

# Biblical financial principles

## A survey of Scripture

### I. Introduction

### **II. A survey of biblical teaching on money and wealth**

#### III. 10 Biblical principles about money and wealth

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

#### IV. Money and the family

#### V. Money and the Church

#### VI. Money and business

#### VII. Money and Society

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

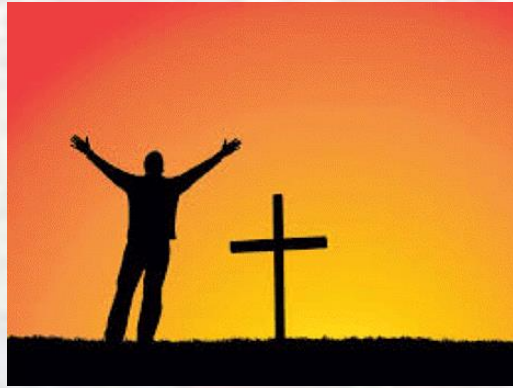
## **II-B. A survey of Biblical teaching on money and wealth**



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

## **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)**



We will go deeper than merely gathering information. Our goal is to see the information we gather in our minds filter down about 30 centimeters into our hearts. Let's read our theme text together as a class. This is something we will do at the beginning of each module. Read 1 Tim 1:5 aloud with the class.

# Outline

## II. A survey of Biblical teaching about money and wealth

### ■ Section I: Introduction

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

### ■ Section II: Review of the inductive process

### ■ Section III: 11 parables that Jesus taught about money

### ■ Section IV: 30 other Biblical teachings about money



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

## Part I. Money-a definition

- **Webster Dictionary:**  
“Anything customarily used as a medium of exchange and measure of value, as sheep, wampum, gold dust, etc”
- “A means of payment” - - >



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

use money righteously.

## The scope of our study

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

- ◆ 500 verses on prayer
- ◆ Less than 500 verses on faith
- ◆ 600 verses on heaven and hell

■ **Furthermore, observe that**

- ◆ Nearly half of Jesus' parables are related to money
- ◆ 15% of all of Jesus teachings are about money

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

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

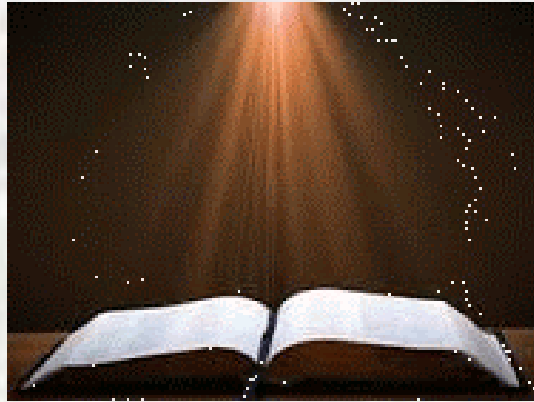
■ **The student will apply this framework as we then systematically explore 10 Biblical principles regarding money and wealth**

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

important concepts.



## **6 characteristics of money from a Biblical perspective**



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

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

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



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

## 2. Money is God's reward for our labor

■ **All hard work brings a profit, but mere talk leads only to poverty.**

Proverbs 14:23

■ **Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work-- this is a gift of God.** Ecclesiastes 5:19

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

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

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

The second characteristic of money is found in a number of texts. It basically describes money as both a gift from God and temporal compensation for our work. From a heavenly perspective, money is a gift from God, as are all good things in life. Besides a gift from God, it is also a reward. He gives us the strength and ability to do work, then graciously gives us money for our work which we can then exchange to meet our needs and the needs of others. From an earthly perspective, money is just compensation paid by the employer to the employee for the employee's contribution to the success of the employer's endeavor.

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

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

Thirdly, money is a mechanism to reveal our character and devotion to God. Do we see our money as something that we earned by our own efforts and therefore have the right to use anyway we want? Or do we see it as simply a resource, like our time and our talents, that rightfully are subject to God's sovereignty and control. Let's read this passage in second Corinthians chapter 9.

## 4. Money is a powerful tool for --

Good ...



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

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

We have already declared that money is a tool. It's a mighty and very powerful tool, and it can be used for both good and evil. There are two passages that illustrate good and righteous uses of money. The first one talks about using money to produce good deeds, to be generous, and to share. The second passage encourages faithful giving. Let's read them together.

Let's look at a few additional good and righteous uses of money

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

- **Receive the atonement money from the Israelites and use it for the service of the Tent of Meeting. It will be a memorial and for the Israelites before the LORD, making atonement for your lives. Exodus 30:16**
- **"I give you all the finest olive oil and all the finest new wine and grain they give the LORD as the firstfruits of their harvest. Numbers 18:12**
- **If others have this right of support from you, shouldn't we have it all the more? But we did not use this right. On the contrary, we put up with anything rather than hinder the gospel of Christ. Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar? In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel. 1 Corinthians 9:12-14 >**

In the Old Testament system, money was used to finance priestly services. It was also used to purchase animals for sacrifice as part of the ceremonial cleansing from sin. Let's read Exodus 30:16.

