33- 34



12. Riches may lead us into a false sense of security

■ Wisdom and money can get you almost anything, but only wisdom can save your life. Accept the way God does things, for who can straighten what he has made crooked? Enjoy prosperity while you can, but when hard times strike, realize that both come from God.

Remember that nothing is certain in this life. Ecclesiastes 7:12-14(NLT)

13. Riches may cause us to be unfruitful in our Christian walk

From the parable of the sower

- The seed that fell among the thorns represents those who hear God's word, but all too quickly the message is crowded out by the worries of this life and the lure of wealth, so no fruit is produced. Matthew 13:22 (NLT)

14. Wealth may keep us from spiritual maturity

From the parable of the sower

- The seeds that fell among the thorns represent those who hear the message, but all too quickly the message is crowded out by the cares and riches and pleasures of this life. And so they never grow into maturity. Luke 8:14(NLT)

15. We may become proud

- Yes, your wisdom has made you very rich, and your riches have made you very proud. Ezekiel 28:5(NLT)
- Do not be overawed when a man grows rich, when the splendor of his house increases; for he will take nothing with him when he dies, his splendor will not descend with him. Though while he lived he counted himself blessed--and men praise you when you prosper-- he will join the generation of his fathers, who will never see the light [of life]. A man who has riches without understanding is like the beasts that perish. Psalms 49:16-20

16. Riches may tempt us to pursue a life of pleasure

■ Then he told them a story: “A rich man had a fertile farm that produced fine crops. He said to himself, ‘What should I do? I don’t have room for all my crops.’ Then he said, ‘I know! I’ll tear down my barns and build bigger ones. Then I’ll have room enough to store all my wheat and other goods. And I’ll sit back and say to myself, “My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!”’ “But God said to him, ‘You fool! You will die this very night. Then who will get everything you worked for?’ “Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God.” Luke 12:16-21(NLT)

17. We could plunge ourselves into ruin and destruction

■ But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. 1 Timothy 6:9 (NLT)



18. We may be tempted to oppress the poor

■ Listen to me, dear brothers and sisters. Hasn't God chosen the poor in this world to be rich in faith? Aren't they the ones who will inherit the Kingdom he promised to those who love him? But you dishonor the poor! Isn't it the rich who oppress you and drag you into court? Aren't they the ones who slander Jesus Christ, whose noble name you bear? James 2:5-7 (NLT)



19. We may become spiritually lukewarm

Jesus warns the church in Laodicea

■ You say, ‘I am rich. I have everything I want. I don’t need a thing!’ And you don’t realize that you are wretched and miserable and poor and blind and naked. So I advise you to buy gold from me—gold that has been purified by fire. Then you will be rich. Also buy white garments from me so you will not be shamed by your nakedness, and ointment for your eyes so you will be able to see. I correct and discipline everyone I love. So be diligent and turn from your indifference. Revelation 3:17-19 (NLT)

20. Love for riches will compete with our devotion to serving the Lord

■ **“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.”** Luke 16:13

21. We may come to the end of our lives with nothing of lasting value



■ And those who are rich should boast that God has humbled them. They will fade away like a little flower in the field. James 1:10 (NLT)

22. We may abandon God

■ But Israel soon became fat and unruly; the people grew heavy, plump, and stuffed! Then they abandoned the God who had made them; they made light of the Rock of their salvation. Deuteronomy 32:15 (NLT)

23. We may even end up hating God

■ For I will bring them into the land I swore to give their ancestors—a land flowing with milk and honey. There they will become prosperous, eat all the food they want, and become fat. But they will begin to worship other gods; they will despise me and break my covenant.

Deuteronomy 31:20 (NLT)



24. Worst of all, the pursuit of riches may keep us from finding salvation



■ And what do you benefit if you gain the whole world but lose your own soul? Is anything worth more than your soul?
Mark 8:36 (NLT)

The dangers of wealth

- Not for fools
- Trust in money
- Target of violence
- Untrustworthy friends
- Cold heart towards God and others
- No peace
- Arrogance and selfishness
- All sorts of trouble

The dangers of wealth – cont'd

- End up in poverty
- Unhappiness and misery
- Unfaithful heart towards God
- False sense of security
- Unfruitfulness
- Spiritual immaturity
- Pride
- Pursuit of pleasure

