

# 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

**Principle #9. Use wealth to glorify God and build treasure in heaven:** in the previous module we studied God's heart towards the poor and needy. In this module we'll look at his instructions and warnings to the wealthy.

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

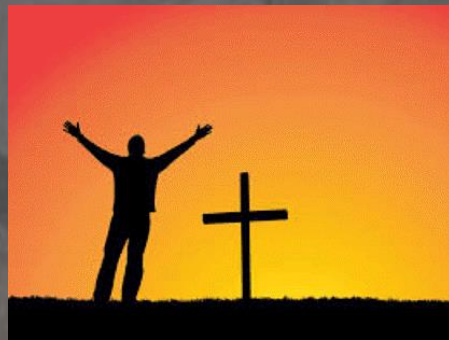


**The Bible teaches us to use our wealth to glorify God and build treasure in heaven:** it is the thesis of this module that the God wants us to use the resources he gives us to glorify God and build treasure in heaven. This is particularly true of riches. Rather than consume all of our fortune on ourselves, we should consider using whatever portion the Lord directs to do good works, help the poor and needy, and promote his kingdom.

# 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)



**God wants our heart:** let's review our familiar theme verse. As before, our goal is not just more head knowledge but the transformation of our hearts. Let our prayer be that we would allow the Holy Spirit to lead us concerning the management of whatever wealth—great or small—the Lord may give us. Let's read 1 Timothy 1:5.

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



**PRINCIPLE #9. Use wealth to glorify God and build treasure in heaven:** let's explore scriptural teaching on wealth and riches.

## 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. <sup>1</sup>

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. <sup>2</sup>

Corinthians 5:15

**Key Bible passages:** there are many biblical passages we could use as representative verses to study God's desire for the management of wealth. Here are two of them: Let's read 1 Timothy 6:17-19 and 2 Corinthians 6:15.

The first passage is a specific command to the wealthy. Scripture does not condemn wealth. However, it is clear, as we have seen before, the wealthy are not to put their hope in their money, but to humbly use their prosperity to do good. This is particularly important in helping their Christian brethren in their times of need. In so doing they will lay up treasure in heaven for themselves and experience real life here on Earth. The second verse is a general statement encouraging us to not live a self-indulgent life, but rather give our lives away for the sake of Christ.

# 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

**Outline:** this module is divided into two parts. In the first part we will examine wealth from many different points of view. We will discuss its dangers but also how it can be used to glorify God. Here is the outline of Part I:

- Look once again at the continuum of wealth
- Identify the true source of our wealth
- Understand the danger of having too much or too little money
- Examine biblical arguments for and against becoming wealthy
- Discuss a Godly attitude towards wealth
- Answer the question: “how much money does it take for God to accomplish great things through us?”
- Consider a wise balance between riches and poverty

Part II of this module is one of my favorites:

- Study the difference between heavenly math and earthly math
- Discover divine rates of return
- Finally, we’ll explore a heavenly concept called the “Treasure Principle”, taught by Ron Blue



# Biblical teaching about riches

## Part I: Use wealth to glorify God



**Biblical teaching about riches:** let's look at Biblical teaching about wealth. **Part 1 is entitled "Use wealth to glorify God."** This is a consistent theme throughout Scripture. In addition to meeting our own needs with our resources, we are encouraged to share what we have with others as well.

# The continuum of wealth

## Poverty to riches

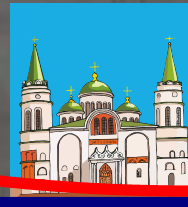
World population  
(billions  
of people)

3  
2  
1



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

Money and Assets



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

**The continuum of wealth:** Let's take a second look at the graph we saw in the module on poverty which is entitled "The continuum of wealth". You will recall that the far left end of the red line are those with little or nothing of this world's goods. On the far right we have the exceedingly rich, with everyone else on earth somewhere in between. Notice once again that billions of people on planet earth live in poverty, whereas relatively few have great wealth.



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



**We have studied God's view of poverty and his special relationship to the poor:** In the last module we studied biblical teaching regarding poverty and God's special relationship with the poor.

# Let us now examine Biblical teaching on riches

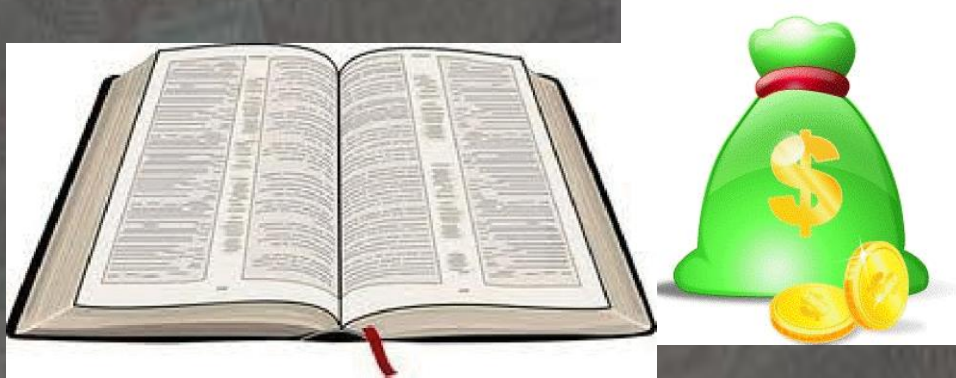
## The continuum of wealth



**Let us now examine biblical teaching on riches:** let's now examine scriptural teaching on riches. We will focus our attention on the right hand side of the graph: the wealthy.

## 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?

**A hypothetical situation:** let's begin by talking about a hypothetical situation. Suppose you wake up one morning and realize that God has given you some measure of wealth. You had not been thinking about your financial status previously, and your life goals are not about the accumulation of money. You have no interest in becoming rich. But now, suddenly, you are. You have been given a great deal of money, perhaps more than you'll ever know what to do with. You receive notice that an unknown benefactor has given you 1,000 crore, or about \$122M.