In Numbers 18:12, money was given as an act of worship.

In verse Corinthians 9:12-14, money was given to support those doing the Lord's work.

We see from these and other verses that there are many righteous uses of money. Unfortunately there are also many wrong and evil uses of money.

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

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

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



We see from Matthew 16:26 that money can compete with our soul. Let's read this passage. In James 5:3-4, money is misused if it is withheld from those to whom it is due.

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

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



One of the most egregious uses of money was to purchase the betrayal of our Lord. Let's read Luke 22:2-6.



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

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

We have seen from the previous two slides that money is a tool that can be used for good and evil. But we should not be confused: it is not the money that is good or evil. Money remains just a neutral tool. 1 Timothy 6:10 makes it clear that it is our attitude towards money that is important. When we love our money rather than God, our troubles with it begin. We will dedicate one of our modules to the topic of the love of money.

# **Our heart's attitude towards money is important to God**

**Class essay: 7 minutes**

- **What is your heart's attitude towards money?**
- **What questions do you have that you hope to have answered in this course?**

Our hearts attitude toward money is very important to God. Please answer these two questions. What is your hearts attitude towards money and what questions do you have that you hope to have answered in this course but? Let's take about 7 minutes. Write your answers on a page of your notebook.

## The importance of a Godly perspective

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

Because there are so many uses of money that can either please or displease God, it is important that we understand his heart regarding this valuable resource. The remainder of our study is a comprehensive look into the Scriptures for the purpose of forming a moral and practical framework for our lives.

## The believer should seek Godly wisdom

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

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

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

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

Any accurate study of Scripture the must rely on God's wisdom. This concept is not new to you theology students, but is included here to remind ourselves that studying God's word is a spiritual endeavor. Let's read these passages together.

## The believer should seek Godly wisdom

■ Long life is in her right hand; in her left hand are riches and honor. Her ways are pleasant ways, and all her paths are peace. Proverbs 3:16-17

■ I love those who love me, and those who seek me find me. With me are riches and honor, enduring wealth and prosperity. Proverbs 8:17-18

■ Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: that wisdom preserves the life of its possessor. Ecclesiastes 7:12

■ The wealth of the wise is their crown, but the folly of fools yields folly. Proverbs 14:24

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

It is hard to overstate the need for wisdom. Let's read these additional passages.

## A good question to ask when doing a study

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

- Here is question we all should be constantly asking as we take this class: **“Is our interpretation of Scripture the consistent with the nature of God”?**
- **Truth never contradicts the nature of God, because He is the source of all truth; God is truth** (RC Sproul, “The Truth Project”) >

A good question to ask ourselves when doing a Bible study is “What is it about the nature of God that informs us on this topic?” Answering this question will provide a check on our interpretation, because if it is contrary to the nature of God, It can’t be true. R.C. Sproul, the late Christian apologist, stated it this way: “Truth never contradicts the nature of God because he is the source of all truth; God is truth”

## **Part II. The inductive method of Bible study**

- **A prayerful and thoughtful approach to Bible study is an indispensable to the process**
- **All Bible study begins with and depends on the Holy Spirit for illumination into his Word**
- **The inductive method of study will be useful for our purpose in this class**

We will use the inducted method of Bible study to examine approximately 40 different passages regarding money and wealth. Before we begin let's review some of the basic principles of the inductive method of study.

First, I am sure you are familiar with some general principles of Bible study. As you know, we must have the prayerful and expectant mindset as we engage in studying God's word. Secondly, we should ask the Holy Spirit to reveal the Scriptures to us. He is the author and only he knows what his purpose was in writing each word. We cannot understand God's heart with man's wisdom.

So, with those principles establishing our environment,

let's review the basics of the inductive study method.



## II. The inductive Bible study method-simplified

### Three basic steps + 1

- **Observation: What does the passage say?**
- **Interpretation: The process of discovering what the passage means**
- **Application: How is the passage intended to impact our lives?**
- **Categorization: Assigning the passage one or more categories for future organization into a body of knowledge**

There are three basic steps:

- Observation: What does the passage say?
- Interpretation: what does the passage mean?
- Application: how does the passage apply to our lives?

## Observation of the text

- **Select a text where money might be a topic that is treated in some fashion**
- **Read the text in the light of the context**
- **Make a list of observations you believe the author seems to be making about money**
- **If there is no teaching about money, make a note and move to the next text** Intervarsity.org

The step of observation is very important. The student should not jump to conclusions too early about the interpretation or application. It may be helpful to ask the following questions as part of the observation process. (remember that we are looking specific clique for teaching about money and wealth):

- ◆ What does the writer seem to be saying about money or wealth?
- ◆ Why did he write this?
- ◆ What is the writer's purpose?
- ◆ Who is his intended audience?
- ◆ When and where is the information to be used?

