

## **Ten 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 and saves
7. Cultivate a generous heart and live sacrificially
8. Care for the poor, weak, oppressed, and needy
9. Use wealth to glorify God and build treasure in heaven
10. Pursue the true riches rather than material wealth

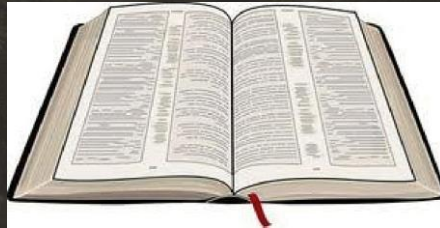
### **Ten Biblical principles about money and wealth**

These are the 10 principles that I believe represent Scriptural truths about money and wealth

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# Ten Biblical principles about money and wealth

## A survey of Scripture – part I



Don Wilkin  
Colorado Springs, Colorado, USA  
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This is a brief survey of scriptural teaching about money and wealth. It is divided into three modules addressing 10. It is presented in the context of building a house, where first the foundation is laid, then the house is erected, and finally the rooms are furnished for habitation. It is our hope that, by using this model, it will help us see how the various modules relate to each other.

## Part I course overview

### Objective

- 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



**2. Course overview:** Let's now consider the scope of this course from 10,000 meters, or a high-level. This course is about more than just passing along information. Our primary objective is to change our hearts by examining what the Bible has to say about money and wealth. We want to let that information penetrate into our hearts so that we may align them with God's heart. If our hearts are aligned with his, it will enable us to please him with the financial decisions we make as we go through life. Thus, the position of this course is shown in the clip art: if we let Scripture inform us regarding God's desires for our finances, and let it penetrate our hearts, it will help us make righteous decisions in the financial area of life, both strategically and tactically.

## 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)



**The underlying theme of this seminar:** Our theme verse is 1 Tim 1:5. We'll read this in every module to let it sink into our hearts (Class reads Scripture).

## Ten Biblical Principles about money and wealth

### Introduction

- 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

### Introduction

This module is organized into five sections:

- 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

## From mind to heart

*Transformation of the heart begins with the  
renewing of the mind* (RC Sproul, *The Truth Project*, tour #1)



**From mind to heart:** The late Dr. R. C. Sproul said it well: the transformation of the heart begins with the renewing of the mind. Therefore, I hope that we will be engaging our minds in our study with the intention of internalizing what we learned a such that it becomes a part of who we are at our core.

## 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

It is good, when we study a subject about an aspect of life, that we understand how God's character informs us regarding that aspect of our lives. As we consider each principle, we will discover that an aspect of God's character underlies the scriptural teaching of the principle.

I believe the following aspect of God's nature underlie the 10 principles we will be studying. This is not an exhaustive list, and Some may find a better foundation. But I believe that these character qualities of our grade and mighty God will help us understand his will for how we use our money:

Principle 1: His sovereignty includes his ownership of our resources

Principle 2: His worthiness and provision teaches us to trust and worship him rather than money

Principle 3: His love and holiness commands us to love him

rather than money I

Principle 4: His knowledge and wisdom informs our management of the resources he has given us

Principle 5: His faithfulness teaches us to be faithful in our giving

Principle 6: His foreknowledge teaches us to prepare for our future

Principle 7: His generosity and sacrificial nature is a model for us emulate

Principle 8: His compassion teaches us how to treat the poor

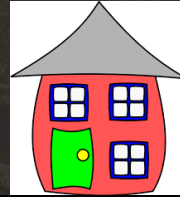
Principle 9: His glory and eternal nature teaches us to invest in eternity

Principle 10: His sufficiency shows us the true riches

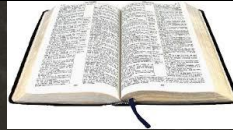


## Building our Biblical financial understanding may be compared to constructing a house

- First, we must lay the foundation
- Next, we construct the house
- Finally, we move in and live there



FOUNDATION



When someone builds a house, it must be done in a certain order. Each of the steps has a purpose which supports and prepares the way for the following steps to be implemented. With regard to constructing someone's residence, first we must lay the foundation because it provides the support and stability for the structure. Next we must erect the structure, which frames and controls how the house will be lived in. Finally after the foundation is laid and the structure is built, we furnish and decorate the room This is the practical side of our project and it provides life giving benefits.

## **Building our financial house based on Scripture**

### **Part I. Lay the foundation on the Word of God**

- Principle 1. God owns everything and we are His stewards
- Principle 2. Worship and trust God rather than money
- Principle 3. Beware of the love of money

### **Part II. Construct the house with Biblical wisdom**

- Principle 4. God cares how we manage our money

### **Part III. Move in and live there through practical application of Scripture**

- Principle 5. Honor God by faithfully giving of our income
- Principle 6. Develop a lifestyle which creates margin and saves
- Principle 7. Cultivate a generous heart and live sacrificially
- Principle 8. Care for the poor, weak, oppressed, and needy
- Principle 9. Use wealth to glorify God and build treasure in heaven
- Principle 10. Pursue the true riches rather than material wealth.

## **Building our financial house based on Scripture**

Let's build our financial house based on a survey of scriptural teaching  
On this subject.

We lay the foundation by studying principles 1, 2 and 3; we construct our financial house based on scriptural principles for managing our money, and we furnish the rooms by applying the last six principles to the way we live our lives.