How would you respond to that realization in the light of God's Word? Answering that question is a useful exercise as we begin this module.

**What is the first thing you would do?**



**What is the first thing you would do?** You just realize that you have been given fabulous wealth, more than you would ever need throughout your entire life. After the initial shock, you begin to think about this new reality. What is the first thing you would do?

## The first thing you would do is pray



The first thing you would do is pray. You would not tell anyone else, you would not rush down to the car dealership and buy a new car, and you would not make a big scene. Rather, you would retire to your prayer closet and, over an extended period of time, diligently ask your heavenly father for wisdom regarding the disposition of this blessing.

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

What would you say to God?



**Class exercise: Write a prayer concerning your new-found riches:** as Christians, and as stewards, we know that God is the provider of this gift. So, let's assume he is the first one we would consult as we contemplate our incredible gift. Let's take a few minutes for each person to write a short prayer regarding our discovery. What would we say to God?

Note to instructor: allow about 10 minutes for everyone to write down their prayer.

Who would like to share their prayer with the class? Note to instructor: write on the board some of the key elements of the various prayers to get an idea of the scope of issues that one should consider when prayerfully contemplating the management of vast wealth.



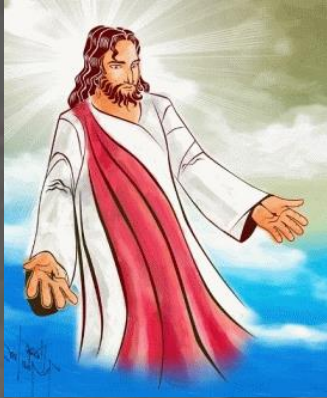
# What does the Bible say about wealth?

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

**What does the Bible say about wealth?:** along with prayer, we would go to the word of God to find out what about wealth.

Therefore, let's continue our study of wealth by examining what the Bible has to say about the subject. We'll start by identifying the true source of our wealth, whether great or small. We'll see how God's sovereignty factors into the creation of wealth and read a prayer for moderation with regard to our financial status.

# 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

**God is the true source of our wealth:** most likely before this class even began certainly com And certainly by now, we know that God is the source of all of our blessing including our wealth. He is not only the owner of everything, he is the giver of every blessing, both material and spiritual. Nothing happens outside his sovereignty. He remains in ultimate control of man's activities and orchestrates events to accomplish his divine purposes. Let's read James 1:17, then take a closer look at God's sovereignty.

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

One of the first things that we must realize is that our abilities and talents are from God. If we have the ability to become wealthy, that ability came from the hand of God. It is his doing, not ours. We do well to take advantage of the potential he has given us by studying hard and working hard for success, but he is the one who gets the ultimate credit.

# 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: 2. He is the one who gives success and riches

As the Sovereign God, he is the one who gives us success and riches. Unregenerate men may take personal credit for their success, but they fail to realize that it is God who has granted it to them. Let's read Ecclesiastes 5:19 and 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: 3. He determines our financial strength according to his righteous judgements

By his sovereign purposes and righteous judgments, God determines each man's financial strength. He is in control of our lives; he has a plan for them, and it is he who will determine whether we are ultimately poor or rich. We see this in 1 Samuel 2:7. let's read this verse together. Deuteronomy 32:4 reminds us that God never makes mistakes. His ways are perfect. He does no wrong and is not caught by surprise by our financial status. Deuteronomy 30:9 portrays God as delighting in making us successful when we follow his ways, live an obedient life, and honor him in what we do. Therefore, we can rest in the assurance that as we live lives pleasing to God, he will orchestrate our financial situation as he deems best.

# 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 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 determines our financial strength according to his righteous judgements

Let's now look at the the dangers of having too much or too little of this world's resources.



## 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 danger in having too much or too little money:**

Most of us would not ask God to make us poor, at least financially. But, because there can be adverse consequences to wealth, it is dangerous to ask God for riches. So, what is the answer? Solomon knew that there was wisdom in moderation. Let's read Proverbs 30:7-9.

Let's consider what we observe from this passage.

# 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 -->



## The dangers of poverty and riches

What do we observe from this passage? On the one hand, if we have too little we may be tempted to do wicked things to meet our needs rather than trusting God to provide for them. On the other hand, if we have too much, we may develop a cold heart and begin living a selfish, indulgent life. I think this passage teaches us to ask God for his perfect balance between riches and poverty. If he chooses to give us a measure of wealth, then we place that blessing under his Lordship. And if we have little of this world's goods, we trust that he will keep his promise to provide for us. Scripture is full of encouragement to lean on God for his provision, to thank him for whatever we have, and to try to be a blessing to others no matter the extent of our resources.

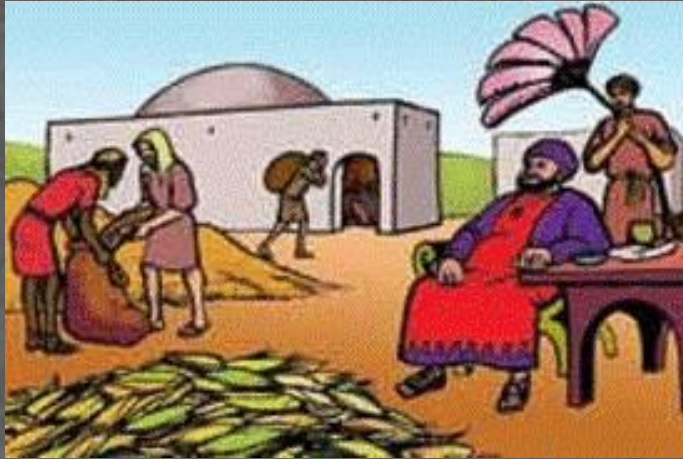
# God's sovereignty extends to our financial status

## 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

**God's sovereignty regarding our financial status:** Here is a list summarizing some important concepts regarding wealth and God's sovereignty. We have considered the first two; the remaining three will be examined later in this module.