Observation is the foundation which must be laid if we

want to accurately interpret and properly apply God's Word.

## Interpretation of the observations

### Extract the principles

- For each observation, answer the question “What is the message or point the author is making about money?”
- Is the message consistent with the character of God?
- Is the intent to be an example, information, or instructive for Christian living or theology truth?
- How does it relate to other similar passages?

Once we have finished with our observations, we move to the second step which is interpreting the text. As part of that process, we could ask the following questions:

- ◆ For each observation, answer the question “What is the message or point the author is making about money?”
- ◆ Is the message consistent with the character of God?
- ◆ What are the general principles embedded within this passage?
- ◆ Is the intent to provide historical information, instruction for Christian living, or theology truth?
- ◆ How does it relate to other similar passages?

## Application of the interpretation

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

The final step is to apply the interpretation of the text to our own lives.

- ◆ How does the meaning of this passage apply to me?
- ◆ Once we know what a passage means, we are not only responsible for putting it into practice in our own life, but accountable if we don't!
- ◆ Ultimately, then, the goal of personal Bible study is a transformed life and a deep and abiding relationship with Jesus Christ. Note: The following website was used as a resource for the inductive process: [Biblestudytools.com](http://Biblestudytools.com)

## **Categorization of the application**

- **We will decide on one or more categories for each application**
- **Our reason for doing this is to be able to turn a somewhat random survey of a number of Scriptures into a useful body of knowledge**
- **This body of knowledge can be used for developing the framework of a Biblical world view of money and wealth**
- **It will provide a format to systematically teach others about this subject**

This final, or bonus step, is not the part of the normal inductive study process. However it is something we will do in this class because our purpose is to build a body of knowledge that we can use in our own lives and pass on to others. For each passage, we will assign a category to our applications. This will help us build a practical framework to guide us in handling money and provide a systematic way of teaching others about this subject.

## Consistency check

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

After we have done these four steps, it is appropriate to do a consistency check. We could ask the following questions:

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

## Section III. Eleven parables of Jesus regarding money and wealth



Class assignment: for the next several hours we are going to do an inductive study of several passages of Scripture. We will break into four teams, with each Brian hall be team assigned approximately 10 passages to study. After a suitable period of time, we will come back together and, one by one, study these passages as a class. As part of that study, the teams will present their findings to the entire class. And one or chief will say is a plan as a man named an man a tough as its own day is as well as an end and and and and and and and and and and it's been as if it's as its as his chief is its name be an inmate man will thes then when it's been so it's it's she and I am an ole and and all that and be in an as she is an one it's as land as land and man and as an man and an loaned her as are



are as his own and cause and then

# **Class assignment**

## **Inductive study of key Bible passages**

- **Break into four teams (A, B, C, D), choose a name, and elect a spokesman**
- **Follow the inductive process for a number of Scriptures that are listed in your team's handout**
- **Be prepared to share your results for each text with the class:**
  - ◆ **Observations**
  - ◆ **Interpretations**
  - ◆ **Category**
  - ◆ **Principles**

# Quiz

## Multiple choice or True/False

- After each of the next 41 lessons, create one or more quizzes that deal with the lesson's teaching
- It is recommended that you provide 4 or 5 choices or statements for each quiz
- After allowing a minute or two for the students to complete the quiz, go over the answers. For false statements, ask the class what change could be made to make the statement true
- If you prefer, class discussions or essays may also be used. This author has provided some of these two types at various points throughout the next 41 lessons

Quiz

## Notes to the instructor

- Following are 41 lessons that examine various passages in Scripture concerning money. The purpose is to engage the student in developing a sense of God's heart towards money. In later modules, this somewhat random information will be systemized into a body of knowledge
- It is recommended that the class be divided into 4 teams: a,b,c and d. Each team will study approximately 10 passages using the inductive method and completing the worksheet for that passage
- After an appropriate period of time, call the teams back together. Beginning with the first parable, present the material until you see the slide that allows you to record the results of the team's work
- The team assigned to the passage will share with the class the results of their study. The instructor can record the answers in real time on the summary slide. The instructor can then continue presenting his teaching for each lesson.

Notes to the instructor

## 1. The rich young ruler



1. Our first parable is the story of the rich young ruler

# 1. The rich young ruler

## Matthew 6:16-26

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

Let's read the passage found in Matthew 6:16-26.

## **Matthew 19:16-26** (cont'd)

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

Continue reading

# Inductive study results

## 1-A. The rich young ruler

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

We are now going to ask the various teams in a rotating sequence to present their findings to the class. Team “A” was assigned the parable of the rich young ruler. So the spokesman for team “A”, please stand up and share.



# The rich young ruler-the deceitfulness of riches

## Who was he?

### ■ His admirable qualities

- ◆ Possessed considerable wealth
- ◆ Had position of authority and respect

### ■ He was sincere, respectful and courteous to Jesus

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

### ■ His deficiencies

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

Let's study the story of this young man in more detail. I have entitled this passage of Scripture the "the deceitfulness of riches".