### **Part I. Lay the foundation on the Word of God I**

- Principle 1. God owns everything and we are His stewards
- Principle 2. Worship and trust God rather than money
- Principle 3. Beware of the love of money

## Part II. Construct the house with Biblical wisdom

Principle 4. God cares how we manage our money

## Part III. Move in and live there through practical application of Scripture

Principle 5. Honor God by faithfully giving of our income

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Principle 10. Pursue the true riches rather than material wealth.

## We begin by laying the foundation on the Word of God

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### Part I. Lay the foundation

Principle 1. God owns everything and we are His stewards

Principle 2. Worship and trust God rather than money

Principle 3. Beware of the love of money

**FOUNDATION**



**Let's lay the foundation for our understanding and practice of our finances on the word of God.**

### Part I. Lay the foundation

Principle 1. God owns everything and we are His stewards

Principle 2. Worship and trust God rather than money

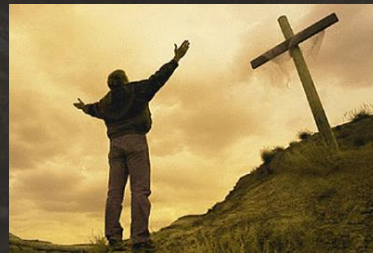
Principle 3. Beware of the love of money

## Principle #1: God is the owner of everything and we are his stewards

### Overview



Ownership



Stewardship

## Principle #1: God is the owner of everything and we are his stewards - Overview

Principle #1 deals with two important notions: ownership and stewardship. Let's briefly define them at a high level.

**Ownership:** God owns everything. This statement is the bedrock of all biblical teaching regarding money – the universe and everything in it belongs to him. He owns the macroverse, the microverse, and everything in between. That means he has control over everything in our lives, including our finances. Despite what we may have in our possession, none of it belongs to us, any more than our lives belong to us. He is both the giver and the rightful owner of our resources, and has ultimate control over them. Because they belong to him, he has all the rights of ownership. He can bless them or he can curse them. He can use them for noble

purposes or for base purposes. He can grow them and make them more abundant, or he can reduce them and even take them away. And because we know that God is perfect in everything he does, he is perfect in his ultimate control over our resources. We will see this fundamental truth again and again throughout this course.

**Stewardship:** If God is the owner of everything, and if what we have is not really ours, what then is our relationship to the resources with which we find ourselves? I believe that the Bible teaches that our role is one of stewardship. We are stewards of what God has entrusted to us. So that begs the question: What is a steward?"

A steward may be defined as one who manages resources belonging to someone else, according to the owner's purposes for them. As stewards, we are ultimately accountable to God for the way we use our money in the same way we are accountable to him for the way we use our time and our talents.

Because we are God's stewards, and because he has given us responsibility to care for ourselves and our families, he wants us to use some the resources entrusted to us specifically for that purpose. We are stewards who are charged with caring for our own. And I believe that God gives us considerable flexibility or over how we provide for our needs and wants. But we should never be frivolous or irresponsible with our resources. Instead, we should always seek to honor him with the way they are accumulated, managed and dispersed.

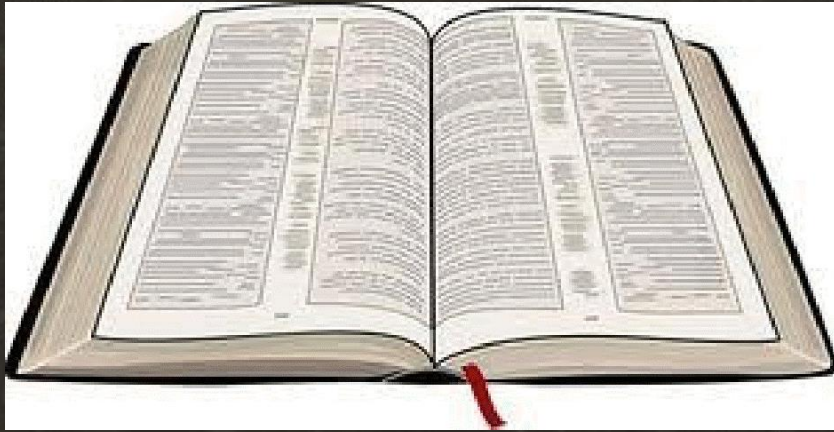
But there's more. I believe God plan is for us to use the resources he entrusts to us for purposes that extend sure far beyond just caring for our own. They may involve caring for others, building his kingdom, and many other noble, kingdom oriented, and far-reaching purposes. We will look at some these purposes, which provide great opportunity for us as his stewards, during our time together.

## A: God owns everything



**Part 1: Ownership:** Let's take a closer look at Biblical teaching regarding God's sovereignty over his creation.

## God is El Elyon – “The Most High God”



**Principle #1 acknowledges God’s sovereignty over everything**

### God is El Elyon – “The Most High God”

God is El Elyon. This name of God means “The Most High God”. It describes his complete sovereignty, majesty and control over everything he has created. Therefore, although we may claim ownerships of an infinitesimal piece of what he has created, that really isn’t true. It might be true for men’s perspective but not from God’s perspective. The truth is, that we are really stewards of what he is entrusted to us, accountable for their management.

Let’s take a deeper dive into these two interconnected ideas: God’s ownership of everything and our responsibilities and privileges as stewards.



