

## Lesson 14: God and Money

God says that if we pray for anything in His will, believing, it will be given to us. However, God's will and His ways do not always coincide with ours. So, when we turn our finances over to God, we also must be willing to accept His direction.

Too often we impatiently seek our own way without any clear direction from Him, sometimes even borrowing money to do His work. We forget that God says He will not frustrate His work for the lack of money (see Luke 22:35).

There is nothing wrong with asking God's direction, but it is wrong to go our own way without waiting for God's answer.

In order for us to recognize God's directives, it may be necessary first to understand God's view of money and how He uses it to enhance our relationship with Him.

### How And for What Purpose God Uses Money

Money is neither good nor bad: it is merely a medium of exchange. It is the misuse and abuse of money that cause the problems.

Because God is so good, He uses money for our benefit in several different ways.

1. God uses money to strengthen our trust in Him. It is often through money that God can clearly and objectively show us that He is in total control, if we will trust Him and accept our positions as stewards and managers of His possessions (see Matthew 6:32-33).
2. God uses money to develop our trustworthiness. This principle is important because our lives generally revolve around making, spending, saving, and using money. If He can trust us with money, He can trust us with greater responsibilities and His true riches (see Luke 16:11).
3. God uses money to prove His love. Scripture tells us that God assumes the responsibility of providing the basic necessities for everyone who trusts in Him (see Matthew 7:11). By transferring all money to Him, He often uses money to meet those necessities of life.
4. God uses money to demonstrate His faithfulness. Moses reminded Israel that it was God who would give them the power to make wealth. Our security is in God, not in our bank accounts. Discovering His faithfulness through financial needs encourages reliance on Him.
5. God uses money to unite Christians in blessings. God will use the abundance of one Christian to supply the needs of another. Surplus money in our lives has been given by God for the purpose of helping those who are in need.
6. God uses money to provide direction. There is probably no way God can direct our lives more meticulously than through the abundance or lack of money. Too often we believe God directs our lives through the abundance of money, but He also will lead us down His directed path by withholding money.
7. God uses money to cultivate self-control. One of the fruits of the Spirit is self-control, a key aspect of successful money management.

8. God uses money to clarify spiritual maturity. Many temptations clamor for Christians' attention. A great deal can be learned about our personal character and spiritual maturity by noticing how we handle money and determine financial priorities.

### **Areas In Which God Does Not Use Money**

Just like there are several ways in which God uses money for our benefit, there are several areas in which God never uses money to influence our lives.

1. God never uses money to worry us. If Christians are worried, frustrated, and upset about money, God is not in control. God said that wealth without worry is His plan for our lives. In addition, He promises to meet the needs of those who trust in Him (see Matthew 6:25).
2. God never uses money to corrupt us. Many Christians have fallen into Satan's trap and are being corrupted. Christians whose financial life is characterized by greed, ego, deceit, and other worldly snares are at enmity with God and His plan.
3. God never uses money to build egos. Frequently, Christians are trapped by financial ego in that they use money in an attempt to build self-worth and ego. However, in Christ all are financially equal because all wealth will pass away. What will remain will be those things that have been laid up in heaven—the true wealth.
4. God never allows money to satisfy our personal whims or desires. God does not expect His people to live in poverty; however, He also does not endorse lavishness. Surplus is provided so that God's work can be funded and those in need can be helped. If the surplus is hoarded or wasted on lavishness rather than used for His plan and purpose, chances are the surplus will be removed.

### **Conclusion**

God offers countless financial principles, intended to make our lives meaningful, because He's interested in us and how we earn and spend money.

Once we understand how God uses money and why He chooses to use it in a particular way, we generally become more familiar with His plans and purposes for our lives and are able to recognize and comprehend His directives.

## **Bible Study**

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

We have no record of Jesus instructing the disciples in the use of a budget. But we know they used money, contributed to the poor, paid taxes and had a traitorous treasurer. We also know Jesus taught about the foolishness of beginning a project without knowing the cost and being sure of the resources to complete it (Luke 14:28-33).

