

- 1 **Ten Biblical principles about money and wealth**
- 2 **Ten Biblical principles about money and wealth**
- 3 **Part I course overview**
 - Examine Biblical teaching about money in order to align our heart with God's, enabling us to demonstrate our love for God by living righteously in the financial area of our lives
- 4 **The underlying theme of this seminar**

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)
- 5 **Introduction**
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 - Course overview
 - Course objectives
 - God's character informs our financial stewardship
 - Ten Biblical principles concerning money and wealth
 - The Blessings Fund – a tool for generosity
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 - 2 Ten Biblical Principles about money and wealth
- 6 **From mind to heart**
- 7 **Specific seminar objectives**
 1. Discover how God's character informs our financial stewardship
 1. His sovereignty
 2. His worthiness and provision
 3. His love and holiness
 4. His knowledge and wisdom
 5. His faithfulness
 6. His foreknowledge
 7. His generosity and sacrificial nature
 8. His compassion
 9. His glory and eternal nature
 10. His sufficiency
 2. Provide a biblical framework for managing our money
 - a)
- 8 **Building our Biblical financial understanding may be compared to constructing a house**
 - First, we must lay the foundation
 - Next, we construct the house
 - Finally, we move in and live there
- 9 **Building our financial house based on Scripture**
- 10 **We begin by laying the foundation on the Word of God**
- 11 **Principle #1: God is the owner of everything and we are his stewards**

Ownership	Stewardship
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- 12 **A: God owns everything**
- 13 **God is El Elyon – “The Most High God”**
- 14 **The Bible teaches us that God owns everything**

- The earth is the LORD's, and everything in it, the world, and all who live in it; Psalms 24:1
- for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it. Psalms 50:10-12
- 'The silver is mine and the gold is mine,' declares the LORD Almighty. Haggai 2:8
- Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. 1 Chronicles 29:11 (NLT)

15 Four characteristics of God's ownership of everything

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

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

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

18 3. Our ability to create or accomplish comes from God

•You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. Deuteronomy 8:17-18

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

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

20 What is Christian stewardship?

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

21 Stewardship vs. Ownership

- Owners have absolute control of the resources that belong to them.
- Stewards manage someone else's resources rather than their own
- Stewards are responsible for implementing the owner's goals for his resources
- We are called stewards or managers subject to God's will for our resources rather than owners with absolute autonomy over them

22 Stewardship - key Bible passages

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

23 Responsibility of a Christian steward

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

24 Summary of Principle #1

- God created everything in the universe and retains ownership of all
- He has given mankind the privilege of using, managing, stewarding and enjoying his creation
- As stewards, we manage our time, talents, and treasure according to his purposes for them
- When we give him gifts, we are only returning what he already owns
- We should equip ourselves to be competent ambassadors, managers, or executives over what he has entrusted to us
- We live by faith to bring glory to Jesus in all areas of our lives, including our finances

25 Principle #2: Worship and trust God rather than money

- 26 **The Holy Bible teaches us to worship and trust God rather than money**
- 27 **A. Worship God, not money**
- 28 **We must choose whom we will worship**
- “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.” Matthew 6:24 (NLT)
- 29 **B. Trust in God rather than money**
- Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. 1 Timothy 6:17 (NLT)
- 30 **Trust God to care and provide for us, not our money**
- Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 1 Timothy 6:17
 - 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
 - Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf. Proverbs 11:28
- 31 **Three dangers of trusting money for our security**
- 32 **1. Riches are an unreliable source of security**
- Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, 1 Timothy 6:17a
- 33 **How riches disappear**
- Spent
 - Lost
 - Stolen (burglary or fraud)
 - Tragedy (accidents, health emergencies)
 - Hiding places forgotten
 - Investments that turn sour
 - Deterioration (moths, bacteria, rust)
 - Destroyed (fire, flood, wind, earthquake, explosion, etc)
 - Inflation
 - Depreciation
 - Taxes on wealth
 - Government seizure
- 34 **2. Our wealth won't purchase one minute of life beyond that ordained by God**
- Then he said, 'I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store all my wheat and other goods. And I'll sit back and say to myself, "My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!"' "But God said to him, 'You fool! You will die this very night. Then who will get everything you worked for?'" Luke 12:18-20 (NLT2)
 - Wealth is worthless in the day of wrath, but righteousness delivers from death Proverbs 11:4 >
- 35 **3. We may develop an attitude of self-sufficiency or pride in our success**
- "Otherwise, you may say in your heart, 'My power and the strength of my hand made me this wealth.' "But you shall remember the LORD your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as it is this day. "It shall come about if you ever forget the LORD your God and go after other gods and serve them and worship them, I testify against you today that you will surely perish. Deuteronomy 8:17-19 (NASB)
- 36 **Summary of Principle #2**
- Let the pursuit of our hearts be to love, worship, and obey Christ rather than chase after money and the things it can buy.
 - God is the one who gives our lives value and meaning.
 - Though the world may ridicule, despise, or persecute us for our devotion to him rather than to materialism, we are to find our joy and pleasure by knowing and serving him.
 - Our wealth cannot give us security or peace, or purchase even one minute of life beyond that which is ordained by God.
 - God is our provider and protector, the source of our success, not our money.
 - We are to pursue God with a thankful, sincere, and humble heart.

