

Biblical financial principles

A survey of Scripture

I. Introduction

II. A survey of biblical teaching on money and wealth

III. 10 Biblical principles about money and wealth

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

IV. Money and the family

V. Money and the Church

VI. Money and business

VII. Money and Society

We will begin our study by examining a variety of scriptural texts regarding money and wealth.

II-B. A survey of Biblical teaching on money and wealth



We are now going to engage as a class in an independent study of scriptural texts regarding money and wealth. This will not be an exhaustive survey, but comprehensive enough for you to gain a accurate sense of the breadth of Biblical teaching on the to topic.

The underlying theme of this seminar

God wants our heart

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)



We will go deeper than merely gathering information. The real goal of Orson needs to let the information we gather in our minds filter down about 30 centimeters into our hearts. Let's read our theme text which we will do at the beginning of each module. Read 1 Tim 1:5 aloud with the class.

Outline

Part I: Introduction

- A definition of money
- The scope of our study
- 6 characteristics of money
- Our attitude about money matters to God

Part II: Review of the inductive process

Part III: 11 parables that Jesus taught about money

Part IV: 30 other Biblical teachings about money



In part I we will examine the definition of money and set the scope of our study. Next, we will look at six characteristics of money, and research whether or not our attitude about money matters to God. In part II we will review the basic elements of the inductive study process. In part III, we will form teams who will study some of the 11 parables of Jesus concerning money. In part IV the teams will examine 30 other Biblical teachings about this subject.

Part I. Money-a definition

Webster Dictionary:
“Anything customarily used as a medium of exchange and measure of value, as sheep, wampum, gold dust, etc”

“A means of payment” - - >



What is money? Webster defines it as anything that is ordinarily used as a medium of exchange. It acts as an impersonal agent between buyer and seller, giving each party an efficient way to get what they want. Another way of looking at money is that it is a tool that has no moral value in and of itself. It is just an inert object that can be used in a number of ways to help us accomplish our goals. But it requires discernment because there's an element of danger in using it. It can be used by people to help them or hurt them. It can be used to promote the welfare of others or to create a stumbling block for them. Most poignantly of all, money can be used for good or evil. Our study together this week is designed to help us establish principle from a Biblical perspective so that we can use money righteously.

The scope of our study

According to several sources, there are over 2000 verses in the Bible about money. Compare this to:

500 verses on prayer

Less than 500 verses on faith

600 verses on heaven and hell

Furthermore, observe that

Nearly half of Jesus' parables are related to money

15% of all of Jesus teachings are about money

Therefore, in one week, we cannot possibly do an exhaustive study of Biblical teaching about money

Instead, each student will personally engage in a brief inductive study of 41 Scriptural texts to develop a sense of God's mind and heart regarding money

The student will apply this framework as we then systematically explore 10 Biblical principles regarding money and wealth

Now let's consider the scope of our study. According to a number of sources, there are over 2000 verses in the bible about money. Compare this to 500 verses on prayer and faith. Also note that nearly half of Jesus parables, or 15% of all of his teaching, are related to money. Apparently, this is an important topic in scripture. These figures also demonstrate why we cannot possibly do an exhaustive study of money and wealth in the short amount of time that we have. Therefore the purpose of this class is to focus on a large number of representative texts to accurately ascertain the Bible's perspective towards money, and more importantly, God's heart regarding this important resource. Then we will be able to apply this framework to our lives in the form of 10 Biblical principles.

6 characteristics of money from a Biblical perspective



Let's start with an overview of money from a Biblical perspective.

1. Money is an efficient medium of exchange and is valuable for the common support of life

A feast is made for laughter, and wine makes life merry, but money is the answer for everything Ecclesiastes 10:19>



First, as we saw in our definition of money, it is an efficient medium of exchange and is valuable for the common support of life. Let's read Ecclesiastes 10:19.

2. Money is God's reward for our labor

All hard work brings a profit, but mere talk leads only to poverty. Proverbs 14:23

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

He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need. Ephesians 4:28

Stay in that house, eating and drinking whatever they give you, for the worker deserves his wages. Luke 10:7a

The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. For the Scripture says, "Do not muzzle the ox while it is treading out the grain," and "The worker deserves his wages." 1 Timothy 5:17-18>

The second characteristic of money is found in a number of texts. It basically describes money has both compensation and a gift for our work. From a human perspective, the laborer is worthy of his wage. Therefore, money is just compensation paid by the employer to the employee for his contribution to the success of the business. From a heavenly perspective, money is a gift from God, as are all good things in life. God gives us the strength and ability to do work, and then graciously gives us money for our work which we can then exchange to meet our needs and the needs of others.

3. Money is a mechanism for revealing our character and devotion to God

For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action. But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be... So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given. 2 Corinthians 9:2,3,5-->

Thirdly, money is a mechanism to reveal our character and devotion to god. Do we see our money and something that we earned and have the right to use it anyway we want, or do we see it as simply a resource, like our time and our talents, that rightfully belong under his sovereignty and control. Let's read this passage in second Corinthians chapter nine.

4. Money is a powerful tool for -- good



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

But just as you excel in everything-- in faith, in speech, in knowledge, in complete earnestness and in your love for us--see that you also excel in this grace of giving 2 Corinthians 8:7-->

For example, money is useful in supporting the work of the Kingdom

Receive the atonement money from the Israelites and use it for the service of the Tent of Meeting. It will be a memorial for the Israelites before the LORD, making atonement for your lives. Exodus 30:16

"I give you all the finest olive oil and all the finest new wine and grain they give the LORD as the firstfruits of their harvest. Numbers 18:12

If others have this right of support from you, shouldn't we have it all the more? But we did not use this right. On the contrary, we put up with anything rather than hinder the gospel of Christ. Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel. 1 Corinthians 9:12-14 >

5. Money is a tremendous tool for -- evil--

What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul? Matthew 16:26

You have hoarded wealth in the last days. Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. James 5:3b-4>



For example, the lure of money may have been a factor in Judas' betrayal of Jesus

and the chief priests and the teachers of the law were looking for some way to get rid of Jesus, for they were afraid of the people. Then Satan entered Judas, called Iscariot, one of the Twelve. And Judas went to the chief priests and the officers of the temple guard and discussed with them how he might betray Jesus. They were delighted and agreed to give him money. He consented, and watched for an opportunity to hand Jesus over to them when no crowd was present. Luke 22:2-6>



6. Money, rather than God, can become the object of our love, passions, pride and trust causing much harm to ourselves and others


For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. 1 Timothy 6:10 >

Our heart's attitude towards money is important to God

Class essay: 7 minutes

What is your heart's attitude towards money?

What questions do you have that you hope to have answered in this course?



The importance of a Godly perspective

- Our attitude about money will affect everything in our life--even our relationship with God. Therefore, it is critically important that we follow Biblical principles regarding money and seek God's wisdom in applying them to our life. >

The believer should seek Godly wisdom

■ I have hidden your word in my heart that I might not sin against you.
Psalm 119:11

■ Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful. Joshua 1:8

■ He sought God during the days of Zechariah, who instructed him in the fear of God. As long as he sought the LORD, God gave him success. 2 Chron 26:5

■ All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, so that the man of God may be thoroughly equipped for every good work. 2 Tim 3:16-17 [more>](#)

The believer should seek Godly wisdom

- Long life is in her right hand; in her left hand are riches and honor. Her ways are pleasant ways, and all her paths are peace. Proverbs 3:16-17
- I love those who love me, and those who seek me find me. With me are riches and honor, enduring wealth and prosperity. Proverbs 8:17-18
- Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: that wisdom preserves the life of its possessor. Ecclesiastes 7:12
- The wealth of the wise is their crown, but the folly of fools yields folly. Proverbs 14:24>

A good question to ask when doing a study

“What is it about the nature of God that informs us on this topic?”