And His emphasis of faithful management in the parable of the talents (Matthew 25:14-30) required investing and specific accounting. A Spending Plan enables us to thoughtfully tell our money where we want it to go rather than regretfully wonder where it went. Well-considered decisions in the planning stage create a template that makes subsequent decisions almost automatic—no more “Should I or shouldn’t I?” sweating over every purchase

## **Discussion Questions**

1. Read Luke 12:16-21. Why does Jesus condemn the rich man?
2. Where is the line between saving and hoarding?
3. Why is it so hard to share what we have with others?
4. Why has God specifically blessed you with more than you need?
5. How can you use what you have to be rich towards God?
6. What do you lose when you are not rich towards God?

## **Prayer Focus**

Lord, help me manage Your provision in a way that merits Your approval.

## **Lesson 15: Teaching God's People God's Principles**

### **The Reason For The Blessings**

Nothing interferes more with Christians' ability to serve God than their need to earn, in order to pay and buy. The simple truth is that most Christians are too busy to be involved in fulfilling Jesus' Great Commission, as recorded in Mark 16:15. We have grown complacent and comfortable in God's blessings and have forgotten Jesus' mandate. Since God asks for obedience rather than demanding it, many Christians have simply ignored the very reason for God's blessings: to glorify Him and to honor His commandments.

God calls each of us to fill the gap in order to spread His Gospel to all parts of the world. Like Esther, every believer must decide either to be used of God or to be bypassed and allow another to be chosen instead. Most Christians would never refuse to do God's will; it's just that the timing is not right. They allow the urgent things of this society to overshadow the important things of God.

There is enough money in North America to fund all the Christian work in the world if the people of God would just give. But although the desire to give may be there, most Christians are so caught up in making money and buying bigger and better things, and paying for the things that they already have, that they have lost their focus on the unsaved world. They feel that they cannot give because they are so encumbered by debt that they cannot see how they can give. In essence, the Gospel has literally become shackled because money needed for worldwide ministry is tied up in personal debt and large monthly payments.

### **Seek First His Kingdom**

The very best investment a person can make is an investment in the kingdom of God. The Lord admonishes us to seek first His kingdom instead of worrying about material possessions. "Seek first His kingdom and His righteousness, and all these things will be added to you" (Matthew 6:33). Christians today have a greater abundance available to them on a day-to-day basis than any previous generation.

On the other hand, there has never been a generation of Christians so caught up in worry about possessions as this present day generation. However, it's not the material things that cause the difficulties; it is materialism, which is a matter of heart attitude. Basically, materialism means that a person is more dedicated to accumulating material things than in serving God. Without a doubt, the evidence of the lives of most Christians in America shows that this generation's dedication is to materialism. "For where your treasure is, there will your heart be also" (Matthew 6:21).

I believe that the admonition to "seek first the kingdom of God" is given by the Lord as a contrast to worrying about material possessions. I am convinced that the ministry of Crown Financial Ministries has been brought into existence by God to teach God's people God's principles of finance so that they can be free of debt and the worry that accompanies debt, in order to help

fund the spread of the Gospel worldwide. Once Christians become financially free of personal debt, he believes that they will have a greater abundance for which to fund the Gospel's outreach to the “remotest part of the earth”(Acts 1:8).

### **Conclusion**

There is no greater investment than an investment into the kingdom of God. But today so many Christians are so far in debt that they cannot even begin to honor God's mandate, although they might truly want to. But debt is a mountain that can be overcome—one step at a time. Step number one is to give all possessions to God. Step two is to manage His possessions in a way that is pleasing to Him, in accordance with His principles of finance. Then once debt has been brought under control, the Gospel must be liberally funded throughout the world.

### **Bible Study**

“Do to others as you would have them do to you.” Luke 6:31

“‘Love your neighbor as yourself.’ Love does no harm to its neighbor” (Romans 13:9-10).

Even if no one else sees your dishonesty, it damages your spirit. But every time you act with love, your spirit is strengthened. “For the eyes of the LORD range throughout the earth to strengthen those whose hearts are fully committed to him” (2 Chronicles 16:9).

### **Discussion Questions**

1. What difference does it make when you consider that your money is on loan from God? Where will your money go, and how will it be used, once you have passed into eternity?
2. What does it mean to invest in the Kingdom of God, rather than invest in the things of this world?
3. What does Jesus say we should be seeking and working for?

### **Prayer Focus**

Lord, thank You for making honesty its own reward. Help me please You by loving others as I love myself.