37 **Principle #3. Beware of the love of money**38 **Principle #3. Beware of the love of money**

- Key Bible passages
- Main purpose of this module
- 11 warning signs that we're falling in love with our money
- 14 consequences of falling in love with money
- 5 consequences of greed (covetousness)
- 31 examples of greed in the Bible
- 7 godly attitudes towards money
- The most important thing

39 **Key Bible passage**

•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

•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

•"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. Matt 6:24

40 **Main purpose of this module...**

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

41 **11 danger signs of loving our money**

- Preoccupation with money
- Refusal to help those in need
- Discontentment
- Laziness
- Fraud and other unjust means
- Jealousy, selfishness, violence or theft
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42 **11 danger signs of loving our money (cont'd)**

- Covetousness
- Get-rich-quick schemes
- Stinginess
- Entertaining bribes
- Unwillingness to live on less than we make
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43 **14 consequences of loving money**

1. We may choose the wrong priorities - Mark 10:17-22 (ESV)
2. It leads to all manner of evil - 1 Timothy 6:10
3. It suffocates interest in spiritual things - Luke 8:14
4. It retards spiritual maturity - Luke 8: 11-15
5. We may be guilty of divided affections - Matthew 6:24
6. We fall into a form of idolatry
- 1 Corinthians 10:14
7. It is a spiritual adultery - James 4: 4
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44 **14 consequences of loving money (cont'd)**

8. **The love of the Father is not in us:** 1 John 2:15-16.
9. **It can lead to discontentment:** Hebrews 13:5
10. **It will never satisfy us:** Ecclesiastes 5:10
11. **It can destroy us:** 1 Timothy 6:9
12. **It is a threat to our precious faith:** 1 Timothy 6:10.
13. **Our life may be full of problems:** 1 Timothy 6:10
14. **It will disqualify one as an elder or deacon -** 1 Timothy 3:2-3
- 45 **Greed (covetousness)**
- 46 **Biblical warning against greed**
- 47 **The love of money and greed are close relatives**
- 48 **6 consequences of greed (covetousness)**
- 49 **Greed can plunge us into ruin and destruction**
- But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows. 1 Timothy 6:9-10 (NLT)
 - 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." Luke 12:15
- 50 **God will consider us a 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
- 51 **Greed is a form of idolatry and may bring God's wrath on us**
- So put to death the sinful, earthly things lurking within you. Have nothing to do with sexual immorality, impurity, lust, and evil desires. Don't be greedy, for a greedy person is an idolater, worshipping the things of this world. Because of these sins, the anger of God is coming. Colossians 3:5-6 (NLT)
- 52 **Greed may leave us unprepared to face God's coming judgement**
- 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. Eze 7:19
- 53 **Greed may cause us to pursue worthless things**
- 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
- 54 **Greed may cost us an inheritance in the Kingdom of God**
- You can be sure that no immoral, impure, or greedy person will inherit the Kingdom of Christ and of God. For a greedy person is an idolater, worshipping the things of this world. Eph 5:5 (NLT)
 - Don't you realize that those who do wrong will not inherit the Kingdom of God? Don't fool yourselves. Those who indulge in sexual sin, or who worship idols, or commit adultery, or are male prostitutes, or practice homosexuality, or are thieves, or greedy people, or drunkards, or are abusive, or cheat people—none of these will inherit the Kingdom of God. 1 Cor 6:9-10 (NLT)
- 55 **Final thought: Trust God whether rich or poor**
- If we are poor, God will provide for our needs
 - And my God will supply all your needs according to His riches in glory in Christ Jesus. Philippians 4:19 (HCSB)
 - If we are rich, let us humbly and generously use our wealth to serve Christ by doing good deeds and building his kingdom
 - Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. 1 Timothy 6:17-19

- 56 **Summary of Part 1 – Laying the foundation**
- 57 **Building our financial house based on Scripture**
- 58 **We have laid the foundation**
- 59 **Building our financial house
on the Word of God**