“The fear of the LORD is the beginning of wisdom, and knowledge of the Holy One is understanding. Proverbs 9:10

Here is question we all should be constantly asking as we take this class: **“Is our interpretation of scripture, as revealed by the philosophy we develop, consistent with the nature of God?”**

Truth never contradicts the nature of God, because He is the source of all truth; God is truth (RC Sproul, “The Truth Project”) >

Part II. The inductive method of Bible study

All Bible study begins with and depends on the Holy Spirit for illumination into his Word

A prayerful and thoughtful approach to Bible study is an indispensable to the process

The inductive method of study will be useful for our purpose in this class

The inductive Bible study method-simplified

Three basic steps

■ **Observation: What does the passage say**

- ♦ (who, what, when, where, why)?
- ♦ Observation is the foundation which must be laid if we want to accurately interpret and properly apply God's Word.

■ **Interpretation: Interpretation is the process of discovering what the passage means**

■ **Application:**

- ♦ How does the meaning of this passage apply to me?
- ♦ Once we know what a passage means, we are not only responsible for putting it into practice in our own life, but accountable if we don't!
- ♦ Ultimately, then, the goal of personal Bible study is a transformed life and a deep and abiding relationship with Jesus Christ. Biblestudytools.com

■ **Assign one or more categories for future organization of survey Scriptures into a body of knowledge**

Observation of the text

Select a text where money might be a topic that is treated in some fashion

Read the text in the light of the context

Make a list of observations you believe the author seems to be making about money

If there is no teaching about money, make a note and move to the next text Intervarsity.org

Interpretation of the text

For each observation, answer the question “What is the message or point the author is making about money?”

Is the intent to be an example, information, or instructive for Christian living or theology truth?

How does it relate to other similar passages?

Extract the principles

- **Make a list of the dominate or primary themes found in each category.**
- **Extract key principles.**
- **You are now organizing Biblical teaching about money or wealth into a body of knowledge that can be useful in directing our everyday lives.**

Category

We will decide on one or more categories for each application

Our reason for doing this is to be able to turn a somewhat random survey of a number of Scriptures into a useful body of knowledge

This body of knowledge can be used for developing a Biblical world view towards money and wealth

It will provide a systematic way of teaching others about this subject

Application

- **Make a list of some changes to your life you will consider making as a result of the principles you have discovered**
- **List questions, problems, or topics for further study**

Consistency check

- Are the principles consistent with what you know about God, his character, and his plan for our lives?
- Are there examples in scripture that support or contradict your hypotheses?
- Are the principles consistent with each other?

Class assignment

Inductive study of key Bible passages

Break into four teams (A, B, C, D), choose a name, and elect a spokesman

Follow the inductive process for a number of Scriptures that are listed in your team's handout

Be prepared to share your results for each text with the class:

- Observations
- Interpretations
- Category
- Principles

Homework (optional)

Choose one or more interesting principles that your team developed during your inductive study

Review the observations, interpretations, and categories for each principle

List at least one application to your life for each principle you have reviewed; eg, ways you might consider changing your attitudes or practices about money

Consider sharing them with the class tomorrow

Part III. 11 parables of Jesus regarding money and wealth



Notes to the instructor

Following are 41 lessons that examine various passages in Scripture concerning money. The purpose is to engage the student in developing a sense of God's heart towards money. In later modules, this somewhat random information will be systemized into a body of knowledge

It is recommended that the class be divided into 4 teams, a- d, each of which will study approximately 10 modules using the inductive method and completing the worksheet for that lesson

After reading the scripture aloud, the team assigned to a given lesson will share with the class the results of their study. The instructor can record the answers in real time on the summary slide. The instructor can then present his teaching for each lesson.

Quiz

Multiple choice or True/False

After each of the next 41 lessons, create one or more quizzes that deal with the lesson's teaching

It is recommended that you provide 4 or 5 choices or statements 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

If you prefer, class discussions or essays may also be used. This author has provided some of these two types at various points throughout the next 41 lessons

1. The rich young ruler

The deceitfulness of riches



Matthew 19:16-26

Now a man came up to Jesus and asked, "Teacher, what good thing must I do to get eternal life?" "Why do you ask me about what is good?" Jesus replied. "There is only One who is good. If you want to enter life, obey the commandments." "Which ones?" the man inquired. Jesus replied, "'Do not murder, do not commit adultery, do not steal, do not give false testimony, honor your father and mother,' and 'love your neighbor as yourself.'" "All these I have kept," the young man said. "What do I still lack?" Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."

Matthew 19:16-26 (cont'd)

When the young man heard this, he went away sad, because he had great wealth. Then Jesus said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God." When the disciples heard this, they were greatly astonished and asked, "Who then can be saved?" Jesus looked at them and said, "With man this is impossible, but with God all things are possible." >

Inductive study results

1-A. The rich young ruler

Observations

Interpretations

Category

Principles

The rich young ruler

Who was he?

His admirable qualities

- Possessed considerable wealth if properly used
- Had position of authority and respect

He was sincere, respectful and courteous to Jesus

- Believed Jesus to be an authority in spiritual things
- Concerned about what was really important in life

His deficiencies

- He had a inflated opinion of his own righteousness
- He loved his earthly life more than he loved eternal life
- He was proud, covetous, spiritually blind, and self-deceived -->

The rich young ruler

Jesus adds two more requirements

Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me." When the young man heard this, he went away sad, because he had great wealth.

Jesus implies that "to be good" really means "to be perfect". Perfection is the standard we must achieve

Jesus reveals that the most important thing in the young man's life were his possessions, not his relationship with God

Jesus elicits the emotion that reveals his heart--sadness of realizing he must love God more than the good life -->

The rich young ruler

Lessons

There are several lessons in this passage

Let's talk about the ones that have to do with money and wealth -->

The rich young ruler

Lesson #1- Beware of covetousness

A man's attachment to his wealth may be an insurmountable obstacle to knowing God.

"The young man went away sad" (vs 22). It appears that he chose the false security that his worldly wealth could give him (security, power, friends, comfort, pleasure, status, etc) instead of the true riches of following Christ. This is the sin of covetousness.-->

The rich young ruler

Lesson #2 Sacrificial living for Christ pays big dividends

Jesus implies that those who give up their resources for God's kingdom will see a tremendous return on their investment both now and in eternity (Matthew 19:28-29, Mark 10:29-30, Luke 18:29-30)

"I tell you the truth," Jesus replied, "no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age (homes, brothers, sisters, mothers, children and fields—and with them, persecutions) and in the age to come, eternal life. Mark 10:29-30(NIV)-->

List several observations regarding the relationship the rich young ruler had with money

Class essay



The rich young ruler

Summary

Loving and trusting in this world's goods can be an insurmountable obstacle to knowing and pleasing God

God may ask us to sacrifice our assets to accomplish his purposes

Our happiness should not depend on how much money we have, but rather we should find our joy in knowing the Lord and using what we have to help build his kingdom

Our money cannot save us. Only God can save us through the sacrifice of His Son, Jesus Christ

God will richly reward us for the sacrifices we make to follow Christ -->

The rich young ruler

In-class group assignment

Why is it hard for a rich person to gain eternal life?