# The Bible teaches us that God owns everything

## Key passages

- The earth is the LORD's, and everything in it, the world, and all who live in it; Psalm 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. Psalm 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)>

The Bible teaches that God owns everything – Key Bible passages:

In each module we will identify key Bible passages that reveal important concepts regarding that particular principle. They will establish the context for the module. In this module, we will read passages that declare God's ownership of the entire universe. We will also read passages that address our role and accountability as stewards. It will be the practice of this seminar to read the Biblical passages together. Let's do so now, in unison.

There are many biblical passages that declare the scope of God's ownership. Let's read four of these passages.

Note: If you are teaching the formal course (found at [www.globalfinancialministries.org](http://www.globalfinancialministries.org)), remind your students of the

importance of class participation. For each passage they read aloud, they can add one point to their scorecard.

## Four characteristics of God's ownership of everything



**4 characteristics of God's ownership of everything:** Let's now consider four characteristics of God's ownership of everything in the universe based on the passages we just read.

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



### 1. He retains ownership of everything—even what he has entrusted to us:

Lesson 1: We may have been entrusted with certain material possessions over which God retains ownership and disposition rights. If God gives us possessions, it is by his grace. We should receive it with gratitude and hold it with an open hand. We should be mindful that our possessions are to accomplish his purposes. On the other hand, if he takes away some of our possessions, it is his absolute right to do so. We really have no say in the matter. But we can rest in peace because we know that his judgements are just.

## 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)



**2. When we give gifts to God, we are only returning what is already His**

Lesson 2: When we give gifts to God, whether it be monetary gifts or gifts of our time and talents, we are only returning to him what he has given us. For as long as they are entrusted to us, they are to be looked at as temporary loans to us rather than permanent possessions. Let's read 1 Chronicles 29:14.

### 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

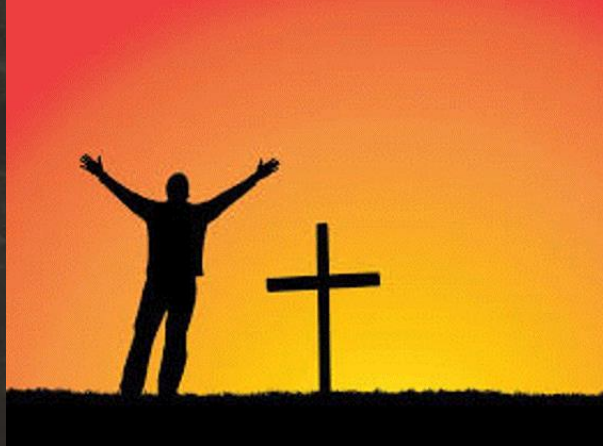


3. The ability to create or accomplish comes from God

Lesson 3. The ability to create or accomplish also comes from God. We may think that we have developed certain talents and that may be true. But those talents are gifts from our Creator and Heavenly Father. Our abilities, our intellect, our creativity, our determination, our virtues--these are all gifts from God. Let's read Deuteronomy 8:17 and 18.

## 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



### 4. Whether we live or die, all that we have is the Lord's:

Lesson 4. During our entire lives, It is God Who blesses or withholds his blessing from the fruit of our labor. He is the one in control And and all that we have is the Lord's. We belong to him, body and soul; mind, will and heart. And as believers, it should be our goal to learn to surrender ourselves to him more fully each day.

## What is Christian stewardship?

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



**What is Christian stewardship?:** first let's define Christian stewardship. Ron Blue, Christian financial counsellor and teacher, defines it this way: “Christian stewardship is using God-given resources for the accomplishment of God-given purposes”. It acknowledges that our resources are from God and that he has a purpose for them in mind.



## Stewardship vs. Ownership

### It's a matter of control

- 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

**Stewardship vs. Ownership:** let's review one of the differences between stewardship and ownership -- control. Owners have absolute control of the resources that belong to them. Stewards, on the other hand, have only limited, or relative, control because they manage someone else's resources rather than their own. Stewards are responsible for implementing the owner's goals for his resources, not their own goals. We are called stewards and as such we manage God's resources and are subject to his will for them.

## 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

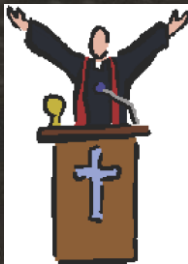
**Stewardship - Key Bible passages:** Here are two passages that describe our responsibilities and privileges as stewards of what God owns. Let's read them together.

The passage in 1 Corinthians tells us that stewards must be found faithful. Therefore, our first responsibility as stewards of God's property is to be faithful to what he has given us. But what does that mean?

Perhaps a partial answer to that question is given in the passage in Romans 14. We are accountable to God with how we live because we belong to him. So I think a reasonable interpretation of these two passages regarding stewardship is that we submit all that we are and all that we have to God, and specifically to the Lordship of Christ. We seek his plan for our lives, and by his grace, we execute that plan to bring glory to Jesus.

## 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



Ministry



Christian service



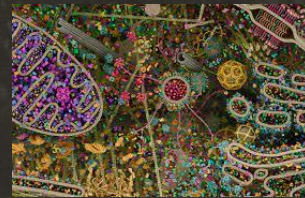
Occupation

## Responsibility of a Christian steward

I think our responsibilities as stewards can be summarized in this way: Regardless of our occupation, ministry, or other activities on this earth; and regardless of whether the resources that have been entrusted to us are minimal or abundant, it is our responsibility to discover and implement the purposes the Lord Jesus Christ has for them.