Let's start by asking the question: "Who was this rich young ruler?"

Let's look at some of his qualities. He had several admirable ones:

- Possessed considerable wealth
- Had position of authority and respect
- He was sincere, respectful and courteous to Jesus
- Believed Jesus to be an authority in spiritual things
- Concerned about what was really important in life

But he also had a number of deficiencies:

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

# The rich young ruler

## Jesus adds two more requirements

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

- ◆ Jesus implies that "to be good" really means "to be perfect". Perfection is the standard we must achieve to dwell in God's presence
- ◆ Jesus reveals that the most important thing in the young man's life were his possessions, not his relationship with God
- ◆ Jesus elicits the emotion that reveals his heart--sadness of realizing he must love God more than the good life -->

Jesus make several points, including to requirements that the young man was blind to:

- Jesus indulges the man's own sense of righteousness by confronting in him with the false reality of his own perceptions about himself
- Jesus implies that "to be good" really means "to be perfect". Perfection is the standard we must achieve in order to dwell with God
- I think this is the central point that Jesus wanted to get across to the young man: the most important thing in the young man's life were his possessions, not his relationship with God
- Jesus elicits the emotion that reveals his heart--sadness of realizing he must love God more than the

good life

Do you think the young man became a Christ follower? If you don't think he did, what would be the young man's next step in his spiritual journey?

# The rich young ruler

## Lessons

- There are several lessons in this passage
  - Let's talk about the ones that have to do with money and wealth
- >

There are several lessons in this passage, but let's look at the ones that have to do with money and wealth.

# The rich young ruler

## Lesson #1- Beware of covetousness

- A man's attachment to his wealth may be an insurmountable obstacle to knowing God.
- "The young man went away sad" (vs 22). It appears that he chose the false security that his worldly wealth could give him (security, power, friends, comfort, pleasure, status, etc) instead of the true riches of following Christ . This is the sin of covetousness.-->

The first lesson is to be aware of covetousness. The person's financial status might be an insurmountable obstacle to knowing God. This was the case with the young man. He had great wealth and was reluctant to use it up for something of greater value. Do you know people to whom the most important thing is their wealth? Would anyone care to share their story with the class?

## The rich young ruler

### Lesson #2: Sacrificial living for Christ yields both temporal and eternal dividends

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

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

The second lesson is that Jesus promised that those who have made voluntary sacrifices for him will be rewarded both in this life and the one to come. This can mean the sacrifice of our money, but it also can mean other life sacrifices such as time and talents.

## Essay

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



Give the class several minutes to write down their observations. Ask a few people to share their thoughts with the class. You can let them know that there are extra points available for anyone but shares verbally. Though not always stated in these notes, this will always be true for verbal class contributions.



# The rich young ruler

## Summary

- Loving and trusting in this world's goods can be an insurmountable obstacle to knowing and pleasing God
- God may ask to use the assets he has entrusted to us to accomplish his purposes
- Our happiness should not depend on how many possessions we have, but rather we should find our joy in knowing the Lord and using what we have to help build his kingdom
- Our money cannot save us. Only God can save us through the sacrifice of His Son, Jesus Christ
- God will richly reward us for the sacrifices we make to follow Christ >

- Loving and trusting in this world's goods can be an insurmountable obstacle to knowing and pleasing God
- God may ask to use the assets he has entrusted to us to accomplish his purposes. The question is, will we release them joyfully and voluntarily to the Savior, give them up grudgingly, or hold onto them?
- Our happiness should not depend on how much money we have, but rather we should find our joy in knowing the Lord and being willing to use what we have to help build his kingdom
- Our money cannot save us. Only God can save us through the sacrifice of His Son, Jesus Christ
- God will richly reward us for the sacrifices we make to

follow Christ

# The rich young ruler

## In-class group assignment

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

- ◆ They have no need of anything, including God
- ◆ They are so busy with earthly things they do not prepare for their future
- ◆ They think their money can purchase anything, including favor with God
- ◆ Their love for their money leads them into a seductive life of evil pleasures which war against their souls
- ◆ If they are generous, they may think their good deeds will outweigh their bad deeds and not see their sin -->

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

## 2. The poor widow's donation



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

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

# Inductive study results

## 2-B: The poor widow's donation

- Observations
- Interpretations
- Category
- Principles

Ask team "B" to present their findings to the class

# The poor widow – sacrificial giving

## Lessons

- **The amount we give is not important**
- **God is looking for those willing to lovingly sacrifice some benefit they could have gained for themselves but instead apply it for the sake of his kingdom**
- **The greater the sacrifice, the more commendable the gift**
- **Some sacrificial gifts may bless others immediately and continue to bless others long after we are gone**
- **Other sacrificial gifts may not begin blessing others until long after we are gone -->**