The dangers of wealth – cont'd

- Ruin and destruction
- Oppression of the poor
- Spiritual lukewarmness
- Competition with our devotion
- Wasted life
- Abandonment of God
- Hate towards God
- Eternal darkness

Class exercise

- **Make a list of Biblical arguments against becoming rich**
- **Share with the class one which has special meaning for you**

3 Consequences of hoarding and stinginess



1. We may develop a hard heart

■ If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, **do not be hardhearted or tightfisted toward your poor brother.** Rather be openhanded and freely lend him whatever he needs. Be careful not to harbor this wicked thought: "The seventh year, the year for canceling debts, is near," so that you do not show ill will toward your needy brother and give him nothing. He may then appeal to the LORD against you, and you will be found guilty of sin. Give generously to him and do so without a grudging heart; then because of this the LORD your God will bless you in all your work and in everything you put your hand to. Deuteronomy 15:7-10

2. We may end up in poverty:

- Give freely and become more wealthy; be stingy and lose everything. Proverbs 11:24 (NLT)



3. Our hoards will be evidence against us on judgement day

■ Look here, you rich people: Weep and groan with anguish because of all the terrible troubles ahead of you. Your wealth is rotting away, and your fine clothes are moth-eaten rags. Your gold and silver have become worthless. The very wealth you were counting on will eat away your flesh like fire. This treasure you have accumulated will stand as evidence against you on the day of judgment. James 5:1-3 (NLT)

Quiz

Multiple choice

Three of the following statements are true Biblical arguments advising against becoming wealthy. Which one is false?

- a. Our heart may become cold against God**
- b. We may not be able to trust our friends**
- c. It may lead us into a false sense of security**
- d. Our lives will be free of problems ->**

8 biblical arguments for wealth

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



1. It can bring glory to God

■ In the same way, let your good deeds shine out for all to see, so that everyone will praise your heavenly Father.

Matthew 5:16 (NLT)



2. It can be a valuable friend of wisdom

- **Wisdom is even better when you have money. Both are a benefit as you go through life. Wisdom and money can get you almost anything, but only wisdom can save your life.** Ecclesiastes 7:11-12 (NLT)

3. It can be a tool to demonstrate our obedience and love for Christ

■ “Then the King will say to those on his right, ‘Come, you who are blessed by my Father, inherit the Kingdom prepared for you from the creation of the world. For I was hungry, and you fed me. I was thirsty, and you gave me a drink. I was a stranger, and you invited me into your home. I was naked, and you gave me clothing. I was sick, and you cared for me. I was in prison, and you visited me.’ “Then these righteous ones will reply, ‘Lord, when did we ever see you hungry and feed you? Or thirsty and give you something to drink? Or a stranger and show you hospitality? Or naked and give you clothing? When did we ever see you sick or in prison and visit you?’ “And the King will say, ‘I tell you the truth, when you did it to one of the least of these my brothers and sisters, you were doing it to me!’ Matthew 25:34-40 (NLT)

4. It can be a resource for good deeds and the advancement of righteousness

- For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do. *Ephesians 2:10*
- And let us consider how we may spur one another on toward love and good deeds. *Hebrews 10:24*
- And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." *2 Corinthians 9:8-9*

5. It can be a tool to bless others in need

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

■ **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

6. It can be used to build the Kingdom of God

■ If your gift is to encourage others, be encouraging. If it is giving, give generously. If God has given you leadership ability, take the responsibility seriously. And if you have a gift for showing kindness to others, do it gladly. Romans 12:8 (NLT)

7. It can enhance the quality of our lives

- The earnings of the godly enhance their lives, but evil people squander their money on sin. Proverbs 10:16 (NLT2)
- The wise have wealth and luxury, but fools spend whatever they get. Proverbs 21:20 (NLT)
- 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)