## 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



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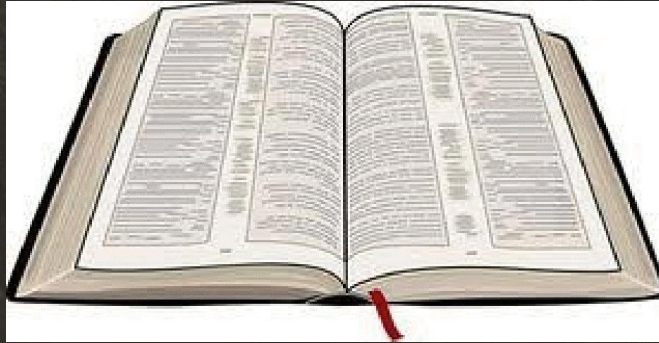
## Principle #2: Worship and trust God rather than money

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**Principle #2. Worship and trust God rather than money:** Here is the second principle: God wants us to worship and trust him rather than money. In this module we will discover important Biblical truths about money including the fact that it cannot save us, it cannot extend our lives, it is not reliable as our security, and it can be a snare to those pursue it.

## The Holy Bible teaches us to worship and trust God rather than money



Principle #2 reminds us that our God is Jehovah Jirah, our provider, not our material possessions

The Holy Bible is our source for understanding God's generous and sacrificial heart.

As we learn more about these divine qualities, Scripture encourages us to develop and practice them in our own lives through the work of the Holy Spirit. Principle #2 reminds us that our God is Jehovah Jirah, our provider, not our material possessions

## A. Worship God, not money

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**Part 1: Worship God, not money.** Let's examine an important truth regarding worshipping God rather than money.

## 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)



**We must choose whom we will serve:** The Bible makes it clear that we must choose whom we will serve. Let's read Matthew 6:24 together. There appears to be a clear-cut choice between serving God or money. However, sometimes we may think we can have it both ways.

What are some of the subtle ways we do this? Do you think it's possible to deceive ourselves into thinking we can serve God and money? Can you give me an example of someone you know that has made this mistake?



## B. Trust in God rather than money

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- 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)



**Part II: Trust in God rather than money:** This takes us to part 2 of this principle: Trust in God rather than money. We will examine some of the dangers we face if we choose to trust in money as our security and source of fulfillment. Again, this is not an exhaustive list but is designed to help us see the futility of trusting in money and other forms of security rather than in God.

## 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

**Trust God to care and provide for us, not our money:** The Bible makes it clear that we are to trust God to care and provide for us--not our money. Let's read three verses that teach this: 1 Timothy 6:17, Hebrews 13: 5, and Proverbs 11:28.

## Three dangers of trusting money for our security



### Three dangers of trusting money for our security

Let's examine three of the dangers we face if we choose to trust in money as our security and source of fulfillment. Again, this is not an exhaustive list but is designed to help us see the futility of trusting in money and other forms of security rather than in God.

## 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



**1. Riches are an unreliable source of security:** We all desire security for ourselves and our families. The world believes that money is the secret to protection from all sorts of trouble that may endanger them. But the Bible does not teach this. Rather, the Bible teaches us that money is an unreliable source of security. Read 1st Timothy 6:17a (Class reads Scripture). What was once considered valuable can turn worthless in a very short time. Many of the companies who dominated their market during one period of American history were almost totally replaced by new companies that didn't even exist when they were in their prime. Examples include trains which were replaced by airplanes, horses and buggies which were replaced by automobiles, and land lines which were replaced by cell phones. If you have lived for any length of time, you have witnessed this phenomenon that investments once considered safe have become worthless.

Some of us have lived through bank banking crises where banks were thriving one day and out of business the next. Some governments guaranteed the investors losses; pity those who didn't have that safety

net. We may have lived through crashes in the stock market, real estate or other forms of treasure that were deemed safe. But in reality, there is no safe asset other than our trust and confidence in God.

Other instances where money is not a reliable asset include theft, loss, inflation, devaluation, and government regulation.

## 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



### How riches disappear:

Brian Kluth once said “Money talks: it says “bye-bye”. There are many ways that our wealth can be removed from our lives. Here are a few of them.

- 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

## 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 >



**2. Our wealth won't purchase one minute of life beyond that ordained by God:** We must realize that wealth will not extend our life in the day of God's judgement. We will not live one minute beyond what God has ordained for any given individual. However, we do know that the Bible talks about lifestyles that can cut our lives short. Money causes people to do some dangerous things!

The Bible also lists some things that actually can extend our life, such as this verse which calls for living righteously.

But our lives are all foreknown and ordained by God. In the day of judgement, may we be found living holy lives, lives which are committed to his care and keeping, rather than trusting in our material assets, social relationships, or political position.

Let's look at one example of a life-extender found in the book of Proverbs. Let's read Proverbs 11:4.

### 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)



### 3. We may develop an attitude of self-sufficiency or pride in our success

A third danger is that we may be deceived into thinking that our success has come from our own brilliance, good fortune, or hard work. That is a prideful attitude which offends our great God because it is a lie, disregarding his role in our lives. The truth is that all good gifts come from our Heavenly Father. That includes our ability to work and earn money, our ability to think and create, and the health, freedom, resources, and strength to accomplish things, What's worse, besides not giving God the credit he deserves for the things he allows us to accomplish, is that pride leads to destruction. It can ruin our faith, and Frustrate the grace of God in our lives.