This is a great story filled with lessons appropriate to our topic

- One of the more obvious points that Jesus is making is this: The amount we give is not important, but rather the level of sacrifice
- God is looking for those willing to lovingly and willingly sacrifice some benefit they could have gained for themselves but instead use it for the sake of his kingdom
- The greater the sacrifice, the more commendable the gift
- Some sacrificial gifts may bless others immediately, and only for short duration
- Some sacrificial gifts start blessing others now and

continue to bless long after we are gone

■ **Some sacrificial gifts may not begin blessing others until long after we are gone**

■ **Which of these three categories do you think this parable itself fits into?**

# Essay

## The poor widow

- Why was the widow's action commended by Jesus?
- In what ways was her gift greater than anyone else's?
- How does this story touch your heart?
- What is the application of the poor widow to your life? -->

Ask the class to answer the following questions. Invite a few students to share verbally with the class. Each one who does receives extra points



### 3. The farmer and the seed sown among thorns



This is the parable about the farmer in the seed. You're reading more insight into the effect that money can have on our lives

## **Parable of the farmer and the seed sown among thorns**

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

Let's read this passage together

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

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

Continue reading

## **Inductive study results**

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

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team “C” to present their findings to the class

# The farmer and the seed sown among thorns - the lure of riches can choke Christian fruitfulness

## Lessons

- The love of riches, and the pleasures it can buy, can choke out one's sensitivity towards his own spiritual need
- Even Christians can be distracted by the pursuit of wealth and therefore never reach maturity or usefulness for the kingdom -->



Let's consider some of the lessons of this parable.

- The love of riches, and the pleasures it can buy, but like thorns in a garden, can choke out one's sensitivity towards his own spiritual need.
- Even Christians can be distracted by the pursuit of wealth and therefore never reach maturity or usefulness for the kingdom

## **Class assignment**

**Essay--5 minutes, 5 points for each observation**

- **Verse 14: The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature. Applying the message of verse 14, what potential harm can riches have on our spiritual lives?**
- **Worshipping money rather than God**
- **Proud, greedy, selfish**
- **Wander away from our faith**
- **Trusting money rather than God for our security >**

Class assignment

## Previous class answers

- Forget poor because we want more and more money
- May become proud
- May become self-sufficient and forget to ask God for our needs
- May not have time for important ministries
- May be able to afford our own protection and forget that God is our real protector
- May not depend upon God
- May live a life of ease and pursuit of pleasure
- May become the preoccupation of our heart and therefore we lose our fellowship with God

Here are some answers from previous classes. Which are the ones that touch your hearts that most?

## 4. Story of the rich fool

Luke 12:15 - 21



The fourth parable is the story of the rich fool found and Luke 12: 15-21.



## Story of the rich fool



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

## Inductive study results

### 4-D: Story of the rich fool

- Observations
- Interpretations
- Category
- Principles

Ask team “D” to present their findings to the class

# Story of the rich fool - the danger of misplaced priorities

## Lessons

- The rich man foolishly trusted his wealth for his future security rather than depending on God to be his provider and protector
- True riches do not depend on how much we have of this world's goods
- God did not condemn the man for being wealthy, but for not being generous towards the One who gave him his wealth
- His folly was planning to live the rest of his life pursuing selfish pleasures rather than using his wealth for the kingdom
- God wants us to develop our relationship with him above all else-->

Here are some lessons we can learn from the story of the rich fool: the danger of misplaced priorities.

- The rich man foolishly trusted his wealth for his future security rather than depending on God to be his provider and protector
- True riches do not depend on how much we have of this world's goods
- God did not condemn the man for being wealthy, but for not being generous towards the One who gave him his wealth
- His folly was planning to live the rest of his life pursuing selfish pleasures rather than using his wealth according to God's will.

- God wants us to develop our relationship with him above all else

## **Class essay**

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

Class essay

## 5. Money and possessions: (Luke 12:22-34)



There will #5: Money and possessions

## **Money and possessions: (Luke 12:22-34)**

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

Let's read Luke 12: 22 – 34

## **Money and possessions: (cont'd)**

■ **If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also. Luke 12:22-34-->**

Please continue reading



## **Inductive study results**

### **5-A: Money and possessions**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team “A” to present their findings to the class

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

### **Lessons**

- **Jesus taught that we should not be overly concerned about our temporal needs (vs 22)**
- **The real value of our life is not measured materially (how much we own) but rather spiritually (our relationship to Christ) (vs 23)**
- **Rather than worry about our needs, we should trust God to provide our needs from day to day (vs 31)**
- **God promises that if we use our wealth to benefit the poor we will accumulate treasure in heaven (vs 33)**
- **If we want a heart for God, we must honor Him with our possessions (vs 34) -->**

Let's consider some of the lessons from this parable:

- **Jesus taught that we should not be overly concerned about our temporal needs (vs 22)**
- **The real value of our life is not measured materially (how much we own) but rather spiritually (our relationship to Christ) (vs 23)**
- **Rather than worry about our needs, we should trust God to provide our needs from day to day (vs 31)**
- **God promises that if we use our wealth to benefit the poor we will accumulate treasure in heaven (vs 33)**
- **If we want a heart for God, we must honor Him with our possessions (vs 34)**

## 6. Lazarus and the rich man



The next parable is among the saddest that Jesus taught. It is the parable of Lazarus and a rich man.