## **Lesson 16: Seeking God's Kingdom**

“Seek first His kingdom and His righteousness, and all these things will be added to you” (Matthew 6:33). The admonition to “seek first His kingdom” is given by Jesus as a contrast to worrying about material things. Today's Christian society is unprecedented in worrying about material possessions. Christians today have a greater abundance available to them on a day-by-day basis than at any time. Yet, many Christians are so caught up in making more money and buying bigger and better things that they have lost their vision of reaching the world for Christ.

### **Priorities**

It seems logical to assume that, if we're going to spend eternity with Christ and only a fraction of time on this earth—when compared to eternity—we should be more concerned about the treasures we have laid up in heaven, rather than the material possessions we have gathered on earth. Yet when we evaluate the actions, values, attitudes, and priorities of most Christians in America, we find that most are far more concerned about storing up treasures and possessions on earth than in heaven and are more willing to pay interest to lenders than to give tithes to God.

Nevertheless, it's not the material possessions that cause difficulties; it is the attitude of the heart. “For where your treasure is, there your heart will be also” (Matthew 6:21). Are we more dedicated to accumulating material things and paying for those things than to serving God and giving in order to spread His Gospel throughout the world? Regardless of what we declare, if obtaining material possessions takes precedence in our hearts over reaching the world for Christ, our hearts' attitudes betray our true priorities. Unfortunately, if accumulating possessions is a priority, our energies will become so depleted in worrying about bigger, more, and better things and how to pay for those things that we won't have time to seek God's kingdom.

### **Two Choices**

Christ said that His followers have only two choices: to serve and follow God or to serve wealth (possessions). “No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth” (Matthew 6:24). Jesus was very clear when He indicated that we would be judged on the evidence of how we served God with our material lives, not on how successful or wealthy we were in life. Again, it's not material possessions that are the problem; it's materialism—a preoccupation with accumulating material things at the expense of a passion for God and His work.

### **Why Christians Make The Wrong Choices**

Many Christians today talk a lot about God's material blessings but seldom talk about or experience real joy and peace. Why? Because they have become too busy to listen to God's voice. There are two primary reasons: they become too busy to serve and they have too many distractions.

They become too busy to serve. Jesus told His disciples that many would be called to serve in God's kingdom (Luke 14:16-26), but most would give excuses why they couldn't. Too many outside obligations would prevent them from getting involved.

They have too many distractions. The more things accumulate, the more distractions they cause. Two cars break down twice as often, two computers cause twice the errors, two mortgages cost two times the interest, and so on. As we accumulate more things, we generally assume more debt. As we assume more debt, we pay more interest, increase family stress, and create reasons to worry. Yet Jesus said, "For this reason I say to you, do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing?" (Matthew 6:25).

### **Evidence Of Making The Right Choice**

It's always good to have some standard of measure to determine whether we have made the right choice between God and wealth. This standard of measure is expressed through humility, self-denial, and love for others.

**Humility:** Christ is the most exalted in the eternal kingdom of God. Yet, knowing this, He assumed the lowliest, most humble position during His earthly life. Since Jesus is our perfect example, we must look to Him for lessons in humility. Perhaps that will mean giving up having the most or best or giving your best to someone in need.

**Self-denial:** It is a contrast in human logic that by giving up something we can receive even more. However, this is what Christ taught; it's called sowing and reaping. There are three amazing principles taught by Jesus regarding sowing and reaping: (1) we reap what we sow; (2) we reap in a different season and at a different time than when we sow; and (3) we reap more than we sow. These principles are established regardless of whether we sow good or evil, materialism or godliness, or love or hate.

**Love For Others:** God's Word tells us that an evidence of our commitment to His way is shown by our concern for others and what we do about those who are in need.

## **Conclusion**

As we start each day we have a choice: to follow God or to follow the world and the ways of the world. If we decide to follow God's path, it will cost us. Our enemy will probably buffet us as never before and we'll doubt the wisdom and logic of the decision. On the authority of God's Word, though, we can know that the decision was the right one.

## **Bible Study**

“If I give all I possess to the poor and surrender my body to the flames, but have not love, I gain nothing.” 1 Corinthians 13:3

God's example of giving prompted by love is much more than just a good idea; it defines the attitude with which we should give. Consider Paul's example in 1 Corinthians 13:3 (above). Such sacrificial giving is admirable, and it would certainly be meaningful to the recipients, but Paul says the giver is a loser. This demonstrates a principle: Attitude Trumps Amount. God, who knows our heart, wants us to give cheerfully—prompted by love—in response to His giving.