## 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.



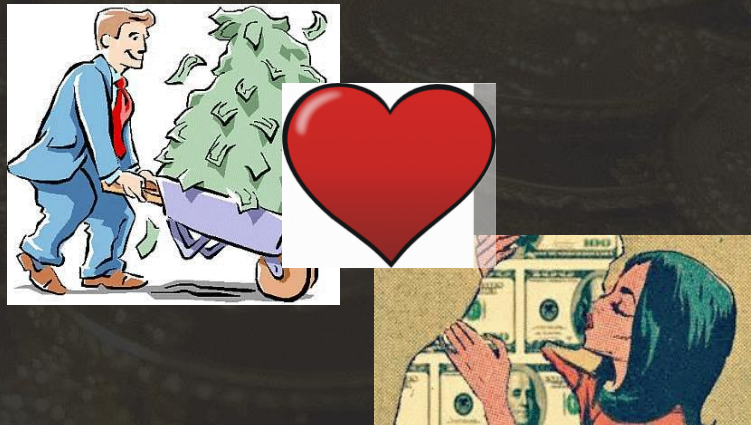
**Summary of Principle #2.** The passion of our hearts, the focus of our energy, and the direction of our will should be to worship and trust God for our needs and wants rather than to pursue material things. Let our focus be to develop a strong and intimate relationship with Christ. Our pursuit should be to know him.

Let's remember that it is God who gives our lives value and meaning. We know that the world may ridicule, despise, or persecute us for our devotion to Christ but he is well worth it. Our money cannot give us security or peace. Only God can do that.

He is our provider; he's our protector; he's our source of security. He preserves and extends our lives. And if by God's grace he gives us material things, we should receive them with open hands and a humble, thankful heart. Then, by his grace, offer them back to him to use according to his will.

### Principle #3. Beware of the love of money

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**Principle #3. Beware of the love of money:** The third Biblical principle regarding money and wealth is to beware of falling in love with our resources – including money. This is a subject that many people struggle with, including myself. The allure of our prized possessions is powerful. Therefore, it is the purpose of this module to provide Biblical insight into the dangers of loving anything that we have, particularly money, instead of loving God. We will learn how to recognize its symptoms, consider the consequences of greed—a close cousin--and then discover the Biblical remedy for these two temptations – love of money and greed -- that are available to us.

In this principle, we will consider 9 warning signs that money is becoming an object of our affection. We will list 14 consequences of falling in love with money, then delve into the related subject of greed. Besides looking at the penalties of greed, we will list over 30

examples of greed in the Bible. Finally, we'll look at the antidote to greed by examining seven Godly attitudes towards money; Finally, we'll make a case for the most important thing regarding this topic.

## Principle #3. Beware of the love of money

### Outline

- 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



**Principle #3. Beware of the love of money:** In this module, we will consider

- Key Bible passages
- The purpose of this module
- 11 warning signs that money is becoming an object of our affection.
- We will list 14 consequences of falling in love with money
- Then delve into the related subject of greed. Besides looking at 5 consequences of greed, we will list over 30 tragic examples of greed in the Bible.
- Finally, we'll look at the antidote to greed by examining seven Godly attitudes towards money.
- Finally, we'll make a case for the most important thing regarding this topic.

## Key Bible passage

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- **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

**Key Bible passages:** here are three passages relating to this topic. Let's read them together: Hebrews 13:5, 1 Timothy 6:9-10, and Matthew 6:24.

The Bible makes it very clear that we are to love God rather than money. In Hebrews chapter 13, verse 5, we see that money cannot satisfy our heart's desire for security because only God can provide real safety and peace in our lives.

The 1 Timothy 6 passage reveals the devastation that the love of money can produce in our lives. We can fall into awful temptations and harmful desires. and destroy our lives. Do you know someone who ruined their lives over the love of money?

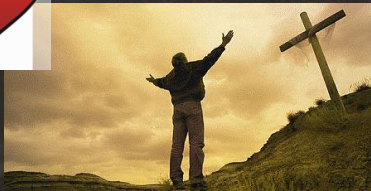
Worst of all, Jesus informs us in the passage in Matthew that the love of money competes with our devotion to God. We can't have it

both ways. We must choose which master we will serve.

## 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



...Guard our hearts from a dangerous suitor

The purpose of this module is to make us aware that money can become an idol, thereby replacing God's rightful position in our lives. The desire for money has a strong attraction for many people. These entasments take many forms and they can be very subtle. I confess that money has an allure for me; I have to always be on guard.

What is the attraction? I think one way of describing it is that, instead of viewing money as a tool that God has provided for our means of support and blessing to others, we begin to love it as object in and of itself, or we long for the benefits it can provide. Rather than looking to God as the solution for our needs, we begin to see what money can do for us. We imagine obtaining things, influence people, gaining power, living a life of pleasure and ease, or some or achieving some other seemingly desirable outcome. We look to money as the solution to our needs rather than God himself.

We begin serving ourselves Rather than our Lord Jesus. When this happens, perhaps even imperceptibly, or perhaps Gradually, we are beginning to love our money more than God. I believe that state of mind may be defined as idol worship.