## The Bible makes arguments both for and against becoming wealthy



**The Bible makes arguments both for and against becoming wealthy:** The Bible makes arguments both for and against becoming wealthy. Let's start by considering scriptural admonitions against pursuing riches.

# The Bible makes at least 24 arguments against pursuing wealth

Beware of its dangers to our spiritual life



**The Bible makes at least 24 arguments against pursuing wealth:** The Bible makes at least 24 arguments against pursuing wealth, or at least warns us of its dangers. Many of them state the threat to our temporal lives. Some of them warn of the danger to our spiritual lives.

# 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



**1. Wealth is not advisable for fools:** First, wealth is not appropriate for fools. Proverbs 17:16 suggests that a fool would not know what to do with his riches because he has no desire to seek wisdom, and great wealth requires great wisdom to be properly managed.



## 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

**2. We may put our trust in money rather than God's provision:** here is a danger that we have seen throughout our time together. If we become rich, we may put our trust in money rather than God's provision. Here are three verses that caution us in this regard: Proverbs 11:28, 1 Timothy 6:17, and Job 31:24 - 26, 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

**3. We become a target for evil people:** Here is another reason to avoid becoming rich. I think we have all seen this problem in the world. Rich people become a target for evil people. If we are wealthy, our lives might get threatened. We or a loved one might be kidnapped and have to pay a ransom. This is illustrated in Proverbs 13:8. We also become a target for greedy people who may deceive us as part of a scheme to get our money. This is the caution found in 2 Peter 2:1, 3.

## 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



**4. We may not be able to trust our friends:** Here is a corollary to the previous point. If we become rich, we may end up very lonely. we will almost certainly have many people who call us their “friend”, but who may not be trustworthy. How would we know if they genuine? I'm sure there are many wealthy people who are very lonely because they really have no friends who love them for who they are but only for what they can get out of them. Proverbs 14:20 suggests this reality.

## 5. We may develop a cold heart

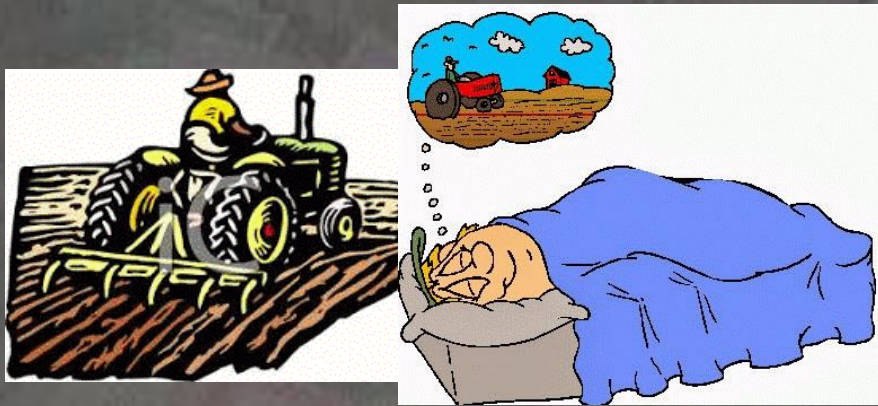
■ If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? 1 John 3:17



**5. We may develop a cold heart:** if we have riches, we may develop a cold heart. This is especially poignant for Christians who become wealthy. A groove sets in; they could become over-protective, they might begin holding tightly onto what they have been given. They may see a brother in need but take no pity on him. This is a great sin and indicates that God's love is not in them. The love of money has replaced their love for God. Let's read 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

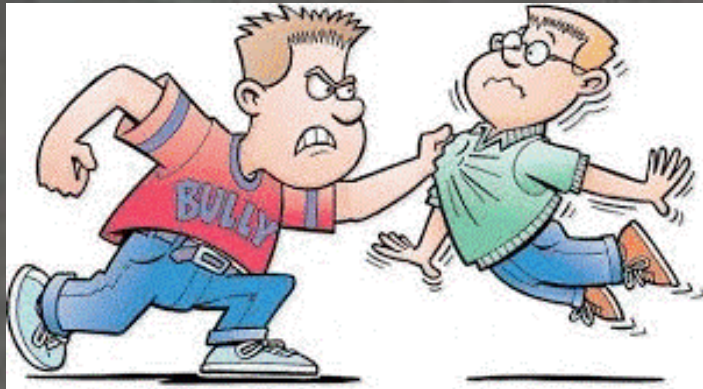


**6. Peace may elude us:** Solomon observed that rich people sometimes do not experience peace. There are a lot of worries that come along with great wealth. Ecclesiastes 5:12 makes the comparison between a poor laborer who can sleep at night and a rich man whose sleep evades him. This is a sad situation. Is there anyone in the audience who would give up a life of restful sleep for riches?



## 7. We may become arrogant and demanding

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



**7. We may become arrogant and demanding:** Another danger of becoming rich is that we may become arrogant and demanding. We may feel like we are better than others or that God has looked upon us with special favor just because he has given us considerable wealth. That arrogance can lead to treating others disrespectfully--especially the poor. We've already seen that it is sin to dishonor or gain unfair advantage over them. Let's read Proverbs 18:23.



## 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



**8. We may have trouble in life:** if we become rich, we may have many troubles in this life. We saw how it can lead to untrustworthy friends and restless nights. Great wealth can also lead to broken relationships, lawyers, scoundrels, thieves, lawsuits, kidnappings, tax fraud, embezzlers, and many other types of misery and bad company. The desire for wealth can preoccupy us or become an obsession, draining any real spiritual vitality that we have in life. Proverbs 28:20 and Ecclesiastes 5:13 speak to this point.