“Whatever you do, work at it with all your heart, as working for the Lord, not for men” (Colossians 3:23). Visualize placing every offering into the pierced hand of Jesus as a way of saying, “Thank you. I believe in You. I trust You. I want to participate with You in reconciling the world.”

## **Discussion Questions**

1. What are the true riches that God blesses us with?
2. What is the most important thing we must have, before we can truly be a blessing to others?
3. What are some characterizes that we show that are evidence to others that we are making the right choices between God and wealth.

## **Prayer Focus**

Lord, please fill my heart with love so I can graduate from self-centeredness to godly, cheerful giving that blesses You.



## Lesson 17: Teaching What God's Word Says

With regard to finances, the greatest thing pastors can do is to teach God's financial principles as recorded in God's Word. The next greatest thing pastors can do is to demonstrate that God's financial principles really do work.

### **Bible Versus The World**

In Romans 10:14, we are told that for the unsaved to believe we must tell them about Christ. The book of James tells us that we who have accepted Christ are the living testimonies that the Word of God is true. Living testimonies of how God expects His children to handle finances should be no exception.

There are three areas of finance that have been most influenced by the world: borrowing, lending, and sharing (giving).

**Borrowing:** The world teaches that if you don't have the money for what you want or need, borrow in order to get it. All that is necessary is that you have enough income to pay the monthly bill. God's Word does not encourage borrowing. However, if you must borrow, do it modestly and cautiously, and always repay what is owed (Psalm 37:21; Proverbs 3:27-28).

**Lending:** The world says that we can lend to those who have the ability to pay back with interest. In addition, the money lent should be covered by collateral whose value is equal to or greater than the amount of money borrowed. If the borrower doesn't repay, the lender can sue for recovery of the amount borrowed plus interest and legal fees. God's Word says that Christians are to lend to one another without interest, without expecting anything in return, and without reservation and are not to engage in lawsuits to recover losses (Deuteronomy 23:19-20; 1 Corinthians 6:1-7).

**Sharing or giving:** The world says to give if you can afford it or if you can receive a tax deduction by doing so. In addition, give to the poor through benevolent organizations that can give you a tax receipt. God's Word says that Christians should give joyfully, willingly, and without coercion. They should provide for every legitimate need within their own fellowships. This could include funds for illness, unemployment, and old age (2 Corinthians 8:14-15).

### **What should we do to learn what God says?**

In order to learn what God says about finances we need to do four things.

1. Study the biblical principles of finance found in God's Word. Many times it is helpful to study available materials on the subject of God's principles of finance. An organized study can reduce the time involved in studying and give additional insights from others who have applied the principles.
2. Apply godly discipline to your lifestyle. Each Christian family must look at its spending habits and give an account for its stewardship to God.

3. Teach your children God's principles of finance. The primary reason given for divorce is financial problems. If parents can teach their children God's principles of finance, the likelihood that financial problems will be a cause for divorce will be greatly diminished.
4. Teach your neighbors. Millions of people are hurting financially and don't know where to turn. They will most likely not only respond to any financial advice, but usually will be open to the Gospel if you have helped them with their financial management.

### **Conclusion**

Many Christians have “bought into” the world's financial management tactics, and they feel those are normal and acceptable to God. But contrary to what the world teaches, God's financial principles do not produce debt, worry, anxiety, bankruptcy, loss of job, financial stress, or the break up of marriages. Managing finances God's way inevitably brings peace and financial freedom, not bondage and stress.

### **Bible Study**

“Each of you should look not only to your own interests, but also to the interests of others” (Philippians 2:4).

“Whoever wants to become great among you must be your servant.” Matthew 20:26

Our visions of greatness may differ, but most of us want to matter, to make a difference in the world. Jesus’ words about servanthood as the path to greatness are a paradox to us because they fly in the face of our fallen nature. Do you want to be great? Serve.

### **Discussion Questions**

1. How is God’s plan for our lives and the ways of this world different?
2. What does God’s word have to say about borrowing?
3. What does God’s word have to say about lending?
4. How can we share what we know about God’s financial teaching with others?

### **Prayer Focus**

Lord, give me a heart for others. Help me be a learner and teacher of your Word. Thank you for providing your Word to us, so that we don’t fall into the traps of this world.