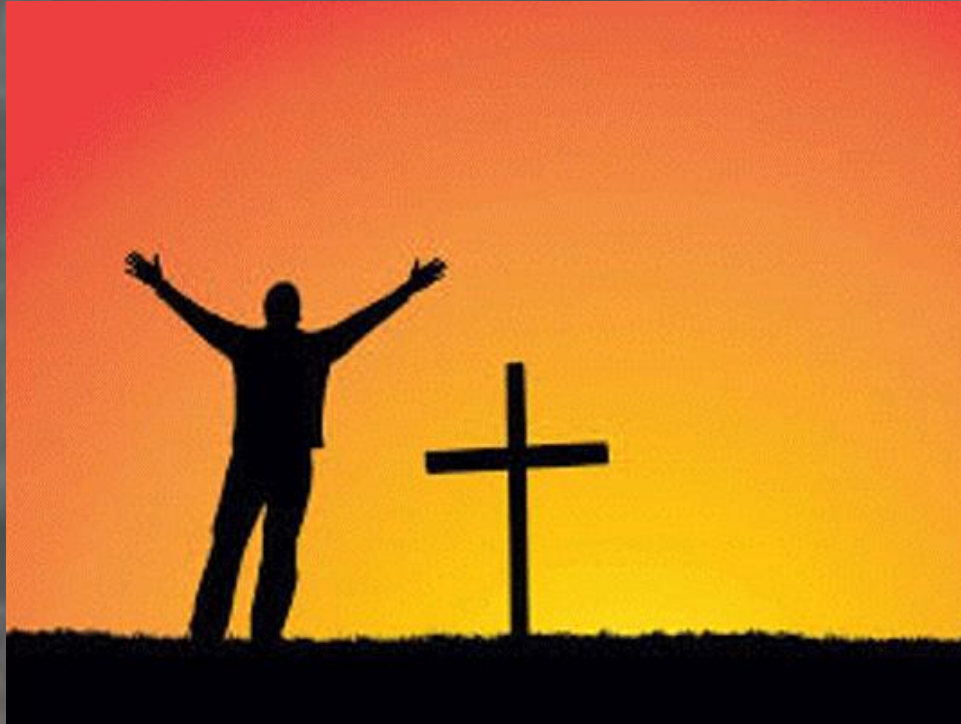
8. It can enhance the quality of the lives of others

■ ...Joseph of Arimathea...came and took the body away...He brought seventy-five pounds of perfumed ointment made from myrrh and aloes. Following Jewish burial custom, they wrapped Jesus' body with the spices in long sheets of linen cloth.... and laid it in his own new tomb...John 19:38-40 (NLT2), Matthew 27:57-60

■ A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous. Proverbs 13:22

The key issue

Where is our heart?



Questions for discussion

- What other biblical arguments for or against wealth are there?
- Can you share a real-life story of someone whose life was ruined through the pursuit of wealth?
- Do you know a wealthy person who used his resources for the glory of God?
- Why does there seem to be so many more admonitions against becoming rich than encouragement for it?
- What are some of the ways wealth can be used to enhance the quality of life for others?

13 scriptural insights to prosperity

Keeping things in perspective

- Riches should not be our goal, but rather righteous living in Christ
- There is no magic formula guaranteeing that God will make us financially wealthy.
- However, we can put into practice values that the Bible links with prosperity and leave the outcome to the Lord.
- Remember, it is God who determines our financial stature
- We should pursue the True Riches

1. Delight in the Lord and his Word

■ Take delight in the LORD, and he will give you the desires of your heart. Psalm 37:4

■ Blessed is the man who walks not in the counsel of the wicked, nor stands in the way of sinners, nor sits in the seat of scoffers; but his delight is in the law of the LORD, and on his law he meditates day and night. He is like a tree planted by streams of water that yields its fruit in its season, and its leaf does not wither. In all that he does, he prospers. Psalm 1:1-3 (ESV)

2. Get wisdom

- **The wealth of the wise is their crown, but the folly of fools yields folly.** Proverbs 14:24
- **By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures.** Proverbs 24:3-4

3. Live righteously

- **Adversity pursues sinners, But the righteous will be rewarded with prosperity.** Proverbs 13:21
- **He who pursues righteousness and love finds life, prosperity and honor.** Proverbs 21:21

4. Serve, trust, and obey the Lord

- "If they hear and serve Him, They will end their days in prosperity And their years in pleasures. Job 36:11
- A greedy man stirs up dissension, but he who trusts in the LORD will prosper. Proverbs 28:25

5. Work hard

■ He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.