They have no need of anything, including God

They are so busy with earthly things they do not prepare for their future

They think their money can purchase anything, including favor with God

Their love for their money leads them into a seductive life of evil pleasures which war against their souls

If they are generous, they may think their good deeds will outweigh their bad deeds and not see their sin -->

2. The poor widow's donation -- sacrificial giving



Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. ⁴² But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. ⁴³ Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. ⁴⁴ They all gave out of their wealth; but she, out of her poverty, put in everything--all she had to live on." Mark 12:41-44

The second parable is one that is familiar to all of us. But it is the story of the poor widow who made a donation at temple. Let's read the text together. A a a a a row a more

Inductive study results

2-B: The poor widow's donation – sacrificial giving

Observations

Interpretations

Category

Principles

The poor widow

Lessons

The amount we give is not important

God is looking for those willing to lovingly sacrifice some benefit they could have gained for themselves but instead apply it for the sake of his kingdom

The greater the sacrifice, the more commendable the gift

Some sacrificial gifts may bless others immediately and continue to bless others long after we are gone

Other sacrificial gifts may not begin blessing others until long after we are gone -->

The poor widow

Essay-5 points for each question answered

Why was the widow's action commended by Jesus?

In what ways was her gift greater than anyone else's

How does this story touch your heart?

What is the application of the poor widow to your life? -->

3. The farmer and the seed sown among thorns— the lure of riches can choke Christian fruitfulness



Parable of the farmer and the seed sown among thorns

While a large crowd was gathering and people were coming to Jesus from town after town, he told this parable: "A farmer went out to sow his seed. As he was scattering the seed, some fell along the path; it was trampled on, and the birds of the air ate it up. Some fell on rock, and when it came up, the plants withered because they had no moisture. Other seed fell among thorns, which grew up with it and choked the plants. Still other seed fell on good soil. It came up and yielded a crop, a hundred times more than was sown." When he said this, he called out, "He who has ears to hear, let him hear."-->

Parable of the farmer and the seed sown among thorns (cont'd)

His disciples asked him what this parable meant. He said, "The knowledge of the secrets of the kingdom of God has been given to you, but to others I speak in parables, so that, "'though seeing, they may not see; though hearing, they may not understand.' "This is the meaning of the parable: The seed is the word of God. Those along the path are the ones who hear, and then the devil comes and takes away the word from their hearts, so that they may not believe and be saved. Those on the rock are the ones who receive the word with joy when they hear it, but they have no root. They believe for a while, but in the time of testing they fall away. The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature. But the seed on good soil stands for those with a noble and good heart, who hear the word, retain it, and by persevering produce a crop. Luke 8:4-15

Inductive study results

3-C: Parable of the farmer and the seed sown among thorns

Observations

Interpretations

Category

Principles

The farmer and the seed sown among thorns



The love of riches, and the pleasures it can buy, can choke out ones's sensitivity towards his own spiritual need

Even Christians can be distracted by the pursuit of wealth and therefore never reach maturity or usefulness for the kingdom -->



Class assignment

Essay--5 minutes, 5 points for each observation

Verse 14: The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature.

Applying the message of verse 14, what potential harm can riches have on our spiritual lives?

To say it another way, is there some attitude you have had about money, something you have done with money, that has dulled your sensitivity to the Holy Spirit's leading in your life? >

Previous class answers

Forget poor because we want more and more money

May become proud of our money

May become self-sufficient and forget to ask God for our needs

May spend money on our pleasures and not contribute to important ministries

May be able to afford our own protection and forget that God is our real protector

May not depend upon God to meet our needs

May live a life of ease and pursuit of pleasure

May become the preoccupation of our heart and therefore we lose our fellowship with God

4. Story of the rich fool- the danger of misplaced priorities: (Luke 12:15 -21)



Story of the rich fool



Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." And he told them this parable: "The ground of a certain rich man produced a good crop. He thought to himself, 'What shall I do? I have no place to store my crops.'" Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."'" But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'" This is how it will be with anyone who stores up things for himself but is not rich toward God." Luke 12:15- 21

Inductive study results

4-D: Story of the rich fool

Observations

Interpretations

Category

Principles

Class essay

What lessons about money can we observe from the story of the rich fool? -5 points for each observation

Story of the rich fool

Lessons

The rich man foolishly trusted his wealth for his future security rather than depending on God to be his provider and protector

True riches do not depend on how much we have of this world's goods

God did not condemn the man for being wealthy, but for not being generous towards the One who gave him his wealth

His folly was planning to live the rest of his life pursuing selfish pleasures rather than using his wealth for the kingdom

God wants us to develop our relationship with him above all else-
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5. Money and possessions-storing up treasure in heaven (Luke 12:22-34)



Money and possessions-storing up treasure in heaven (Luke 12:22-34)

Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest? "Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. -->

If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. 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 12:22-34-->

Inductive study results

5-A: Money and possessions-storing up treasure in heaven

Observations

Interpretations

Category

Principles

Money and possessions

Lessons

Jesus taught that we should not be overly concerned about our temporal needs (vs 22)

The real value of our life is not measured materially (how much we own) but rather spiritually (our relationship to Christ) (vs 23)

Rather than worry about our needs, we should trust God to provide our needs from day to day (vs 31)

God promises that if we use our wealth to benefit the poor we will accumulate treasure in heaven (vs 33)

If we want a heart for God, we must honor Him with our possessions (vs 34) -->

6. Lazarus and the rich man—warning to the wealthy



Lazarus and the rich man—warning to the wealthy (Luke 16:19 -31)

■ "There was a rich man who was dressed in purple and fine linen and lived in luxury every day. At his gate was laid a beggar named Lazarus, covered with sores and longing to eat what fell from the rich man's table. Even the dogs came and licked his sores. "The time came when the beggar died and the angels carried him to Abraham's side. The rich man also died and was buried. In hell, where he was in torment, he looked up and saw Abraham far away, with Lazarus by his side. So he called to him, 'Father Abraham, have pity on me and send Lazarus to dip the tip of his finger in water and cool my tongue, because I am in agony in this fire.'" -->

Lazarus and the rich man—warning to the wealthy (cont'd)

"But Abraham replied, 'Son, remember that in your lifetime you received your good things, while Lazarus received bad things, but now he is comforted here and you are in agony. And besides all this, between us and you a great chasm has been fixed, so that those who want to go from here to you cannot, nor can anyone cross over from there to us.' "He answered, 'Then I beg you, father, send Lazarus to my father's house, for I have five brothers. Let him warn them, so that they will not also come to this place of torment.' "Abraham replied, 'They have Moses and the Prophets; let them listen to them.' "'No, father Abraham,' he said, 'but if someone from the dead goes to them, they will repent.' "He said to him, 'If they do not listen to Moses and the Prophets, they will not be convinced even if someone rises from the dead.'" Luke 16:19-31-->

Inductive study results

6-B: Lazarus and the rich man—warning to the wealthy

Observations

Interpretations

Category

Principles

Lazarus and the rich man—warning to the wealthy

Essay

What were the sins of the rich man?

Sins of the rich man

Answers from previous students

He was proud of his wealth

He did not care for the needy neighbor

He was selfish

No mercy

No love in his heart

He ignored God until it was too late

Sins of the rich man

Answers from previous students

He cared only about this life

He neglected the needs of the poor man

He thought he was better than the poor man

He did not consider his future life

He lived a proud, self-sufficient, self-loving life

He ignored God's commands regarding his wealth -->

Team assignment-Lazarus & rich man

3 minutes, 5 points for each answer

- What are some of the excuses the rich of this world make for neglecting the poor? To say it another way, what reasons do they give to justify themselves for not helping the poor?

What are some of the excuses the rich of this world give for neglecting the poor?

Answers from previous students

Poor are lazy and laziness should not be rewarded

We only have enough to care of ourselves

Their problems are not my concern

God will take of them himself

They didn't ask for help!