## 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



**9. We may end up in poverty:** here's an interesting irony. If we are eager to get rich, we may actually end up in poverty. There could be many reasons for that. One could be the consequence of a selfish and greedy attitude. It is far better to seek faithfulness and righteousness and let God determine the strength of our financial resources. Let's read 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)

**10. Wealth doesn't bring us happiness:** wealth or the love of it does not bring us happiness. If used according to God's will, it can be a blessing to our family and others. But only a right relationship with God can bring true happiness. Let's read Ecclesiastes 5:10.

## 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



**11. Riches may steal our heart:** another danger of riches is that it may steal our heart. This is similar to idol worship. We are all familiar with Luke 12:33-34 which says that where our treasure is, there will our heart be also. If we see our earthly wealth as the most important thing in our lives, our heart is going to be chasing after money rather than being focused on eternal things. Let's read the passage in Luke.

## 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)

**12. Riches may lead us into a false sense of security:** It may lead to a false sense of security. Though a person's resources may have some usefulness, no material asset can protect us from the dangers and calamities of life. Only God can do that. Ecclesiastes 7:12-14.

## 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)

**13. Riches may cause us to be unfruitful in our Christian walk:** the pursuit of riches may cause us to focus on earthly and temporal things, making our Christian walk unfruitful. We might waste our lives focusing on earthly pursuits rather than spreading the gospel and working to build Christ's kingdom. Let's read Matthew 13:22.



## 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)

**14. Wealth may keep us from spiritual maturity:** if we are wealthy, we may not only be unfruitful for God's Kingdom, but we also might become spiritual dwarfs. Jesus gives us this warning in Luke 8:14.

## 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. Psalm 49:16-20

**15. We may become proud:** we may become proud. This is similar to becoming arrogant. Rather than seeking humility and service to God as we move through life, wealth may have just the opposite effect. We may become self-centered and behave as if it's all about us. Let's read Ezekiel 28:5 and Psalm 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)

**16. Riches may tempt us to pursue a life of pleasure:** here is the danger that we all recognize. Riches may tempt us to pursue a life of pleasure. Luke 12:16 – 21.

## 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)



### 17. We could plunge ourselves into ruin and

**destruction:** 1 Timothy 6:9 is a familiar verse. It warns that the desire to become rich is a trap. It's a self-created form of bondage. When we choose to immerse ourselves in the world's system, we become vulnerable to all the evil ways that people can hurt one another, particularly when it comes to money. You know that life is full of dangerous obstacles. The imagery of the verse is clear; when we make riches our goal, we make ourselves vulnerable to falling into a pit of broken relationships, disappointment, misery, and ruin.

## 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)



**18. We may be tempted to oppress the poor:** another warning against pursuing riches is that we may be tempted to oppress the poor. I would hope that as Christians, if God gives us some measure of prosperity, that we would respect the poor and be willing to share with those in need. But mistreatment of the poor remains a warning and a reason for not becoming rich. Consider James 2:5-7.

## 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)

**19. We may become spiritually lukewarm:** the desire to become rich is a danger to our spiritual vitality. The church at Laodicea was guilty of this. Jesus chastises them for their complacency. He calls their lukewarm hearts towards him “wretched, miserable, poor, blind, and naked”. Let’s read Revelation 3:17-19.



## 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

**20. Love for riches will compete with our devotion to serving the Lord:** a love for riches will cause divided affections. We know that God will not share his supremacy in our lives with any competitor. We need to stay focused on God as our sole object of worship and affection. 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)

**21. We may come to the end of our lives with nothing of lasting value:** if we pursue riches, we may come to the end of our lives realizing that we have wasted them. We have produced nothing of eternal value. The Bible promises us that the rich will fade away like a flower in the field. When that happens, there is little left to show that their existence was a lasting benefit to anyone. James 1:10 speaks to this.

## 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)

**22. We may abandon God:** another danger of having material wealth is that we may abandon God. When God blessed Israel, instead of worshiping and serving him all the more, they forgot him. They chased after false idols and materialistic pleasures. Like Israel, our material wealth may cause us to “become heavy, plump and stuffed”. Let’s read Deuteronomy 32:15.

## 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)



**23. We may even end up hating God:** if we become rich, we may end up hating God. We shouldn't think this could never happen to us. Consider what happened to Israel as recorded in Deuteronomy 31:20.

## 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)

**24. Worst of all, the pursuit of riches may keep us from finding salvation:** the worst outcome for those who wish to get rich is their pursuit of worldly wealth may keep them from considering their eternal future and getting right with God. Let's read Mark 8:36.

## **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 - summary**



## **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 – summary continued**

## **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**

**The dangers of wealth (cont'd)**

## **Class exercise**

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

**Class exercise**

## 3 Consequences of hoarding and stinginess



**3 Consequences of hoarding and stinginess:** one of the dangers of endless accumulation of money is that we might become hoarders and stingy people. This next section deals with three possible consequences of being tightfisted.

# 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

**1. We may develop a hard heart:** first we may develop a cold, hard heart, especially towards our Christian brothers and sisters who are in need. We saw this characteristic in the last segment having to do with the pursuit of riches. Hoarding what we have can lead to the same result. Those who are stingy think only about themselves. Every expenditure is a threat to their security. They are constantly suspicious of the motives or worthiness of others. And if it robs our Christian brothers of their basic needs when we had an opportunity to contribute towards them, it is especially offensive to the Lord. Let's read 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)



**2. We may end up in poverty:** here's a surprise for the selfish: they may lose everything. We have considered before how this can happen. If we see ourselves in this picture, let's pray that God will show us the error of our ways. Proverbs 11:24.



### **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)

**3. Our hoards will be evidence against us on judgement day:** our excessive dust-gathering accumulations will be evidence against us on judgement day. And they can become worthless and toxic to us in the meantime. James 5:1-3.