As Christ followers, we do not want to become idol worshippers; rather, we want to be totally sold out to him, worshipping and serving the living God.

Because of the reality that money can become an object of our love, it is wise for us to understand its allures and temptations. We must become informed about this insidious tyrant that wants to enslave us.

Let's start our journey by considering 11 danger signs that we might be falling in love with our money, or evidences it might be becoming an idol in our lives.



## 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



## 11 danger signs of loving our money

**1. Preoccupation with money.** Perhaps the most obvious danger sign on our list is a preoccupation with money. Let's read this familiar verse, 1 Timothy 6:10.

The two activities mentioned are loving and craving. This suggests some questions to ask ourselves: Is money all we think about? Do we passionately want more of it to the exclusion of family, friends, or a closer relationship with God? Do we long to be rich? Are we obsessed with getting ahead financially? These can be danger signs of object-worship. We may be starting to love money and developing a passion to become wealthy.

**2. Refusal to help those in need.** Another danger sign that money is beginning to capture our hearts is to refuse to help those in need. Let's read Proverbs 3: 27-28. Here we see that if we have the

power to help someone in need, we should do it immediately. Don't delay if the need is urgent.

The New Testament also warns against neglecting our brothers and sisters in Christ, questioning whether the love of God can be in those who do. Let's read I John 3:17 (NLT): If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?

Putting ourselves in the shoes of the needy, or experiencing it ourselves, will help us be more compassionate towards them.

**3. Discontentment:** discontentment may also be a sign that we cherish our money. The Bible encourages us to be content with what we have knowing that God is our provider, not our money. We saw that in the last module.

Let's read these two verses: Hebrews 13:5 and 2 Corinthians 6:10.

I think the passage in II Corinthians is rich in meaning. It seems to teach us that regardless of our outward circumstances, we can rejoice in knowing that God loves us and will provide for us, and that if we have him we have everything. Moreover, no matter our financial status, when we engage in the spiritual development of others, we find true meaning in life.

**4. Laziness:** Not wanting to work for our money could be a warning sign of greed. We want our needs to be met, but in the meantime we have been wasting time on the couch in front of the television, engaging in worthless endeavors, playing video games on our computer, or aimlessly surfing the internet for hours on end. Because of these wasters of time, we end up frustrated, unfulfilled, and wanting others (or the government) to give us money. Let's read Proverbs 21:25 to 26.

**5. Fraud and deception:** Let's read these two verses: Habakkuk

2:9 and Proverbs 20:17.

People who use fraud and other unjust means to get money are everywhere. I don't think any of us as Christians would intentionally try to get money in this manner, but Satan is very subtle in his ways. It's important to remember that we can be deceived and, regrettably, we can deceive others.

A common example today is Internet fraud. Hardly a day goes by that I don't receive an email or advertisement that is fraudulent or deceptive in its appeal. In fact, I can't count the number of times that I have been an intended victim. One week I made a list of the prizes I won and awards I earned through misleading or fraudulent emails, or spam. Here is a partial list:

- Two Samsung QLED 8K UHD HDR Smart TVs
- Makita power drill
- 170-piece Stanley tool set
- Automatic coffee maker
- Cookware set
- Stainless steel kitchen knife set
- 2 Keurig coffee machines
- Target \$100 gift card
- 2 Ninja air fryers
- Kroger \$100 gift card
- Several CVS \$90 gift cards
- Several SW Airlines \$100 gift cards
- Free solar panels
- Milwaukee tool chest

Of course, none of these were legitimate. They were simply attractively packaged enticements to get me to click on the link to receive these fabulous prizes. I did no such thing. Instead, I quickly deleted them. I encourage you all not to take the bait. If you do, there may be no end to the trouble that may be visited upon you.

I wonder how many of us have been the intended targets of unscrupulous people who would try to get our money through manipulation and deception?

**6. Greed, jealousy, fraud or theft:** This passage mentions wicked attitudes and activities such as jealousy, selfish ambition, fraud, violence, and theft. I believe most people would condemn these motives and methods of obtaining money.

These passages list several sinful ways of obtaining. Of course there are other wicked ways of obtaining money such as through lying, cheating, deception, unfair advantage, manipulation, and in Judas case, betrayal.

What are the sake of Lord Jesus, let's be careful to never participate in (or even be accused) of using these methods of obtaining money.

## 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



## 11 danger signs of loving our money (cont'd)

**7. Covetousness:** a more subtle, yet evil, way of obtaining things.

One of the familiar stories in Scripture of covetousness is of Ahab, Jezebel, and Naboth. Ahab was the king of Samaria. One day, he noticed not far from his palace a fine-looking vineyard. He found out that it belonged to a man named Naboth and offered to purchase it from him. Though the offer was reasonable, and perhaps even generous, Naboth refused because it had been in the family for some time and was a source of livelihood for previous generations, himself, and for his progeny. Naboth's refusal made Ahab angry and he went back to the palace and sulked.

His wife Jezebel became upset with Naboth's misery and basically belittled him for not standing up for his royal position. Apparently,

even the king could not forcibly take someone's land. That didn't matter to Jezebel. She took matters into her own hands and managed to steal the vineyard from Naboth, first by framing him, killing him, then using executive privilege to claim it for the state. Ahab was happy to go along with this evil scheme and consummated the deal..