They are responsible for taking care of themselves

Government will take care of them

They are too impatient--they need to wait for God to help them

Excuses for neglecting the poor

Answers from previous students

Every one should earn their own living

Their poverty means they are being punished by God

I'm too busy today--maybe tomorrow

I have more important priorities for my money

It is not convenient right now to give away my money

Let them ask someone with more money to help them

They despise the poor as despicable, lazy people who don't deserve help

Not socially acceptable -->

Excuses for neglecting the poor

Answers from previous students

Go ask your family (or someone else/) to help you

I earned my money and so should you

I don't want to replace God in your life

The poor are not worthy of my help

Lazarus and the rich man

Lessons

Don't let it be said of us that the "dogs" care more for the poor than we do

God cares deeply about the poor and desires for us to relieve their suffering if we have the means" (vs 25)

Jesus is displeased with those who live in luxury but ignore the poor people who are a part of their lives (vs 25)

Don't be surprised if rich people make excuses for neglecting the poor (vs 29, 31) -->

Local areas of need

Class discussion-5 minutes

**You earn 5 points for each comment
you make**

- Is there an area near you where there is great need?
- What are some of things that has been done in this area to show the love of Christ?
- What are some things which could yet be done?
- Is there a charitable organization serving in your community that you could help for a day to see what they are doing? -->

7. Build your treasure in heaven



7. Build your treasure in heaven



■ "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-->

Inductive study results

7-C: Build your treasure in heaven

Observations

Interpretations

Category

Principles

Build your treasure in heaven

Lessons

We should not make it a priority in our life to accumulate wealth. If God does bless us financially, we are to recognize that He owns it and we are mere stewards of his property. Therefore, our wealth belongs to Him and should be used as God leads and directs us.

Heavenly treasure is a far safer investment than earthly treasure. It is completely secure, and it will have eternal value which can never be lost.

Our treasure--that for which we have the deepest love and longing--will capture our heart -->

Essay

5 points for each correct answer

1. Why should we build treasure in heaven?
2. What are some ways we can build treasure in heaven? ->

Why should we build treasure in heaven?

Answers from previous students

It is safe with God

It has a much greater yield (30 fold or 100 fold)

It helps our heart stay focused on spiritual things which are eternal in nature

Jesus commanded it

Earthly treasure will not last

To have a heavenly reward waiting for us -->

Ways of building treasure in heaven

Caring for the poor and needy

Enduring suffering for Jesus' sake

By participating in the spreading of the gospel

Doing good deeds

Sacrificing for the sake of the kingdom of God

Building his Kingdom through our tithes, offerings

Seeking after righteousness

By being a good steward of our time, talent, and/or money

Pray for missionaries, pastors, and other kingdom workers

Pray for the lost

Winning the lost for Christ

Loving our enemies?

8. Be faithful and wise in your use of money



8. Be faithful and wise in your use of money

"The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. "Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money." Luke 16:8-13-->

Inductive study results

8-D: Be faithful and wise in your use of money

Observations

Interpretations

Category

Principles

Be faithful and wise with money

Spiritual and Material Lessons (2 slides)

Use our money to win people to Christ so you will reap eternal benefits (vs 9)

How we handle small things (money, responsibilities) is an indication of how we will handle big things (vs 10)

If we are unwise with “unrighteous” (monetary) riches, which are deceitful and of only temporal value, we should not expect God to entrust us with His “true riches” which are spiritual in nature and of eternal value. (Vs 11) -->

Be faithful and wise with money

Spiritual and material lessons

If we are not good stewards of another person's property, how can we expect to be given much property of our own? (Vs 12)

The central material teaching of this parable seems to be "use your earthly resources (which really belong to God) to benefit others"

The central spiritual teaching seems to be that "God looks at the way we handle earthly possessions to determine what spiritual responsibilities he will give us" -->

The love of money

"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money

Matthew 6:24 . -->



VS



Inductive study results

9-A: The love of money

Observations

Interpretations

Category

Principles

Team assignment-10 minutes

**Why is it impossible to serve both God and money?
(At least 7 reasons--5 points for each correct answer)**

Why is it impossible to serve God and money?

Answers from previous students

- Serving money leads us to do evil
- Loving money distracts our attention away from God and his kingdom
- The love of money may destroy our faith
- One leads to problems and failures; the other leads to success
- Serving money may cause us to trust it rather than God
- Money can't save us
- God is a jealous God
- To serve money is to serve a created being rather than the creator
- Money is temporal; God is eternal
- Money cannot love us back

Why is it impossible to serve God and money?

Previous answers

We have only one heart to give

Money is connected with worldly things

Serving money is idolatry

Money can make us proud

Money can breed disunity among believers

It is disobedient to the command

Money cannot give us peace

It can lead to spiritual blindness

Team assignment-10 minutes

Why is it impossible to serve God and money? (At least 7 reasons--2 points for each correct answer)

Loving money is a form of Idolatry

Chasing after money is a form of adultery

Loving money leads one to evil deeds and misplaced priorities and therefore displeases God

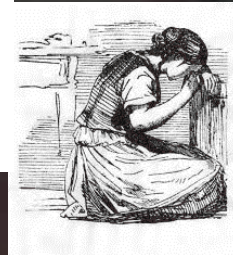
Double-mindedness is despised by God

Worldliness disrespects the holiness of God

There is only one God; to serve two god's (money and God) is to believe in multiple gods

Ultimately it will come down to a choice between the two; choosing to serve money rather than God will lead us to forget and forsake Him -->

10. Jesus addresses the rich



Jesus addresses the rich

"But woe to you who are rich, for you have already received your comfort. Woe to you who are well fed now, for you will go hungry. Woe to you who laugh now, for you will mourn and weep. Woe to you when all men speak well of you, for that is how their fathers treated the false prophets. "But I tell you who hear me: Love your enemies, do good to those who hate you, bless those who curse you, pray for those who mistreat you. If someone strikes you on one cheek, turn to him the other also. If someone takes your cloak, do not stop him from taking your tunic. Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back. Do to others as you would have them do to you. Luke 6:24-31-->

Inductive study results

10-B: Jesus addresses the rich

Observations

Interpretations

Category

Principles

The dangers of riches

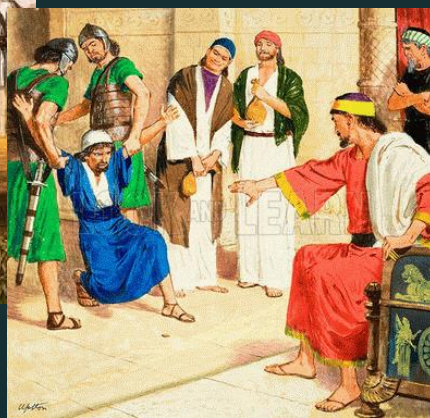
Lessons

The world may honor and praise the wealthy who lead ungodly lives, and they may despise and disrespect the poor who live quiet, humble, righteous lives

Those who use their riches to gain happiness by indulging in selfish pleasures and ignoring God will experience sorrow, pain and unhappiness on judgement day

Rich people who spend their riches on only themselves may be fat and full of this world's comforts and goods, but do not realize how spiritually bankrupt they are -->

11. The parable of the talents



The parable of the talents (Matthew 25:14-30)

"Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. "After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.' - ->

The parable of the talents (cont'd)

■ "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. -->

The parable of the talents (cont'd)

"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. '"Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'

Matthew 25:14-30-->

Inductive study results

11-C: The parable of the talents

Observations

Interpretations

Category

Principles

The parable of the talents-wise stewardship

Lessons

God expects us to invest our resources wisely, whether we have little or much

It is not how much we have that is important, but rather what we do with what we have

If we hoard what we have, God considers it a form of unfaithfulness. We should strive for at least some return on our resources for good, or more specifically, for the kingdom, no matter how modest. This applies to our time, talent, and money