Proverbs 28:19

6. Be Faithful

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

7. Practice humility

- **But the humble will inherit the land And will delight themselves in abundant prosperity.** Psalm 37:11
- **Humility and the fear of the LORD bring wealth and honor and life.** Proverbs 22:4

8. Plan prayerfully

■ The plans of the diligent lead to profit as surely as haste leads to poverty. Proverbs 21:5



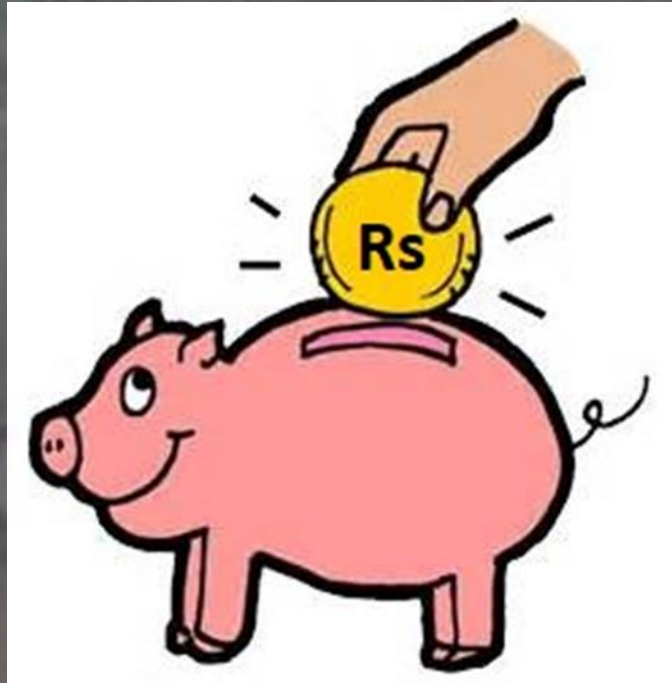
9. Create margin and save

■ In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. Proverbs 21:20



10. Live simply and frugally

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



11. Live generously

■ The generous man will be prosperous, And he who waters will himself be watered.

Proverbs 11:25



12. Sow liberally

■ Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: “They have freely scattered their gifts to the poor; their righteousness endures forever.” 2 Corinthians 9:6-9

12 biblical insights to prosperity

Summary

- Work hard
- Be Faithful
- Plan well
- Delight in the Lord and his Word
- Get wisdom
- Live righteously
- Create margin and save
- Practice humility
- Live simply and frugally
- Serve, trust, and obey the Lord
- Live generously
- Sow liberally

A Godly attitude towards wealth

Nine principles



1. Give our hearts to the Lord

■ For the eyes of the LORD range throughout the earth to strengthen those whose hearts are fully committed to him. 2 Chronicles 16:9a

■ For since the world began, no ear has heard, and no eye has seen a God like you, who works for those who wait for him! Isaiah 64:4 (NLT)

■ But, as it is written, “What no eye has seen, nor ear heard, nor the heart of man imagined, what God has prepared for those who love him” 1 Corinthians 2:9 (ESV)-->

2. Humbly acknowledge God as the true source of our wealth

- 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
- When the LORD blesses you with riches, you have nothing to regret. Proverbs 10:22 (CEV) ->

3. Remember to thank and serve God in the midst of our wealth

■ When the LORD your God brings you into the land he swore to your fathers, to Abraham, Isaac and Jacob, to give you--a land with large, flourishing cities you did not build, houses filled with all kinds of good things you did not provide, wells you did not dig, and vineyards and olive groves you did not plant- -then when you eat and are satisfied, be careful that you **do not forget the LORD**, who brought you out of Egypt, out of the land of slavery.

Deuteronomy 6:10-12

4. Realize that God is the only one who enables us to enjoy what he has given us

■ 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

■ I have seen another evil under the sun, and it weighs heavily on men: God gives a man wealth, possessions and honor, so that he lacks nothing his heart desires, but God does not enable him to enjoy them, and a stranger enjoys them instead. This is meaningless, a grievous evil. Ecclesiastes 6:1-2

5. Don't trust in our wealth for our security

- 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. 1 Timothy 6:17
- Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf. Proverbs 11:28

6. Don't count on money for our happiness

■ Those who weep or who rejoice or who buy things should not be absorbed by their weeping or their joy or their possessions. Those who use the things of the world should not become attached to them. For this world as we know it will soon pass away. 1 Corinthians 7:30- 31 (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. Psalm 62:10 (NLT)

7. Don't be boastful or proud

■ This is what the LORD says: "Let not the wise man boast of his wisdom or the strong man boast of his strength or the rich man boast of his riches, but let him who boasts boast about this: that he understands and knows me, that I am the LORD, who exercises kindness, justice and righteousness on earth, for in these I delight," declares the LORD. Jeremiah 9:23