The outcome of this wicked series events was not good for a Ahab or his wife. They cost them their own lives and the lives of their descendants. And, I submit that money obtained in this fashion will end up badly for us as well. I'm sure you will readily agree that we should have nothing to do with this kind of enterprise.

**8. Get-rich-quick schemes.** Here's something we see quite often: people with a get-rich-quick attitude. There are many schemes devised by greedy people to try to get rich quickly. We all would recognize many of them as unscrupulous, such as Ponzi schemes and confidence games. Others are high risk investments, including crypto currency and junk bonds. But there are several ways that people try to make money fast that are more socially acceptable. These include gambling, risky investments, and borrowing to invest these include gambling and risky investments. We will look at these methods for getting money quickly in greater detail in the next module.

**9. Stinginess:** Number seven on our list is stinginess. At first glance we might think that if we are tightfisted with our money, we will end up with more of it. But it seems that Proverbs 28:22 warns that stinginess leads to poverty. What would this verse suggest would be the antidote to poverty, in this context? What might be the outcome of a change in attitude?

**10. Entertaining bribes:** the eighth danger sign is entertaining bribes. We know that this is the custom in some countries and that it may be socially acceptable in some situations. But we as Christians should never be guilty of soliciting or accepting bribes to

pervert justice or to gain a financial advantage. Let's read Job 36:18.

**11. Unwillingness to live on less than we make:** the last danger sign of loving our money in this list is the unwillingness to live on less than we make. This is perhaps the most subtle of all these warning signs. It is so easy to spend everything that we make on our own lifestyle (or a little more), leaving little if anything to share with others or provide for our future needs. But the wise man will set a little aside—create some margin--with each paycheck to meet his own future needs and the needs of others. We will talk more about this in module four.

## 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



### 14 consequences of loving money – Summary

**We may choose the wrong priorities.** When we are inappropriately attached to money, we focus on our material needs and wants. We want to live the good life. We lose sight of more important things in life including our relationship to God and his desires for our money. In Mark 10:17-22 we see the story of a young man who expressed a desire to do what was right but the powerful attraction of his possessions was a stumbling block to him. Let's read this passage.

**2. It leads to all manner of evil:** another consequence of falling in love with money is that it leads to all kinds of evil. We know that the desire to get rich can lead us down many wrong and dangerous paths. The eyes of our desire grow large and we dream of fantasies. This can cause us to set misguided priorities and make



wrong choices. Let's read 1 Timothy 6:10.

**3. It suffocates interest in spiritual things:** these next two points are drawn from Luke 8. A desire to get rich can dull our interest in spiritual things. We may have experienced this ourselves during times of spiritual barrenness or we may have observed it in other people. Luke 8:14. What are some of the signs that our interest in spiritual things is growing cold?

**4. It retards spiritual maturity:** the next point is similar to the previous one: although we may not completely lose interest in spiritual things, we may never fully develop as mature Christians if our constant desire is to have more and more material things. The pursuit of wealth distracts us from investing in our soul. Let's read Luke 8: 11-15.

**5. We may be guilty of divided affections:** Here's a passage that we saw in the second module: Matthew 6:24. We may try to allocate our love between God and earthly pursuits. The Bible suggests this allocation is impossible. The reality is that we must make a choice between serving God and money.

**6. We fall into a form of idolatry:** the sixth consequence of loving money is to be guilty of a form of idolatry. I think the point here is that anything that we love can become an idol to us and replace God's rightful place in our hearts. When money becomes our focus, we fall into idolatry. Let's read 1 Corinthians 10:14.

**7. We commit spiritual adultery:** This may come as a surprise to many of us because we think of adultery as a physical act. But God considers the Love of Money as competition for the rightful place that he should have in our lives. James was pretty direct with his condemnation of this worldly attitude. Let's read this passage: James 4: 4.

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 spiritual adultery - James 4: 4

## 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



## 14 consequences of loving money – (cont'd)

**8. The love of the Father is not in us:** here is a very sobering passage. In the apostle John's first letter, we are told that if we love the world, the love of the father is not in us. There is not enough room in our hearts for both. Let's read 1 John 2:15-16. This is pretty severe language and we should take it to heart lest our love for God be replaced with love for material things.

**9. It can lead to discontentment:** loving our money can lead to discontentment. Here we are admonished to be content with what we have. Let's read Hebrews 13:5

**10. It will never satisfy us:** The abundance of money will never satisfy those who love it. If we really believe this, it will help guard against giving our hearts to the pursuit of wealth. Why be

passionate about something that can never fulfill our deepest longings? Let's read Ecclesiastes 5:10

**11. It can destroy us:** here is a harsh reality, if money wins our heart, it can turn on us and destroy us. Let's read 1 Timothy 6:9.

**12. It is a threat to our precious faith:** a love for money is a threat to our precious faith. This is one of the saddest consequences of loving money. Beware of a greedy man who claims to have deep spiritual insight. He may in fact be spiritually barren and only deluding himself. Let's read 1 Timothy 6:10.

**13. Our life may be full of problems:** The passage we just read in 1 Timothy is rich with meaning. Here we see that the love of money may result in our lives having many sorrows. Visualize our love for money as an arrow that can pierce our hearts. Do any of you know people who had lots of money whose life was full of problems?