## **Lazarus and the rich man (Luke 16:19-31)**

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

Let's read this story together from Luke 16:19-31

## Lazarus and the rich man (cont'd)

And besides all this, between us and you a great chasm has been fixed, so that those who want to go from here to you cannot, nor can anyone cross over from there to us.'

"He answered, 'Then I beg you, father, send Lazarus to my father's house, for I have five brothers. Let him warn them, so that they will not also come to this place of torment.'

"Abraham replied, 'They have Moses and the Prophets; let them listen to them.' "'No, father Abraham,' he said, 'but if someone from the dead goes to them, they will repent.'

"He said to him, 'If they do not listen to Moses and the Prophets, they will not be convinced even if someone rises from the dead.'" Luke 16:19-31-->

Continue reading

# Inductive study results

## 6-B: Lazarus and the rich man

- Observations
- Interpretations
- Category
- Principles

Ask team “B” to present their findings to the class

# Lazarus and the rich man—warning to the wealthy

## Class discussion

- What were the sins of the rich man?

Class discussion

## Sins of the rich man

### Answers from previous students

- He lived a self-sufficient, self-loving life
- He was proud of his wealth
- He was selfish
- He demonstrated no care, love or mercy to the poor man
- He ignored God until it was too late
- He cared only about this life
- He thought he was better than the poor man
- He did not consider his future life
- He ignored God's commands regarding his wealth -->

Here are some answers from previous students. Do you agree with them? What others would you add?



## Team assignment-Lazarus & rich man

3 minutes, 5 points for each answer

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

Team assignment,

The parable of Lazarus and the rich man remind us that we have a responsibility to the poor. But it's easy to make excuses for not helping them. What are some of the excuses the rich of this world give for neglecting the poor?

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

### **Answers from previous students**

- **Poor are lazy and laziness should not be rewarded**
- **We only have enough to care of ourselves**
- **Their problems are not my concern**
- **God will take of them himself**
- **They didn't ask for help!**
- **They are responsible for taking care of themselves**
- **Government will take care of them**
- **They are too impatient--they need to wait for God to help them**
- **Continued >**

There are some answers from previous classes

# Excuses for neglecting the poor

## Answers from previous students

- Every one should earn their own living
- Their poverty means they are being punished by God
- I'm too busy today--maybe tomorrow
- I have more important priorities for my money
- It is not convenient right now to give away my money
- Let them ask someone with more money to help them
- They despise the poor as despicable, lazy people who don't deserve help
- Not socially acceptable
- Continued >

There are some more answers

# Excuses for neglecting the poor

## Answers from previous students

- Go ask your family (or someone else/) to help you
- I earned my money and so should you
- I don't want to replace God in your life
- The poor are not worthy of my help

And still more. Do any of these stand out to you?

# Lazarus and the rich man

## Lessons

- Don't let it be said of us that the "dogs" care more for the poor than we do
- God cares deeply about the poor and desires for us to relieve their suffering if we have the means" (vs 25)
- Jesus is displeased with those who live in luxury but ignore the poor people who are a part of their lives (vs 25)
- Don't be surprised if rich people make excuses for neglecting the poor (vs 29, 31) -->

The story of Lazarus and the rich man is a very important one. It's full of lessons for us regarding our responsibility to our fellow man. Let's summarize what we have learned

- Don't let it be said of us that the "dogs" care more for the poor than we do
- God cares deeply about the poor and desires for us to relieve their suffering if we have the means" (vs 25)
- Jesus is displeased with those who live in luxury but ignore the poor people who are a part of their lives (vs 25)
- Don't be surprised if rich people make excuses for neglecting the poor (vs 29, 31)

## **Local areas of need**

**Class discussion-5 minutes**

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

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

What are the areas of need in this area that you as individuals or as a group have addressed? Who would like to share your experience with the clients?

## 7. Build your treasure in heaven



## 7. Build your treasure in heaven

### Matthew 6:19-21



■ "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also. Matthew 6:19-21-->

Seven. Build lasting treasure. Jesus taught us where to locate our valuables. Let's read Matthew 6:19 - 21



## **Inductive study results**

### **7-C: Build your treasure in heaven**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team C to present their findings to the class

# Build your treasure in heaven

## Lessons

- We should not make it a priority in our life to accumulate wealth. If God does bless us financially, we are to recognize that He owns it and we are mere stewards of his property. Therefore, our wealth belongs to Him and should be used as God leads and directs us.
- Heavenly treasure is a far safer investment than earthly treasure. It is completely secure, and it will have eternal value which can never be lost.
- Our treasure--that for which we have the deepest love and longing--will capture our heart -->

Let's look at some of the lessons from this teaching.