■ 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. James 1:9-10

8. Seek to understand how God wants us to fit in with his great plan of redemption

The Truth Project

■ Praise be to the God and Father of our Lord Jesus Christ, who has blessed us in the heavenly realms with every spiritual blessing in Christ. For **he chose us** in him before the creation of the world to be holy and blameless in his sight. In love **he predestined us** to be adopted as his sons through Jesus Christ, in accordance with his pleasure and will-- to the praise of his glorious grace, which he has freely given us in the One he loves. In him we have redemption through his blood, the forgiveness of sins, in accordance with the riches of God's grace that he lavished on us with all wisdom and understanding. And he made known to us the mystery of his will according to his good pleasure, which he purposed in Christ, to be put into effect when the times will have reached their fulfillment--to bring all things in heaven and on earth together under one head, even Christ. Ephesians 1:3-10

9. Use our wealth to do good and bless others, especially the poor believer

- The generous will prosper; those who refresh others will themselves be refreshed. Proverbs 11:25 (NLT)
- Share with God's people who are in need. Practice hospitality. Romans 12:13
- There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need. Acts 4:34-35 ->

Quiz

Multiple choice

- Which one of the following is the most likely to lead to wealth?
- a. Laziness, lots of sleep, playing internet games, Facebooking, tweeting, and watching plenty of TV
- b. Spending money frivolously
- c. Hard work, humility and fear of God
- d. Merriment, debauchery and wild living-->

Quiz

Multiple choice

If we become wealthy, our attitude should be which one of the following?

- a. Pride, because of our monetary power**
- b. Humility, because of the Lord's blessing and favor**
- c. Lucky, because of our good fortune**
- d. Boastful, because of our cleverness -->**

Quiz

Multiple choice

What are we to boast about?

- a. Our wealth, if we are wealthy**
- b. Our strength, if we are strong**
- c. Our knowledge, if we are wise**
- d. Christ Jesus, if we know him -->**

Quiz

True or False

- Only God makes it possible for us to truly enjoy whatever wealth He may give us
- Someone who loves money never has enough
- Great riches are better than a good reputation
- The wise man spends whatever he makes -->

Quiz

Multiple choice

According to God's word, which one of the following statements represents a Godly attitude towards wealth?

- a. Forgetting to thank and serve God in the midst of our wealth**
- b. Believing that our skill and luck are the true reasons for our wealth**
- c. Bragging about how much money we have**
- d. Honoring the poor with our wealth -->**

Quiz

True or false

- A person who has become rich has every right to be proud of his achievement, his skill and his wealth
- The Lord decides who will become poor but it is a man himself who decides if he will become rich
- Only the Lord can make a person happy even if he is rich
- A man's riches, without the grace of God, can make him very unhappy and sorrowful
- If a man becomes rich, he should recognize that it is from the hand of God

How much money do we need in order for God to accomplish great things through us?

■ The keys:

- ▶ Yielded our lives to the Lord
- ▶ Commit our hearts fully to him
- ▶ Believe that he can accomplish his purposes in us
- ▶ Look for his leading
- ▶ Step out in faith

God can accomplish much through us whether we have little or much

Questions for discussion

- What mighty things might God do with our money and possessions if our hearts were fully devoted to Him?
- Can you think of some contemporary examples of what amazing things God has done with the modest resources of those with fully devoted hearts? -->

Part II. Build treasure in heaven

“The Treasure Principle” (Ron Blue)



Laying up treasure in heaven

■ But when you give a banquet, invite the poor, the crippled, the lame, the blind, and you will be blessed. Although they cannot repay you, you will be repaid at the resurrection of the righteous." Luke 14:13-14

■ "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-->

The Treasure Principle

■ All these people were still living by faith when they died. They did not receive the things promised; they only saw them and welcomed them from a distance. And they admitted that they were aliens and strangers on earth. People who say such things show that they are looking for a country of their own. If they had been thinking of the country they had left, they would have had opportunity to return. Instead, they were longing for a better country--a heavenly one. Therefore God is not ashamed to be called their God, for he has prepared a city for them. Hebrews 11:13-16-->

The “Treasure Principle” Ron Blue

Basic concepts

- When we invest our money on earthly things, we can expect earthly rates of return.
- When we invest in God’s kingdom, he can multiply our gifts astronomically
- Kingdom gifts have spiritual and eternal benefits
- Let’s examine earthly and heavenly rates of return on our investments