This lesson of investing the resources entrusted to us to make a profit, or increase, has material and spiritual applications. Christians are to multiply their lives in the lives of others (evangelism and discipleship) and contribute to the growth of the kingdom with their resources

If we are faithful with worldly goods, God may entrust us with spiritual treasure-->

Part II. 30 OTHER BIBLICAL TEACHINGS ABOUT MONEY



1. God created, owns, and maintains everything in the universe



Free clip-art by Interartcenter.net / [hubblesite](http://hubblesite.org)

Everything in heaven and earth belongs to God

■ David praised the LORD in the presence of the whole assembly, saying, "Praise be to you, O LORD, God of our father Israel, from everlasting to everlasting. Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. 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. Now, our God, we give you thanks, and praise your glorious name. 1 Chron

29:10-13-->

Everything in heaven and earth belongs to God (cont'd)

The heavens are yours, and yours also the earth; you founded the world and all that is in it. Psalm 89:11

For by him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things were created by him and for him. He is before all things, and in him all things hold together. Colossians 1:16, 17

The next 3 slides provide some specific examples

God created the foundations of the universe

Psalms 89:11-12

The heavens are yours, and yours also the earth; you founded the world and all that is in it. You created the north and the south; Tabor and Hermon sing for joy at your name. Psalm 89:11-12-->



The animal kingdom belongs to God

Psalm 50:10-12

■ for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it. Psalm 50:10-12 -
->



The natural resources belong to God

Haggai 2:8, 1 Chron 29:16

- The silver is mine, and the gold is mine, says the LORD of Heaven's Armies. Haggai 2:8
- "O LORD our God, even this material we have gathered to build a Temple to honor your holy name comes from you! It all belongs to you! 1 Chronicles 29:16 (NLT)-->



Inductive study results

1-A: God owns everything

Observations

Interpretations

Category

Principles

2. The source of every good and perfect gift

Let's consider 7 examples of these resources



Every good and perfect gift



■ Whatever is good and perfect comes down to us from God our Father, who created all the lights in the heavens. He never changes or casts a shifting shadow. James 1:17 (NLT)-->



All spiritual blessings

■ All praise to God, the Father of our Lord Jesus Christ, who has blessed us with **every spiritual blessing** in the heavenly realms because we are united with Christ. Ephesians

1:3 (NLT)-->

Gifts for our happiness

- So if you sinful people know how to give good gifts to your children, how much more will your heavenly Father give good gifts to those who ask him. Matthew 7:11 (NLT)-->

Wisdom, knowledge, wealth, riches, and honor

■ God said to Solomon, “Because your greatest desire is to help your people, and you did not ask for wealth, riches, fame, or even the death of your enemies or a long life, but rather you asked for wisdom and knowledge to properly govern my people— I will certainly give you the **wisdom and knowledge** you requested. But I will also give you **wealth, riches, and fame** such as no other king has had before you or will ever have in the future!” 2 Chronicles 1:11 - 12 (NLT)

->

Justice and righteousness

- I have riches and honor, as well as enduring wealth and **justice**. Proverbs 8:18 (NLT).
- "Riches and honor are with me, Enduring wealth and **righteousness**." Proverbs 8:18 (NASB)-->

Even our accomplishments

■ ... all we have **accomplished** is really from **YOU**. Isaiah 26:12b (NLT)-->



And perhaps most of all, peace

■ **LORD, you establish peace for us; all that we have accomplished you have done for us.** Isaiah 26:12 -- >



Inductive study results

2-B: The source of every good and perfect gift

Observations

Interpretations

Category

Principles



3. Faithful stewardship

- In this case, moreover, it is required of stewards that one be found trustworthy. 1 Corinthians 4:2 (NASB) >

Inductive study results

3-C: Faithful stewardship

Observations

Faithful and unfaithful servants of the master

Interpretations

There will be honor given to faithful servants, but blame on unfaithful servants

Category

Money management

Principles

Be a faithful servant of God

Class essay

5 points for each answer

What are considerations of faithful stewardship? (Describe what it means to be a faithful steward)

Activities

Responsibilities

Qualities

Attitudes

Values

Spiritual qualities

A faithful steward

Lessons

■Activities:

- Researches and understands his master's values and objectives
- Invests his master's resources wisely
- Gives an account of his activities and results

■Responsibilities:

- Sets aside his own interests in favor of his master's
- Equips and trains himself to do his master's will
- Spends his master's resources prudently and efficiently

■Qualities:

- Honest and trustworthy
- Works diligently and effectively
- Faithfulness-->

4. True riches

**So if you have not been
trustworthy in handling
worldly wealth, who will
trust you with true riches?**
Luke 16:11



Class essay

5 pts for each answer

Make a list of the true riches

Inductive study results

4-D: True riches

Observations

Interpretations

Category

Principles

5. Heavenly returns on kingdom investments

100 fold is a return of 10,000 %

Jesus said to them, "I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life. But many who are first will be last, and many who are last will be first. Matthew 19:28-30>

Inductive study results

5-A Heavenly returns on kingdom investments

Observations

Interpretations

Category

Principles

6. God warns the rich who oppress Christians and blaspheme the name of Christ





God warns the rich who oppress others

■ But you have insulted the poor. Is it not the rich who are exploiting you? Are they not the ones who are dragging you into court? ⁷ Are they not the ones who are slandering the noble name of him to whom you belong? James 2:6-7-->

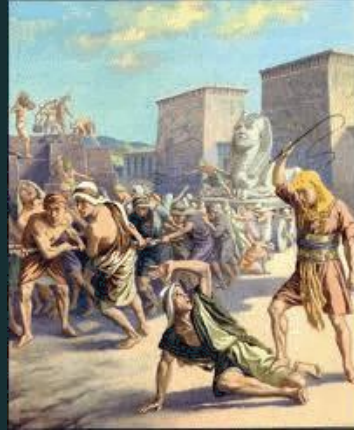
God warns the rich who oppress others

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days.-->



God's warns the rich who oppress others

Look! The wages you failed to pay the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men, who were not opposing you. James 5:1-6-->



Inductive study results

6-B: God warns the rich who oppress others

Observations

Interpretations

Category

Principles

Warning to the rich: don't misuse your money

Lessons

Riches have the potential for causing great harm against the poor and defenseless

To oppress the poor is to blaspheme God

The following uses of one's wealth greatly displeases God

- Neglecting the poor

- Persecuting and condemning the innocent

- Withholding paying your debts to creditors and wages to employees

- Living a life of selfish indulgence-->

7. A passion for riches



■ People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. 1 Timothy 6:9-10

Inductive study results

7-C: A passion for riches

Observations

Interpretations

Category

Principles

Lessons from 1 Tim 6:9-10

The desire to get rich is a trap leading to many foolish and harmful desires

The obsession for wealth can expose us to temptations that can destroy our body, mind, and soul

The pursuit of money causes us to endure self-inflicted wounds and griefs

The love of money leads to all kinds of evil

Eagerness for money is a threat to our precious faith -->

Class essay

5 points for each answer

List some of the ways that a passion for money can be destructive in our lives

8. The love of money

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



Inductive study results

8-D: The love of money vs contentment

Observations

Interpretations

Category

Principles

Beware!