**14. It will disqualify one as an elder or deacon:** the man who loves money is disqualified from serving as an elder or deacon. Let's read 1 Timothy 3:2-3. It is good not to be hasty when selecting the leaders in our church. We should get to know them and let them demonstrate their character in a variety of situations. We should observe the lifestyles of the candidates for church leadership and select people who are devoted to the Lord and whose life is a testimony to Godliness.

## Greed (covetousness)



**Greed (covetousness):** let's now consider greed, or covetousness.

## Biblical warning against greed

■ 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



**Biblical warning against greed:** The Bible clearly warns us against being greedy. Let's read this passage in Luke.

**The love of money and greed are close relatives**

**They are both enemies of our soul**



**The love of money and greed are close relatives:** Greed is a close cousin to the Love of Money. Therefore, this topic is included here for completeness. These two character qualities are both enemies of our soul and there have been many people that have been ruined by them. Unfortunately, there are many examples throughout Scripture of greedy people and the tragic result it brought to their lives and the lives of others.

## 6 consequences of greed (covetousness)



**6 consequences of greed (covetousness):** this is not an exhaustive list but let's consider 6 consequences of greed or covetousness. Since greed and love of money are so closely related, some of their characteristics overlap.



## 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. <sup>1</sup>

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

**Greed can plunge us into ruin and destruction:** The longing to be rich is a temptation and a trap. It can ruin us. We saw that in 1 Timothy 6:9–10. What are some of the traps a desire to get rich can produce in our lives? In what way could these self-inflicted traps be a stumbling block to others?

## 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

**God will consider us a fool:** Here's a consequence of greed that's rather embarrassing: If we are greedy, God may consider us to be fools. This is what Jesus said about the man described in Luke 12:15-21.

**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, worshiping the things of this world. Because of these sins, the anger of God is coming.** Colossians 3:5-6 (NLT)

**Greed is a form of idolatry and may bring God's wrath on us:** greed, or the love of money, is a form of idolatry. We've already seen that by practicing idolatry, we may incur God's wrath. Let's read Colossians 3:5-6.

## 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

### **Greed may leave us unprepared to face God's coming**

**judgement:** although greed is not specifically mentioned in this passage, it's possible that by focusing on getting rich, we will be so preoccupied with this obsession that we may be caught unprepared to face God's judgement. In the day of judgement, the greedy will realize that their wealth cannot save them—but it will be too late. Let's endeavor to live Godly lives and to be ready for Christ's appearing.

## 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

**Greed may cause us to pursue worthless things.** A passionate pursuit of more and more of this world's goods may blind us to heavenly values and cause us to waste our lives in the pursuit of worthless things. David in his wisdom saw this as expressed in Psalm 119:36-37.

## 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, worshiping 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)

**Greed may cost us an inheritance in the Kingdom of God:** The Bible makes it clear that no greedy person has an inheritance in heaven. Let's read Eph 5:5 and 1 Cor 6:9-10. These verses penetrate deep into our hearts. Let's guard ourselves through the power of the Holy Spirit against the love of money and the passionate pursuit of wealth. If God blesses us with a measure of wealth we should not rely upon it for security or for happiness but to consider ourselves as stewards of this token of his grace towards us.

## Final thought: Trust God whether rich or poor

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- **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*

**Beware of letting money take God's rightful place in our lives**

Here are some final thoughts regarding the danger of falling in love with our money.

First, we trust God to provide our needs regardless of our financial circumstance. If we are poor, God will supply our needs according to Philippians 4:19. If we are rich, we must realize that we are in great danger of trusting our wealth instead of God to supply our needs. Rather, we should view whatever resources God has given us as resources to meet the needs of our family, to do good - especially to our poor Christian brothers and sisters - and to lay up treasure in heaven.

Above all, let us **be ware of letting money take God's rightful place in our lives.**

## Summary of Part 1 – Laying the foundation

**Principle 1. God owns everything and we are His stewards**



**Principle 2. Worship and trust God rather than money**



**Principle 3. Beware of the love of money**





## **Building our financial house based on Scripture**

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### **Part I. Lay the foundation on the Word of God**

**Principle 1. God owns everything and we are His stewards**

**Principle 2. Worship and trust God rather than money**

**Principle 3. Beware of the love of money**

### **Part II. Construct the house with Biblical wisdom**

**Principle 4. God cares how we manage our money**

### **Part III. Move in and live there through practical application of Scripture**

**Principle 5. Honor God by faithfully giving of our income**

**Principle 6. Develop a lifestyle which creates margin and saves**

**Principle 7. Cultivate a generous heart and live sacrificially**

**Principle 8. Care for the poor, weak, oppressed, and needy**

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

**Principle 10. Pursue the true riches rather than material wealth.**

# We have laid the foundation

Based on the Word of God

## FOUNDATION



### Part I. Laying the foundation

**Principle 1. God owns everything and we are His stewards**

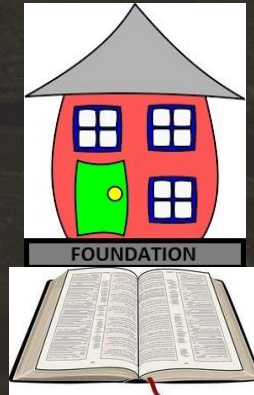
**Principle 2. Worship and trust God rather than money**

**Principle 3. Beware of the love of money**

**NOW LET US BUILD THE STRUCTURE**

## Building our financial house on the Word of God

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### Part II. Build the structure