- We should not make it a priority in our life to accumulate wealth. If God does bless us financially, we are to recognize that He owns it and we are mere stewards of his property. Therefore, our wealth belongs to Him and should be used as God leads and directs us.
- Heavenly treasure is a far safer investment than earthly treasure. It is completely secure, and it will have eternal value which can never be lost.
- Our treasure--that for which we have the deepest love and longing--will capture our heart

# Essay

5 points for each correct answer

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

Class essay

# Why should we build treasure in heaven?

## Answers from previous students

- It is safe with God
- It has a much greater yield (30 fold or 100 fold)
- It helps our heart stay focused on spiritual things which are eternal in nature
- Jesus commanded it
- Earthly treasure will not last
- To have a heavenly reward waiting for us -->

Let's consider some of the answers from previous classes.  
Which ones touch your heart your heart the most?

## Ways of building treasure in heaven

- **Caring for the poor and needy**
- **Enduring suffering for Jesus' sake**
- **By participating in the spreading of the gospel**
- **Doing good deeds**
- **Sacrificing for the sake of the kingdom of God**
- **Building his Kingdom through our tithes, offerings**
- **Seeking after righteousness**
- **By being a good steward of our time, talent, and/or money**
- **Pray for missionaries, pastors, and other kingdom workers**
- **Pray for the lost**
- **Winning the lost for Christ**
- **Loving our enemies?**

Let's now consider the second question: what are some ways of building treasure in heaven?

## 8. The shrewd manager



Let's read the story of shrewd manager, found in Luke 16:8 – 13.

## 8. The shrewd manager

### Luke 16:8-13

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

Let's read this story together

## Inductive study results

### 8-D: The shrewd manager

- Observations
- Interpretations
- Category
- Principles

Ask team D to present their findings to the class



# **The shrewd manager - Be faithful and wise with money**

## **Spiritual and Material Lessons (2 slides)**

- **Use our money to win people to Christ so you will reap eternal benefits (vs 9)**
- **How we handle small things (money, responsibilities) is an indication of how we will handle big things (vs 10)**
- **If we are unwise with “unrighteous” (monetary) riches, which are deceitful and of only temporal value, we should not expect God to entrust us with His “true riches” which are spiritual in nature and of eternal value. (Vs 11) -->**

# Be faithful and wise with money

## Spiritual and material lessons

- If we are not good stewards of another person's property, how can we expect to be given much property of our own? (Vs 12)
- The central material teaching of this parable seems to be “use your earthly resources (which really belong to God) to benefit others”
- The central spiritual teaching seems to be that “God looks at the way we handle earthly possessions to determine what spiritual responsibilities he will give us” -->

## 9. The choice of masters

- **"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money** Matthew 6:24 . -->



VS



Jesus taught that we must make a choice concerning who will be our boss. Let's read Matthew 6:24

# Inductive study results

## 9-A: The choice of masters

- Observations
- Interpretations
- Category
- Principles

Ask team A to present their findings to the class

## **Team assignment-10 minutes**

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

Team assignment

## **Team assignment-10 minutes**

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

- **Loving money is a form of Idolatry**
- **Chasing after money is a form of adultery**
- **Loving money leads one to evil deeds and misplaced priorities and therefore displeases God**
- **Double-mindedness is despised by God**
- **Worldliness disrespects the holiness of God**
- **There is only one God; to serve two god's (money and God) is to believe in multiple gods**
- **Ultimately it will come down to a choice between the two; choosing to serve money rather than God will lead us to forget and forsake Him -->**

# Why is it impossible to serve both God and money?

## Answers from previous students

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

Let's look at some of the answers from previous students

# Why is it impossible to serve God and money?

## Previous answers

- We have only one heart to give
- Money is connected with worldly things
- Serving money is idolatry
- Money can make us proud
- Money can breed disunity among believers
- It is disobedient to the command
- Money cannot give us peace
- It can lead to spiritual blindness

Managers from previous classes continued



## 10. Jesus addresses the rich



10. Jesus addresses the rich

## Jesus addresses the rich

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

Let's read Luke 6:24-31

## **Inductive study results**

### **10-B: Jesus addresses the rich**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team B to present their findings to the class

# **Jesus address the rich: there is danger in having great wealth**

## **Lessons**

- **The world may honor and praise the wealthy who lead ungodly lives, and they may despise and disrespect the poor who live quiet, humble, righteous lives**
- **Those who use their riches to gain happiness by indulging in selfish pleasures and ignoring God will experiencing sorrow, pain and unhappiness on judgement day**
- **Rich people who spend their riches on only themselves may be fat and full of this world's comforts and goods, but do not realize how spiritually bankrupt they are -->**

## 11. The parable of the talents



The final parable of Jesus that we will study is the parable of the talents

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

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

Let's read Matthew 25:14-30

## The parable of the talents (cont'd)

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

Please continue reading

## The parable of the talents (cont'd)

**"His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. "'Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'** Matthew 25:14-30-->