We are to love God instead of our money

Money itself is not evil, but the love of it leads to many kinds of evil

It is wrong to fall in love with our money

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them? 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 5:10-12

Give me an eagerness for your laws rather than a love for money! Psalms 119:36 (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. Psalms 62:10 (NLT) -->

9. Admonition to wealthy Christians (1 Timothy 6:17-19)

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-->

Inductive study results

9-A: Admonition to wealthy Christians

Observations

Interpretations

Category

Principles

Admonition to wealthy Christians

Lessons from 1 Timothy 6:17-19

- If we have money or possessions, don't have a prideful attitude but humbly accept them as a gift from God
- Don't rest our security on riches because they are unreliable
- Realize that it is only God who is a reliable object of our trust; He is our sole provider
- Be ready to use our money for good; share with others and be especially generous to those in need
- If we use our money the way God intended, we will experience true life here on earth and build treasure in heaven -->

10. The poor and the rich

■ 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. For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, the rich man will fade away even while he goes about his business. James 1:9-11 -- >



Inductive study results

10-B: The poor and the rich

Observations

Interpretations

Category

Principles

Quiz (True or False)

The Christian who is poor should feel ashamed and embarrassed because God despises his lowly economic stature

The Christian who is rich should feel proud of the way God has blessed him

The name of the rich man will be praised and his memory will last forever regardless of how he used his money

It is impossible for the poor to be generous or truly happy -->

11. God determines our financial stature

The LORD makes some poor and others rich; he brings some down and lifts others up. 1 Samuel 2:7 (NLT)

Wealth and honor come from you alone, for you rule over everything. Power and might are in your hand, and at your discretion people are made great and given strength. 1 Chronicles 29:12 (NLT)

Inductive study results

11-C: Our financial stature

Observations

Interpretations

Category

Principles

1 Chronicles 29:12

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

God is sovereign and in control of everything, including the distribution of power and wealth

God is the true source of wealth, not man

We should acknowledge everything we have as a gift from the hand of God

Let us never forget to thank God for all we have -->

12. Poverty vs Riches

- Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God. Proverbs 30:8-9-->

Inductive study results

12-: Poverty vs Riches

Observations

Interpretations

Category

Principles

Poverty vs Riches

Lessons from Prov 30:8, 9

Our attitude towards wealth is important to God

There is a danger in having too much or too little

If we have too little, we may commit sinful deeds to meet our needs rather than trusting God to provide for us

If we have too much, we may develop worldly attitudes and begin living an indulgent, selfish life -->

Class assignment

5 pts for each item listed; maximum of 20 pts

Why is it important to ask God to give you just the right amount of money for your life? -->

13. The wisdom of Solomon



The wisdom of Solomon

■ The Lord was pleased that Solomon had asked for this. So God said to him, "Since you have asked for this and not for long life or wealth for yourself, nor have asked for the death of your enemies but for discernment in administering justice, I will do what you have asked. I will give you a wise and discerning heart, so that there will never have been anyone like you, nor will there ever be. Moreover, I will give you what you have not asked for--both riches and honor--so that in your lifetime you will have no equal among kings.

1 Kings 3:10-13-->

Inductive study results

13-D: The wisdom of Solomon

Observations

Interpretations

Category

Principles

The wisdom of Solomon

Lessons from 1 Kings 3:10-13

God was delighted that Solomon was more concerned about rightly governing his people instead of his own personal success

Solomon asked only for wisdom and discernment in governing his people

Because of Solomon's request, God not only gave him wisdom but also unimaginable riches and honor

There will never be another man with the wisdom that God gave to Solomon

Let us consider what fabulous wealth looks like -->

How much is \$1B?

What could you buy?

A laborer's wages for 33,000 years

Support 33,000 laborers for 1 year

Enough to buy 50,000 brand new Honda Accord sedans

Support 625 missionaries at \$40K/year for 40 years

Purchase 200,000,000 NLT Bibles through Amazon -->

Individual assignment

5 minutes-10 points

Suppose you learn that, suddenly, you will be given \$1B tomorrow at 9 am from a wealthy benefactor. It is yours to spend or invest any way you wish.

As a Christian, your first reaction might be to pray.

Write a prayer to God regarding this vast fortune that you have suddenly and unexpectedly received

A member from each team will share their team's prayer with the class - ->

Elements of your prayer

From previous classes

Wisdom for the best use of the money

Thanksgiving and praise to God for this great gift

Recognition that you have been given great honor and responsibility

Rejoicing in God's love rather than the unexpected riches

Recognition that this is really God's money

Understanding that the money can be used for the kingdom of God

Reveal godly men who can counsel you on how much you may use for your own needs

Admission that God is your real provider

Request that the money be used for the glory of God

Preservation of the gift -->

Decide what to do with the money

Now that you have prayed, what will you do?

Decide how much to give, and where to give it

Decide how much to spend, and what to spend it on

Decide how much to save, and where to put it

Decide how much to invest, and what to invest it in

- ♦ Seek Godly wisdom
- ♦ Be patient; don't be in a hurry
- ♦ While you decide, put the money to work ->

What would you do with \$1B

What were your assumptions about your own future?

Did you consider seeking the wisdom from the Bible?

Did you consider seeking the advice of Christian financial counsellors, your parents, or other Godly men?

What was the time frame of your decision?

Did you decide to retire at a young age and live from the interest, or continue doing your life's work and manage your fortune

How many people were included in your perspective?

What areas of life did you consider?

What circumstances of life were factored into your plan?

Did you think just about earthly needs, or was God's kingdom included?-->

Uses of the money by previous classes

Set aside money for your family's needs

Invest a portion for future needs

Set aside money to be used by yourself for serving the Lord

Established scholarship fund for students

Established a retirement fund for missionaries

Built churches, schools, seminaries

Support orphanages and establish funds for widows

Supporting pastors, missionaries, schools, seminaries

Gave a tithe

Publish Christian literature

Give to the poor -->

Previous classes (cont'd)

Purchase and manufacture Christian music, theater, media, apps, entertainment, etc

Sending Bibles and evangelistic material around the world

Build family house and improve living standards

“Rainy-day” fund in case of future disaster, illness, loss of ability to work, etc

Invest in a business -->

14. Chasing after wealth

■ Man is a mere phantom as he goes to and fro: He bustles about, but only in vain; he heaps up wealth, not knowing who will get it. Psalm 39:6

■ So I hated life, because the work that is done under the sun was grievous to me. All of it is meaningless, a chasing after the wind. I hated all the things I had toiled for under the sun, because I must leave them to the one who comes after me. Ecclesiastes 2:17-18 -->

Worldly perspectives regarding wealth (cont'd)

I denied myself nothing my eyes desired; I refused my heart no pleasure. My heart took delight in all my work, and this was the reward for all my labor. Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun. Ecclesiastes 2:10-11

But the widow who lives for pleasure is dead even while she lives. 1 Timothy 5:6-->

Inductive study results

14-A: Chasing after wealth

Observations

Interpretations

Category

Principles

Class discussion-essay

1 minute-5 pts for each answer; maximum of 10 pts

What do these passages teach us about our attitudes towards and uses of money?

Money is temporal

Hard work may not result in determining who receives the fruit of our labors

The dangers of having a worldly perspective about money

**Lessons from Psalms 39:6, Eccl 2:18 Eccl 2:10-11,
1Tim 5:6**

If we depend upon our money and possessions for our happiness, we may be disappointed

If we choose to spend our lives climbing the ladder of success, we may find that it does not satisfy

If we work all of our lives chasing a dream, we may die before it becomes a reality

Living for pleasure can be described as living death -->

15. The road to poverty

If you love sleep, you will end in poverty. Keep your eyes open, and there will be plenty to eat! Proverbs 20:13 (NLT)

Do not carouse with drunkards or feast with gluttons, for they are on their way to poverty, and too much sleep clothes them in rags.