Man's financial rate of return

Earthly math

- If we earn 2% compound interest, Rs 100 invested today will double in value to Rs 200 in 36 years.
- If we earn 10% interest, Rs 100 will be worth Rs 200 in 7 years -->

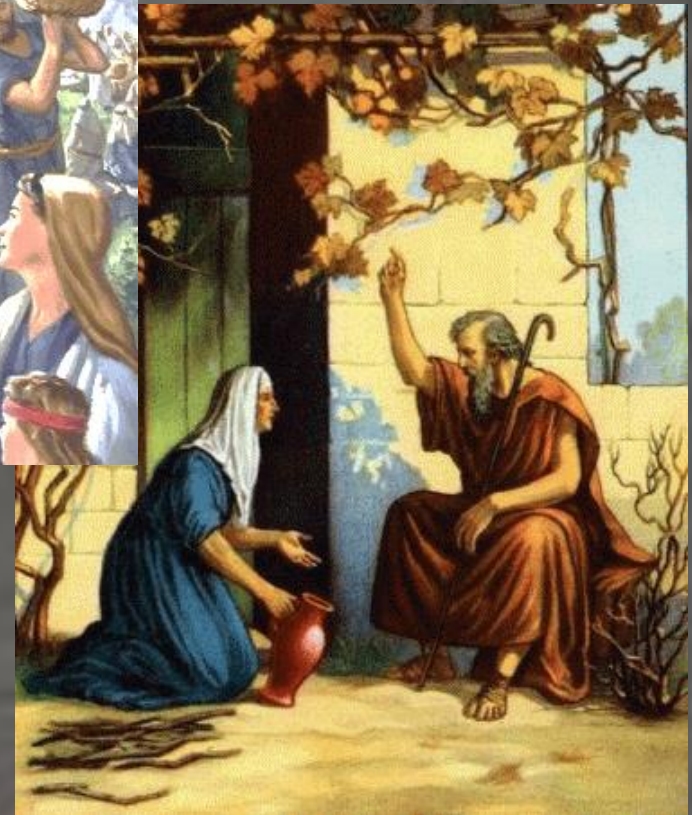


What is God's rate of return?

Heavenly investments yield astronomical results



Three biblical examples of heavenly returns on kingdom investments



1. Heavenly math

30, 60, or 100 fold

- And the seed that fell on good soil represents those who hear and accept God's word and produce a harvest of **thirty, sixty, or even a hundred times as much** as had been planted!" Mark 4:20 (NLT)



30, 60, or 100 fold

An amazing rate of return

- If we invest 100 rupees and it grows by 30 fold, we end up with 3000 rupees. If this increase occurred in one year, our rate of return would be a 3000%. If our investment increased by 100 times in that same year, our rate of return would be 10,000%. That's a pretty good increase, don't you think?
- I don't know of any place on earth where we can expect those kinds of return. They may exist, and if you find them please let me know.
- But that seems to be the magnitude of returns that God loves to produce for his kingdom.

Divine multiplication tables

- Jesus talked about a spiritual return of 30 fold, 60 fold and even 100 fold
- Jesus produced an even more stellar return on one little boy's gift
- Sit down--you won't believe what you are about to see!

2. The feeding of the 5000



The miracle of the 5 loaves and 2 fishes

■ Jesus took the five loaves and two fish, looked up toward heaven, and blessed them. Then, breaking the loaves into pieces, he kept giving the bread to the disciples so they could distribute it to the people. He also divided the fish for everyone to share. They all ate as much as they wanted, and afterward, the disciples picked up twelve baskets of leftover bread and fish. A total of 5,000 men and their families were fed from those loaves! Mark 6:41-44(NLT)