# 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 ->**

Quiz

## 8 biblical arguments for wealth

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



**8 biblical arguments for wealth:** we examined 24 Biblical arguments against becoming wealthy. However, the Bible does teach that there are some benefits to having wealth if it is used properly.

# 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)



**1. It can bring glory to God:** first, wealth can be used to bring glory to our Heavenly Father. We are encouraged to conduct our lives in such a way that others will give praise to God. Matthew 5:16.

## 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)

**2. It can be a valuable friend of wisdom:** when used wisely, money can be a valuable tool. Proverbs has much to say about how the wise use of money can benefit not only ourselves but others as well. Here is a passage from Ecclesiastes 7:11-12.

### 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)

**3. It can be a tool to demonstrate our obedience and love for Christ:** our wealth can be used to demonstrate our love and obedience to Christ. Let’s read Matthew 25:34-40. This passage teaches that when we use our money to meet the needs of the underclass, Jesus considers those acts of mercy as being done to him.



## 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

**4. It can be a resource for good deeds and the advancement of righteousness:** it can be a resource for good deeds and the advancement of righteous causes. Consider three verses that encourage us to do good with what we have. Ephesians 2:10, Hebrews 10:24, and 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

**5. It can be a tool to bless others in need:** we have seen this before and it is one of the reasons for having wealth. Money can be a tool to bless others in need. In these passages we are encouraged to perform our good deeds willingly and generously. Let's read 1 Timothy 6:18 and 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)*

**6. It can be used to build the Kingdom of God:** money can be used to build God's kingdom. Those who are wealthy and give generously can greatly advance the kingdom of our Lord Jesus Christ. Consider Romans 12:8.

## 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)

**7. It can enhance the quality of our lives:** wealth can enhance the quality of our lives. We've seen how our money, like our time and talents, needs to be placed under the Lordship of Christ. He may allow us to enjoy some of the benefits of our hard labor. However, some wealthy believers may choose to maintain a simple lifestyle and use some of their extra resources to bless others and expand God's kingdom. Let's read these three verses: Proverbs 10:16, Proverbs 21:20, and Proverbs 24:3-4.

## 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

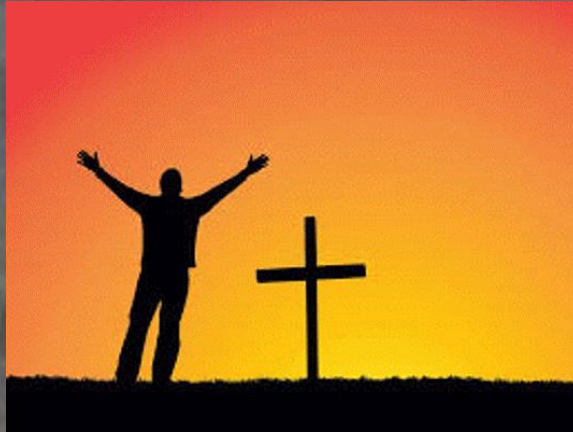
**8. It can enhance the quality of the lives of others:** besides enhancing the quality of our own lives, it can enhance the quality of the lives of others. We're not surprised when people use their wealth to bless their own families. But there are numerous examples in Scripture where godly people use their money to bless those outside their families. The story of Joseph of Arimathea is especially precious because his good deed gave dignity to our Lord Jesus Christ after the heinous death he suffered. We find this story in John 19:38-40 and Matthew 27:57-60. Other examples include the good Samaritan, Priscilla and Aquilla who opened their home to Apollos, Mary Magdalene and other women who helped support Jesus ministry, Job who helped the poor and needy, the Shunammite woman who provided meals and lodging for Elisha, Rahab who risked her life to hide the two spies in her home, etc.

The generous man who uses his abundant resources to bless others is like someone who walks into another's garden with a watering can on a scorching day and liberally waters the flowers that are languishing in dry soil.

Of course, we want to remember our own progeny. In Proverbs 13:22, we are encouraged to leave an inheritance to our children and our grandchildren.

## The key issue

Where is our heart?



**The key issue:** the real problem is not whether we have wealth. The question is “Where is our heart?” If our heart is yielded to the Lordship of Christ, and if he chooses to give us wealth, we will seek his will for the management of it.



## 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?

### Questions for discussion

# 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

**13 scriptural insights to prosperity:** In the previous module, we considered several strategies for achieving poverty. In a similar vein, there are a number of attitudes and practices that can lead to some measure of prosperity if God blesses us. Here are 13 of them presented in no particular order. Before we consider them, let's put them in proper 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 and principles that the Bible links with prosperity and leave the outcome to the Lord.
- Remember, it is God who determines our financial stature.
- In the next module, we will discover the surpassing value of pursuing 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)

**1. Delight in the Lord and his Word:** The most important thing we can do in life is to have a close relationship with Jesus Christ. Through prayer and Bible study, we get to know him. This relationship is critical to developing a proper attitude towards material things. Psalm 37:4 and Psalm 1:41 speak to this.

## 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

**2. Get wisdom:** There is perhaps no earthly pursuit more important than acquiring wisdom for achieving lasting success and heavenly usefulness. Proverbs 14:24 and 24:3-4 are two of many passages which teach this principle.

## 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

**3. Live righteously:** Live righteously. When we live lives in submission to the Holy Spirit, we put ourselves in a position to be blessed. Proverbs 13:21 and 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

**4. Serve, trust, and obey the Lord:** This principle is similar to living righteously. Serving, trusting, and obeying the Lord is fundamental to a life that pleases him. As we do this, we are in a position to receive his blessings. Job 36:11 and 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

**5. Work hard:** Hard work is universally recognized as a basic building block of prosperity. 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

**6. Be Faithful:** Faithfulness is a key character quality of a successful person. It is one of the basic elements of earning the trust, cooperation, and favor of others, without which it is difficult to accomplish our goals. Prov 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

**7. Practice humility:** Humility is like faithfulness. It is a virtue with many benefits, including teachability and winning the favor of others—both secrets of success. Psalm 37:11 and Proverbs 22:4 are two relevant passages.