Proverbs 23:20-21 (NLT)

A person who gets ahead by oppressing the poor or by showering gifts on the rich will end in poverty. Proverbs 22:16 (NLT) -- >

Inductive study results

15-D: The road to poverty

Observations

Interpretations

Category

Principles

Some strategies for achieving poverty

For fastest results, practice them often

Choose the wrong friends

Be lazy and idle

Oppress the poor

Flatter the rich

Make poor lifestyle choices

There are many more strategies for achieving poverty that we will look at later -->



16. The value of work

Blessed are all who fear the LORD, who walk in his ways. You will eat the fruit of your labor; blessings and prosperity will be yours.

Psalm 128:1-2

Lazy hands make a man poor, but diligent hands bring wealth.

Proverbs 10:4

Sow your seed in the morning, and at evening let not your hands be idle, for you do not know which will succeed, whether this or that, or whether both will do equally well. Ecclesiastes 11:6-->

Inductive study results

16-C: The value of work

Observations

Interpretations

Category

Principles

Work hard, then thank God if he allows you to enjoy the fruit of your labor

Lessons

God does not promise to make us rich

He does promise to meet our needs if we work hard

It is wise to be engaged in multiple endeavors. If one fails, the other might succeed.

Humbly realize that it is only through the Lord's mercy and grace that we might enjoy the fruits of our labor -->

17. The limits of wealth

Why should I fear when evil days come, when wicked deceivers surround me-- those who trust in their wealth and boast of their great riches? No man can redeem the life of another or give to God a ransom for him--the ransom for a life is costly, no payment is ever enough-- that he should live on forever and not see decay. Psalm 49:5-9

Wealth is worthless in the day of wrath, but righteousness delivers from death. Proverbs 11:4

They will throw their silver into the streets, and their gold will be an unclean thing. Their silver and gold will not be able to save them in the day of the LORD's wrath. They will not satisfy their hunger or fill their stomachs with it, for it has made them stumble into sin. Ezekiel 7:19-->

Inductive study results

17-D: The limits of wealth

Observations

Trusting in worldly wealth is foolishness

Interpretations

Those who trust in wealth which will be destroyed, but trust in God who will live forever

Category

Sacrificial living

Principles

Not to trust in wealth but in God

We can't depend on our wealth for our security or to buy favor with God

Lessons from Ps 49:6-7, Pr 11:4, Eze 7:19

Our wealth won't purchase one minute of life from God

Righteous living has great value in preserving our lives

Our greed may blind us to heavenly values and so we could end up wasting our lives in a pursuit of worthless treasures - ->

18. Beware of evil methods of obtaining money

If they say, "Come along with us; let's lie in wait for someone's blood, let's waylay some harmless soul; let's swallow them alive, like the grave, and whole, like those who go down to the pit; we will get all sorts of valuable things and fill our houses with plunder; throw in your lot with us, and we will share a common purse"-- my son, do not go along with them, do not set foot on their paths; for their feet rush into sin, they are swift to shed blood. How useless to spread a net in full view of all the birds! These men lie in wait for their own blood; they waylay only themselves! Such is the end of all who go after ill- gotten gain; it takes away the lives of those who

Inductive study results

18-A: Beware of evil methods of obtaining money

Observations

Interpretations

Category

Principles

Beware of evil methods of getting money

Lessons from Prov 1:11-19

Don't join in the evil deeds of crooks, embezzlers, swindlers, the greedy or covetous, gamblers, financial predators, or anyone else who desires to benefit financially through deceitfulness, dishonesty, theft, or other evil methods.

Those who practice evil means to get money from others may fall into their own traps

Essay

5 pts for each item listed-maximum 20 pts

Are you willing to make a confession? List up to 4 examples of how you have obtained money through unrighteous or evil means -->



19. Contentment

Study of five verses which deal with contentment



Contentment

Some soldiers were questioning him, saying, “And what about us, what shall we do?” And he said to them, “Do not take money from anyone by force, or accuse anyone falsely, and be content with your wages.” Luke 3:14 (NASB)

Inductive study results

19-C: Contentment

Observations

Interpretations

Category

Principles

Contentment

Lessons from Hebrews 13:5

Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, “I will never desert you, nor will I ever forsake you,” Hebrews 13:5 NASB

**The love of money and contentment are in opposition to each other
Trust God to be with us and to provide for our needs -->**

Contentment

Lessons from 1 Timothy 6:6-8

■ But godliness actually is a means of great gain when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. 1 Timothy 6:6 - 8 (NASB)

- ◆ If our decision to be content is based on a godly foundation in our lives, we are very rich indeed
- ◆ We should learn to be content if we have been given the basic necessities of life -->

Contentment

Lessons from Phil 4:11-12

■ Not that I speak from want, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need.

Philippians 4:11 - 12 (NASB) Learn to adapt and thrive in whatever financial situation you are in

- ◆ Use difficult circumstances to develop the character quality of contentment
- ◆ Use times of prosperity to practice generosity-->

Contentment

Lessons from Ecclesiastes 5:10

**He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity.
Ecclesiastes 5:10 (NASB)**

If our happiness depends on how much money we have, we will never be satisfied

If our goal is a life filled with this world's goods, we will never be satisfied --
>



20. Learn to live below our means

- In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. Proverbs 21:20
- The wise have wealth and luxury, but fools spend whatever they get. Proverbs 21:20-->

Inductive study results

20-D: Learn to live below our means

Observations

Interpretations

Category

Principles

Class exercise

**5 points for each item listed up to a maximum of 30
pts**

**Assuming you practice spending less than you make, list
several righteous uses of the money you have left over**

- Save for a rainy day (unforeseen emergency)
- Have some to give to the poor and needy
- To demonstrate that God is the owner of our money
- Save for major purchases in the future
- Save for children's education
- Save to give to church or missionary projects
- To demonstrate that we are not working just for our own needs
- As a self discipline to avoid spending money foolishly

21. Righteous ways of making money

- Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time. Proverbs 13:11 (NLT)
- Food gained by fraud tastes sweet to a man, but he ends up with a mouth full of gravel. Proverbs 20:17
- Ill-gotten treasures are of no value, but righteousness delivers from death. Proverbs 10:2
- Like a partridge that hatches eggs she has not laid, so are those who get their wealth by unjust means. At midlife they will lose their riches; in the end, they will become poor old fools. Jeremiah 17:11 (NLT)
- He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need. Ephesians 4:28-->

Inductive study results

21-A: Righteous ways of making money

Observations

Interpretations

Category

Principles

22. The goal of becoming rich

I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him. Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand.

Ecclesiastes 5:13-15

There is another serious problem I have seen under the sun. Hoarding riches harms the saver. Money is put into risky investments that turn sour, and everything is lost. In the end, there is nothing left to pass on to one's children. We all come to the end of our lives as naked and empty-handed as on the day we were born. We can't take our riches with us. Ecclesiastes 5:13-15 (NLT)

13->

The goal of becoming rich (cont'd)

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. 1 Timothy 6:9-10-->

Inductive study results

22-B: The goal of becoming rich

Observations

Interpretations

Category

Principles

23. Money as the object of our affections

Turn my heart toward your statutes and not toward selfish gain.
Turn my eyes away from worthless things; preserve my life
according to your word. Psalm 119:36-37 -->

Inductive study results

23-C: Money as the object of our affections

Observations

Interpretations

Category

Principles

24. Trusting in God vs. money

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

Trusting in God vs money (cont'd)

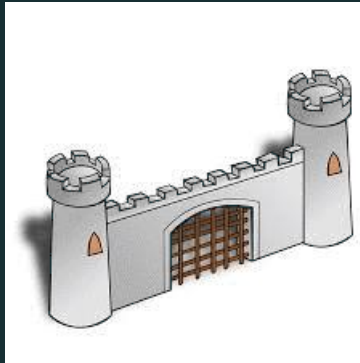
Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. Life is more than food, and the body more than clothes. Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! Who of you by worrying can add a single hour to his life? Since you cannot do this very little thing, why do you worry about the rest? "Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! -->