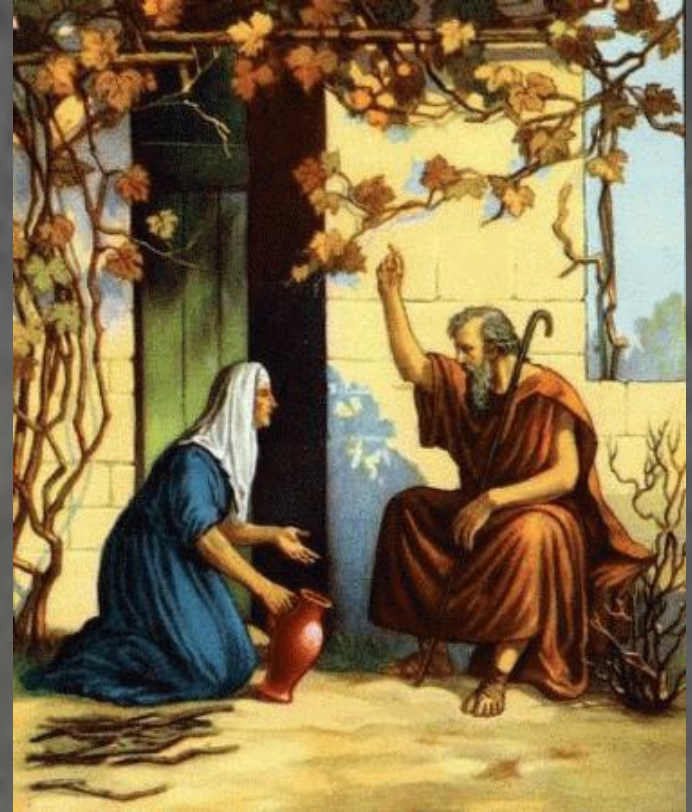
What was God's annualized rate of return that day?

- One boy's lunch fed 5000 families
- This is an increase of 5000x, or 500,000%
- This increase occurred in just one day
- If this is annualized, the rate of return is

182,500,000%

3. The widow and the jars of oil

■ The wife of a man from the company of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that he revered the LORD. But now his creditor is coming to take my two boys as his slaves." Elisha replied to her, "How can I help you? Tell me, what do you have in your house?" "Your servant has nothing there at all," she said, "except a little oil."



The widow and the jars of oil (cont'd)

■ Elisha said, "Go around and ask all your neighbors for empty jars. Don't ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side." ⁵ She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, "Bring me another one." But he replied, "There is not a jar left." Then the oil stopped flowing. She went and told the man of God, and he said, "Go, sell the oil and pay your debts. You and your sons can live on what is left." 2 Kings 4:1-7

Divine multiplier

Suppose the widow's jar had only 1% remaining. God multiplied that teaspoon to fill 100 jars

That would have been a

10,000 fold or 1,000,000% daily RoR

or a

365,000,000% Annual Percentage Rate

Two modern stories of the miracle of divine multiplication

Hattie May Wiatt's \$0.57



The little girl's gift of \$1



1. The story of Hattie May Wiatt

She gave 57 cents



Hattie May Wiatt

From a 1912 sermon by Russell H. Conwell

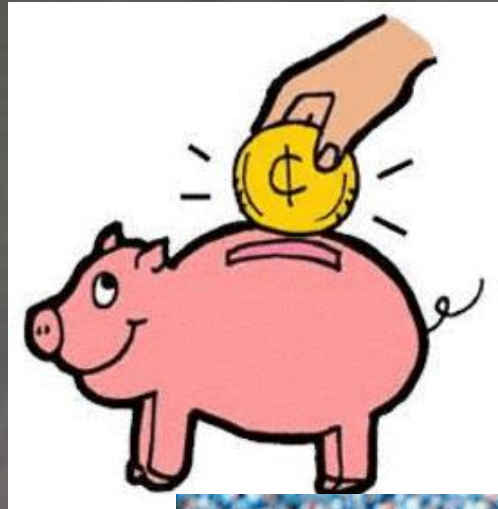
- Hattie May lived near a crowded church in 1886.
- She later became sick and died. At her funeral, Rev Conwell told the mourners that Hattie had given the church a purse in which she had saved 57 cents towards a bigger church building
- The purse was sold for \$250 and used to purchase a house near the church
- Later, the first classes of Temple College were held in that house
- The college later sold the house and moved to another location
- The result was Temple University and the Temple University Hospital



2. The story of John Bechtel and the little girl's gift of \$1 (Kluth)

How \$1 yielded
a harvest of

100,000
SOULS FOR
CHRIST



John Bechtel and the little girl's gift of \$1

- 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 around the world to raise the millions it would take to purchase it. No one gave.
- When he returned, he received a letter from a little girl containing a gift of \$1 which she had set aside from her ice-cream money



The little girl's gift of \$1 (cont'd)



- 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 -->

The ultimate return on investment

William Borden (1887-1913)