## 8. Plan prayerfully

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



**8. Plan prayerfully:** Planning with God's guidance is an important ingredient for a successful life. It helps us focus, set priorities, and promotes efficiency. We desire that the plans of our individual lives are part of God's greater plan of redemption of mankind. Proverbs 21:5

## 9. Create margin and save

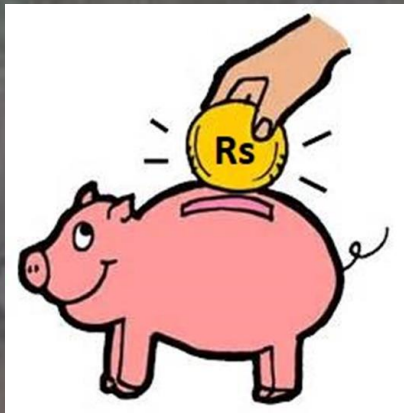
■ In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. Proverbs 21:20



**9. Create margin and save:** It should be a familiar concept to us that to be successful with our money, we need to spend less than we make. This provides benefits to ourselves, our families, other people, and the kingdom of God. 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



**10. Live simply and frugally:** Simple and frugal living helps us avoid waste and promotes the making of good choices in our expenditures. It is a necessary component of a lifestyle which creates margin and saves. These practices can lead to a prosperous life. Proverbs 21:17.



## 11. Live generously

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

Proverbs 11:25



**11. Live generously:** We considered earlier the passage stating that the liberal soul will be enlarged. As we create margin, a committed Christian will want to share his prosperity with others. 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. Sow liberally:** We looked in an earlier module the principle of sowing and reaping. If we want to reap liberally, we must sow liberally. 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

**12 biblical insights to prosperity:** Here is a summary of the attitudes and practices which place us in a position for God's blessings, including financial abundance. There are undoubtedly others. Again, living by these precepts does not guarantee that we will prosper, but it pleases the Lord and places our lives in a favorable position to receive his blessings.

# A Godly attitude towards wealth

## Nine principles



**Godly attitudes 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)-->

**1. Give our hearts to the Lord:** first, we should give our hearts to the Lord. Since we know that wealth can be a temptation to turn our eyes away from him, we should make sure that our hearts are truly his. Let's read these three verses: 2 Chronicles 16: 9a, Isa as 64:4, and 1 Corinthians 2: 9.

## 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) ->

**2. Humbly acknowledge God as the true source of our wealth:** we should acknowledge that God is the true source of our wealth, not our own wisdom or cunning. Let's read Deuteronomy 9:17- 18 and Proverbs 10:22.



### **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

**3. Remember to thank and serve God in the midst of our wealth:** we should remember that it is God who is our provider and that our blessings are from him. Let's read 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

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

6:1-2

**4. Realize that God is the only one who enables us to enjoy what he has given us:** we should realize that it is only God who allows us to enjoy what he has given us. The ability to get wealth comes from him, the wealth we gain is itself a gift from him, and the ability to enjoy that gift comes from him. Let's read Ecclesiastes 5:19 and 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

**5. Don't trust in our wealth for our security:** As we learned in a number of modules, we should never trust in our wealth for our security. God is the source of our security. Wealth can disappear in a moment; God will never leave us or forsake us. 1 Timothy 6:17 in Proverbs 11:25.

## 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)

**6. Don't count on money for our happiness:** in the same way that we should not trust in money for our security, we should not count on it for our happiness. Let's read 1 Corinthians 7:30-31 and Psalm 62: 10.

## 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

**7. Don't be boastful or proud:** we must be careful not to become boastful or proud. It would be so easy when we are rich to develop a high-minded attitude, but we must guard against this. Let's read Jeremiah 9:23 and 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

### 8. Seek to understand how God wants us to fit in with his great plan of redemption (from The Truth Project).

After getting our hearts right and understanding that it is God who has provided our wealth, that we are not to trust in it for our happiness, and guard against pride, we should seek to understand how the resources he has given to us fit in with his plan for our lives, including how they can be used as part of his great plan of redemption for mankind. This will be intuitive to those believers who realize their lives are part of a larger story God is writing. Let's read 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 ->

**9. Use our wealth to do good and bless others, especially the poor believer:** we should use our abundance to do good. The objects of our deeds can be our family, our Christian brothers and sisters, and those in need, as well as God's kingdom and those who serve in it. Proverbs 11:25, Romans 12:13, and 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

# 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**

# 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**

# 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

# 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

# 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

## Quiz

# 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

**How much money do we need in order for God to accomplish great things through us?:** The final question in part I is this “How much money do we need in order for God to accomplish great things through us?” The wonderful truth is that God can accomplish mighty things through us whether we have little or much of this world’s goods. Our responsibility is to be a vessel he can use.

Keys to this include:

- Yield 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



## 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? -->

Questions for discussion

## Part II. Build treasure in heaven

“The Treasure Principle” (Ron Blue)



**Part II: Building treasure in heaven:** part II of this module is about building treasure in heaven. Ron Blue uses the term “The Treasure Principle” to describe this endeavor. This is one of my favorite concepts.

## 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-->

**Laying up treasure in heaven:** Jesus talked much about laying up treasure in heaven. Let's remind ourselves of some of his teaching on this subject. Let's read Luke 14:13-14, Luke 16:9, Matthew 6:19-21. In these verses, Jesus tells us that our good deeds on Earth, when they are done in his name to the needy, earn heavenly rewards. He encourages us to lay up treasure that will be useful in the next life.