Trusting in God vs money(cont'd)

And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. 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 12:22-34 -->

Trusting in God vs money (cont'd)

The wealth of the rich is their fortified city; they imagine it an unscalable wall. Proverbs 18:11-->



Inductive study results

24-D: Trusting in God vs money

Observations

Interpretations

Category

Principles

25. Our attitude towards our money

■ Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery...>

Our attitude towards our money (cont'd)

He led you through the vast and dreadful desert, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. He gave you manna to eat in the desert, something your fathers had never known, to humble and to test you so that in the end it might go well with you. 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. If you ever forget the LORD your God and follow other gods and worship and bow down to them, I testify against you today that you will surely be destroyed. Like the nations the LORD destroyed before you, so you will be destroyed for not obeying the LORD your God. Deuteronomy 8:11-20 -- >

Inductive study results

25-A: Our attitude towards our money

Observations

Interpretations

Category

Principles

26. The relationship between suffering as a Christian and riches

By faith Moses, when he had grown up, refused to be known as the son of Pharaoh's daughter. He chose to be mistreated along with the people of God rather than to enjoy the pleasures of sin for a short time. He regarded disgrace for the sake of Christ as of greater value than the treasures of Egypt, because he was looking ahead to his reward. Hebrews 11:24-26-->



Inductive study results

26-B: The relationship between Christian suffering and riches

Observations

Interpretations

Category

Principles

To suffer for Christ is better than being rich

Lessons from Hebrews 11:24-26

Recognize that a passion for pleasure, power, and riches can obscure righteous choices

It is better to suffer for Christ than to enjoy the pleasures of sin

The embarrassment of being a Christian is better than the glory of being rich

As we work for earthly success, stay focused on our true priority which is the pursuit of God and His kingdom

Realize that our reward in heaven is far more valuable than all the treasures on earth -->

27. The relationship between morality and wealth

Better the little that the righteous have than the wealth of many wicked; Psalm 37:16

Better a little with the fear of the LORD than great wealth with turmoil.
Proverbs 15:16-->

Inductive study results

27-C: The relationship between morality and wealth

Observations

Interpretations

Category

Principles

28. The poor

He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor. Proverbs 28:8

For I assisted the poor in their need and the orphans who required help. Job 29:12 (NLT)

Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world. James 1:27 -->

Inductive study results

28-D: The poor

Observations

Interpretations

Category

Principles

29. The oppressed, the persecuted, and those that are suffering calamity or injustice

For he will deliver the needy who cry out, the afflicted who have no one to help. Psalm 72:12

"Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke?" Isaiah 58:6

'If calamity comes upon us, whether the sword of judgment, or plague or famine, we will stand in your presence before this temple that bears your Name and will cry out to you in our distress, and you will hear us and save us.' 2 Chronicles 20:9

Inductive study results

29-A: Responsibility to the afflicted

Observations

Interpretations

Category

Principles

30. Possessions vs Christ as the source of our happiness

So now we can rejoice in our wonderful new relationship with God because our Lord Jesus Christ has made us friends of God. Romans 5:11 (NLT)

I desire to do your will, O my God; your law is within my heart." Psalm 40:8

I delight greatly in the LORD; my soul rejoices in my God. For he has clothed me with garments of salvation and arrayed me in a robe of righteousness, as a bridegroom adorns his head like a priest, and as a bride adorns herself with her jewels. Isaiah 61:10.

Inductive study results

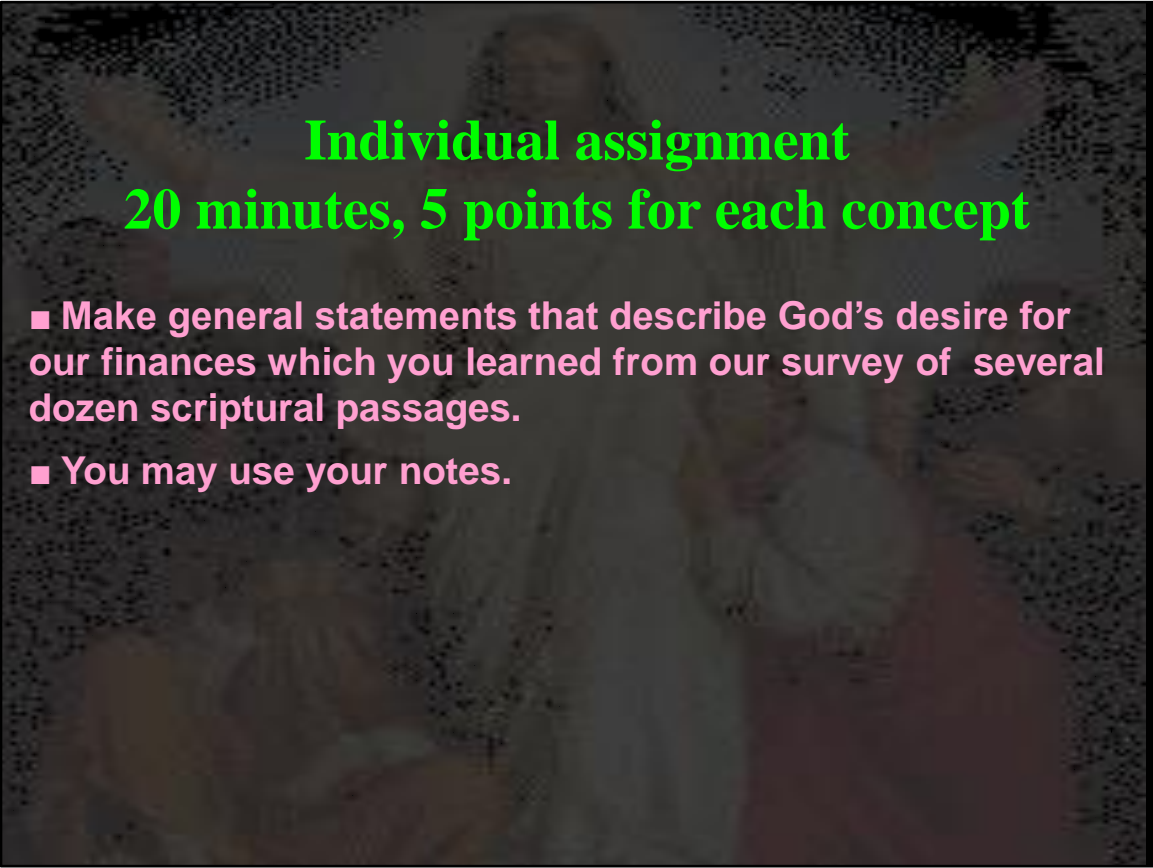
30-B: Possessions vs Christ as the source of our happiness

Observations

Interpretations

Category

Principles



Individual assignment

20 minutes, 5 points for each concept

- **Make general statements that describe God's desire for our finances which you learned from our survey of several dozen scriptural passages.**
- **You may use your notes.**

Putting our knowledge to work

This brief survey has not been exhaustive, but was designed to give you a representative glimpse into the heart of God regarding financial principles

The exercise was useful because for several of the 41 passages we examined, you had a chance to think independently about them

Let's take the next step in the process

We will now develop a comprehensive and organized framework for our knowledge, making it more useful for ourselves and teaching others.

At the end of the week the results of our work will help us make Scripturally sound decisions about money and cultivate a Godly attitude towards wealth --
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II. A survey of Biblical teaching on money and wealth



Biblical financial principles

A survey of Scripture

I. Introduction

II. A survey of biblical teaching on money and wealth

III. 10 Biblical principles about money and wealth

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

IV. Money and the family

V. Money and the Church

VI. Money and business

VII. Money and Society