He gave more than money

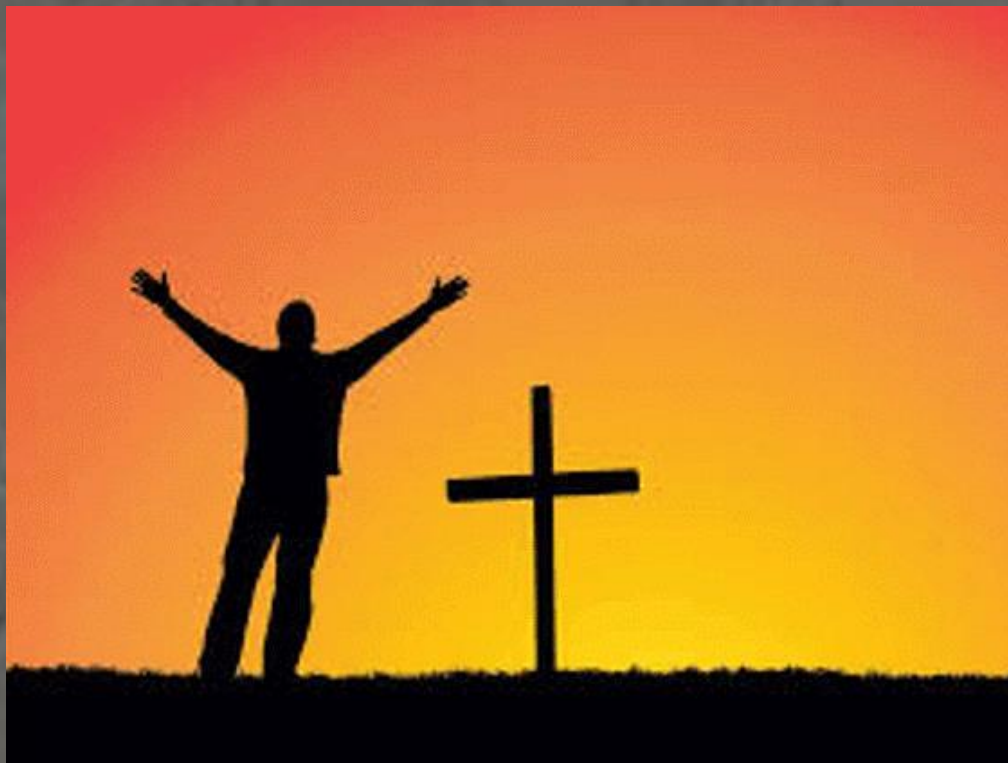
William Borden (1887-1913)

Source: Randy Alcorn in Kluth, 7 Keys, day 8

- Yale graduate and heir to great wealth
- Journal entry: “say ‘no’ to self and ‘yes’ to Jesus every time”
- Rejected a life of ease
- Gave away \$100,000's to missions
- Went to Egypt to minister to Muslims
- Contracted a fatal case of spinal meningitis
- Died a few months later at age 25 -->



What is the explanation for a life lived this way?



Epitaph of William Borden

(1887-1913)

“Apart from faith in Christ, there is no explanation for such a life”



Practice open-handed living

“When we are open to spontaneously releasing anything and everything in our hands to the Lord, we will have the privilege of being part of God miracles for all to see. What may be our prized possessions of influence and authority, prideful accomplishments, available time, or stored up resources can become part of a living miracle when we yield whatever is in our hands to be used by the Lord” Source: Kluth, 7 Keys, Day 13 -->



Class exercise

- **Name at least one of your most prized possessions, proven skills and abilities, available time, or stored up resources.**
- **What are some ways you could better utilize these resources for the kingdom of God? -->**

Quiz

Multiple choice or True/False

- Create one or more quizzes that deal with this module
- Usually 4 or 5 choices or statements work best 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

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

Summary

- God is the true source of our wealth, and Christians are commanded to develop a Godly attitude towards it.
- There are biblical arguments for and against becoming wealthy.
- If God gives us some measure of wealth, we must submit it to the Lordship of Jesus Christ, managing it humbly and carefully and using it wisely as good stewards of His grace.
- God does not need our money to accomplish great things through us.
- Investments in heavenly treasure pay astronomical dividends, are guaranteed, and are eternal; earthly investments are low paying, unreliable and have temporary benefits.

Ten Biblical principles about money and wealth

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
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