## 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:** the Treasure Principle can be described as making investments for eternity here on earth, believing that God will multiply those investments in heaven. It seems that in addition to fabulous numeric increases, there is a wonderful transformation from the material to the spiritual. We find in Hebrews the account of many saints who modeled the Treasure Principle in their lives. They showed disdain for personal comforts in this life for the sake of preparing for the glory that would be theirs in the next life. Let's read 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

**The “Treasure Principle” (from teaching by Ron Blue):** here are the basic concepts behind Mr. Blue’s “Treasure Principle”. When we make earthly investments we can expect earthly rates of return. But when we invest in God’s kingdom, we experience heavenly rates of return. The great thing is that these returns have spiritual benefits. Let’s consider some expected rates of return on this earth and compare those with heavenly rates of return.

# 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 -->



**Man's financial rate of return:** When we make earthly investments, we must use earthly math to calculate our return. For example, when we put our money in a bank, we can expect to earn a few percentage points in interest. If you deposit 1000 rupees in a bank and earn 2% compound interest, your deposit will earn two rupees in interest at the end of the first year. If you keep your deposit in the bank for 36 years, it will double in value. So if you deposit 1000 rupees in a bank today and earn 2% interest compounded annually for the entire duration, it will be worth 2000 rupees 36 years from now. Here's another example of an earthly rate of return. This is a little better because instead of making a deposit in a savings account, we make an investment. We saw earlier that investments have the prospect of a higher rate of return because they carry more risk. Suppose we buy a piece of property today and we realize a respectable 10% compound annual appreciation, its value would double in seven years. We have considered 2% interest and a 10% rate of return. This is a typical range for earthly rates of return.



# What is God's rate of return?

Heavenly investments yield astronomical results



**What is God's rate of return?:** now let's look at God's rate of return for heavenly investments. They yield phenomenal returns, which could be described as astronomical.



## Three biblical examples of heavenly returns on kingdom investments



**Three biblical examples of divine returns on kingdom investments:** Let's consider three biblical examples of heavenly returns on investments made in the kingdom of God. We know that his plan is to use human resources to produce a harvest of souls for Jesus Christ. This phenomenal conversion of the natural to the spiritual is really the point of the Treasure Principle.

# 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)



**1. Heavenly math:** where do we find heavenly math in Scripture? It does exist, and when we find it manifested, we discover returns significantly higher than here on earth. The first one is found in Mark 4:20. Here Jesus tells the parable of the sower.

## 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.

**30, 60, or 100 fold:** In this parable, Jesus talked about heavenly rates of return of 30, 60 or 100 fold. These figures convert to the phenomenal rates of return of 3000 percent, 6000 percent, and 10000 percent, respectively. These are rates of return that are far higher than what we normally find on earth. I don't know of any place where you can earn them year-in and year-out. Even over a lifetime, to have an investment grow 30 fold would be rare. If he meant we could expect these gains on an annual basis, they would quickly become galactic in size.

## 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!

**Divine multiplication tables:** Now, here's where the fun begins. Heavenly math is about to become even more spectacular. Please sit down because you won't believe what you are about to see! In the previous slide, Jesus talked about rates of return up to 10,000%. But that stellar rate is about to be dwarfed by the next example.

## 2. The feeding of the 5000



**2. The feeding of the 5000:** Let's consider the miracle of the feeding of the 5000. That day, Jesus produced an astronomical rate of return.

## **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)

**The miracle of the 5 loaves and 2 fishes:** Let's read the account of this miracle as found in Mark 6:41 – 44.



## 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

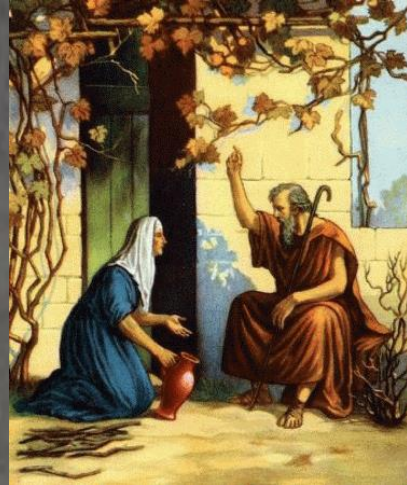
**182,500,000%**

**What was God's rate of return that day?:** what happened that day? Jesus took the lunch of a boy and multiplied it 5000 times, for an increase of 500,000%. And he did that all in just one day. If we annualize this growth over one year, it calculates to be 182,500,000% APR. And that's not even compounded; that's just using simple interest. If God can do this, multiplying a little boy's lunch to feed 5000 people (and that was just the men), what do you think he could do with our small sacrificial gifts invested in the kingdom?



## 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."



**3. The widow and the jars of oil:** let's look at a third example of an astronomical rate of return. It's the account of the miracle of the endless supply of oil which God produced through Elisha for the benefit of the widow of a priest. Let's read 2 Kings 4:1-7. This dear lady was impoverished to the point where she was in deep debt and her two sons were about to be taken as slaves. Her cupboards were bare. She obviously had no hope. Out of desperation, she cried to Elisha pleading for assistance.

## 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." <sup>5</sup> 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

**The widow and the jars of oil (cont'd):** Here's the beautiful part. God used Elijah to meet her need. But instead of just providing enough oil for a meal or two, God had something much bigger in mind. Elisha asked her to borrow some jars. And he told her not to borrow just a few jars but gather all she could find. I suspect she and her two sons collected several dozen of them; maybe a hundred or more. The number would be limited only by her faith and the available space on her property.

After she did her part in obeying Elisha, he then instructed her on what to do. She went inside her house and proceeded to fill from her flask every single jar she had borrowed with oil! She ended up with enough oil to not only pay off her debts but a sufficient quantity to live on for her foreseeable future. The implication is that she could sell her store of oil to provide for her daily needs, including but not limited to food, for a very long time.

## 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

**Divine multiplier:** What was her rate of return that day? Again, we can do the math, although we have to make some educated guesses. The exercise will be useful in illustrating heavenly rates of return. Suppose the small amount of oil she had left in her flask for her last cake amounted to about a tablespoon (1/67 of a liter). Further assume the average container had a 1.5 liter capacity, making each full jar an increase of 100 times the original amount of oil. If she filled 36 jars, her total increase was 3600-fold, or 360,000%. If she filled 100 jars, her increase was 10,000-fold or 1,000,000%! Again, we assume these increases occurred during a single day. If we annualize the larger rate of return, it calculates to an APR of up to 365,000,000%! Though we have no way of knowing how accurate our assumptions are, I think the general order of magnitude is realistic. Even if we are off by a factor of 10 or even 100, I really like these heavenly rates of return, don't you?

## Two modern stories of the miracle of divine multiplication

Hattie May Wiatt's \$0.57



The little girl's gift of \$1



**Two modern stories of the miracle of divine multiplication:** I would like to share two more stories of the miracle of divine multiplication, borrowed from Brian Kluth's booklet "30 days to a more generous life". These are the stories of Hattie May Wiatt's gift of \$0.57 and the little girl's gift of \$1.

# 1. The story of Hattie May Wiatt

She gave 57 cents



**1. The story of Hattie May Wiatt:** first, there is the story of Hattie May Wiatt. She gave only 57¢, but God multiplied its purchasing power by a staggering amount.



# Hattie May Wiatt

From a 1912 sermon by Russell H. Conwell

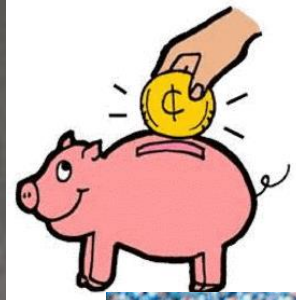
- Hattie May lived near a crowded church in 1886.
- She later became sick and died. At her funeral, Rev Conwell told the mourners that Hattie had given the church a purse in which she had saved 57 cents towards a bigger church building
- The purse was sold for \$250 and used to purchase a house near 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



**Hattie May Wiatt:** Hattie May lived near a crowded church in 1886. She later became sick and died. At her funeral the pastor told mourners that she had saved 57 cents towards a bigger church building and had given her purse to the pastor. 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. The enrollment of the undergraduate school in 2018 was approximately 30,000 students! I believe God was using his divine multipliers to increase Hattie May's gift by a staggering amount.

## 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



**2. The story of John Bechtel and the little girl's gift of \$1 (Kluth):** the second story is of John Bechtel and how a little girl's gift of \$1.00 yielded a harvest of 100,000 souls for Christ. This divine conversion from the material to the spiritual, producing eternal benefits, is really the point of this entire segment.





## 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 little girl's gift of \$1 (cont'd):** Bechtel offered the sellers \$1.00 for the property and prayed that God would move in their hearts. Miraculously, they accepted it as the full purchase price. Today this camp has welcomed more than a million people through its doors and over 100,000 people have accepted Christ.

# The ultimate return on investment

William Borden (1887-1913)



He gave more than money

**The ultimate return on investment:** While I believe God uses far higher rates of return for heavenly investments compared to earthly ones, there is one sacrifice for the kingdom of God whose rate of return cannot be calculated. Let's consider the story of William Borden.

# William Borden (1887-1913)

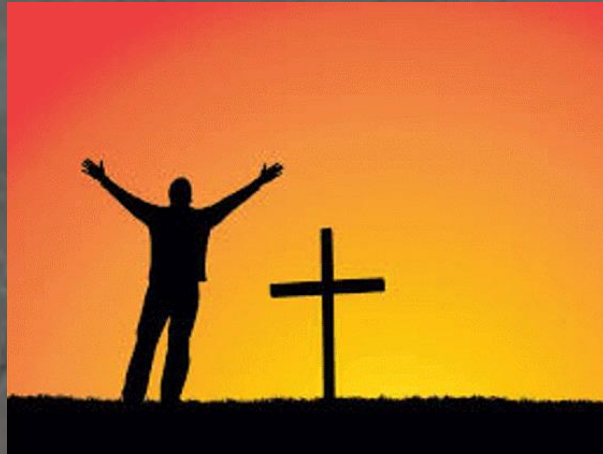
Source: Randy Alcorn in Kluth, 7 Keys, day 8

- 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 -->



**William Borden (1887-1913):** William Borden was a Yale graduate and heir to great wealth. He wrote in his journal “to say ‘no’ to self and ‘yes’ to Jesus every time”. Though wealthy, he rejected a life of ease. After giving away hundreds of thousands of dollars to missions, he went to Egypt to minister to Muslims. Tragically, he contracted a case of spinal meningitis and died a few months later at the age of 25.

# What is the explanation for a life lived this way?



**What is the explanation for a life lived this way?:** how can we explain a life lived this way?

# Epitaph of William Borden

(1887-1913)

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



**Epitaph of William Borden:** his epitaph gives us a glimpse into the answer. Apart from faith in Christ, there is no explanation for such a life. The return on his life for the kingdom of God is incalculable; it's value cannot be measured. It is priceless.



## 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 -->



**Practice open-handed living:** this section has been about using wealth for kingdom purposes. When we do, we launch the Treasure Principle: God produces incredible results with the smallest amounts given to him. Brian Kluth encourages this kind of open-handed living. Let’s read the quote: “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’s 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.”



## **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? -->**

**Class exercise**

# 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

## Quiz

# 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.

**Principle #9. Use wealth to glorify God and build treasure in heaven:** let's summarize principle #9: Use wealth to glorify God and build treasure in heaven.

- First, God is the true source of our wealth and Christians are commanded to develop a Godly attitude towards it.
- There are biblical arguments both for and against becoming wealthy.
- If God does give us some measure of wealth, we should manage it humbly and carefully under the Lordship of Christ, 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, safe, and 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

**Principle #9. Use wealth to glorify God and build treasure in heaven: End of module.**