# Inductive study results

## 11-C: The parable of the talents

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team C to present their findings to the class

# The parable of the talents-wise stewardship

## Lessons

- God expects us to invest our resources wisely, whether we have little or much
- It is not how much we have that is important, but rather what we do with what we have
- If we hoard what we have, God considers it a form of unfaithfulness. We should strive for at least some return on our resources for good, or more specifically, for the kingdom, no matter how modest. This applies to our time, talent, and money
- This lesson of investing the resources entrusted to us to make a profit, or increase, has material and spiritual applications. Christians are to multiply their lives in the lives of others (evangelism and discipleship) and contribute to the growth of the kingdom with their resources
- If we are faithful with worldly goods, God may entrust us with spiritual treasure-->

There are some of the lessons from this parable:

- God expects us to invest our resources wisely, whether we have little or much
- It is not how much we have that is important, but rather what we do with what we have
- If we hoard what we have, God considers it a form of unfaithfulness. We should strive for at least some return on our resources for good, or more specifically, for the kingdom, no matter how modest. This applies to our time, talent, and money
- This lesson of investing the resources entrusted to us to make a profit, or increase, has material and spiritual applications. Christians are to multiply their lives in the

lives of others (evangelism and discipleship) and contribute to the growth of the kingdom with their resources

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

## Part II. 30 OTHER BIBLICAL TEACHINGS ABOUT MONEY



That concludes part 1 of our inductive study. Let's now consider 30 other Biblical teachings about money and wealth. When this segment is finished we will have a comprehensive sense of what the Bible has to say about the subject. We will then begin organizing our knowledge into a body of information that we can use as a framework for our own lives and for teaching others.

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



God is the creator, owner and sustainer of everything in the universe. There are many passages in Scripture that make the claim of God's ownership. Let's consider some of them.

# The animal kingdom belongs to God

## Psalm 50:10-12

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



God is the owner of the entire animal kingdom on earth.

# The natural resources belong to God

Haggai 2:8, 1 Chron 29:16

■ **The silver is mine, and the gold is mine, says the LORD of Heaven's Armies.** Haggai 2:8

■ **“O LORD our God, even this material we have gathered to build a Temple to honor your holy name comes from you! It all belongs to you!** 1 Chronicles 29:16 (NLT) >



Earth's natural resources and all of the products produced from it belong to God.

# Simply put, God owns the entire universe

## Psalms 89:11-12

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



To put it simply, he owns the entire universe. Let's read  
Psalms 89: 11 - 12



## Everything in heaven and earth belongs to God

■ David praised the LORD in the presence of the whole assembly, saying, "Praise be to you, O LORD, God of our father Israel, from everlasting to everlasting. Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name. 1 Chron 29:10-13-->

There is nothing outside of his ownership and control. Let's read first Chronicles 29: 10 – 13

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

- **The heavens are yours, and yours also the earth; you founded the world and all that is in it.** Psalm 89:11
- **For by him all things were created: things in heaven and on earth, visible and invisible, whether thrones or powers or rulers or authorities; all things were created by him and for him. He is before all things, and in him all things hold together.** Colossians 1:16, 17

**Is there anything God doesn't own?**

Psalm 89:11 and Colossians 1:16 - 17

## Inductive study results

### 1-A: God owns everything

- Observations
- Interpretations
- Category
- Principles

Ask team A to present their findings to the class

## 2. God is the source of every good and perfect gift



■ Whatever is good and perfect comes down to us from God our Father, who created all the lights in the heavens. He never changes or casts a shifting shadow.

James 1:17 (NLT)-->

2. Every good and perfect gift comes from God. Once again, let's consider several examples from Scripture the of his gifts to us.

## Examples of God's gifts to us



We know that all material blessings comes from God. This includes everything that we need to sustain our earthly existence. But there are many other blessings that he gives us as well. Let's look at a few of them.

## Gifts for our happiness

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



Gifts for our happiness. Even the conveniences that we have such as our modern kitchen appliances are gifts from GodLet's read Matthew 7:11.

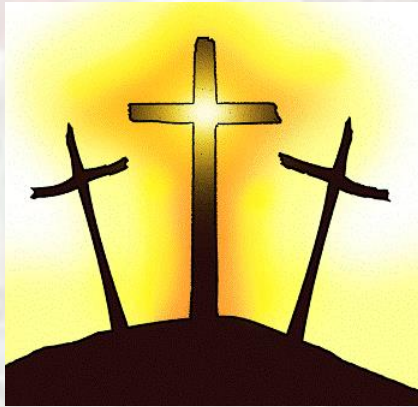
## Wisdom, knowledge, wealth, riches, and honor

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

I will call these the gifts of life: wisdom, knowledge, wealth, riches, and honor. Let's read 2 Chronicles 1:11 – 12.

# Righteousness

■ "Riches and honor are with me, Enduring wealth and righteousness. Proverbs 8:18 (NASB) >



Justice in righteousness. Will there are outward practices consistent with living a righteous life, our true righteousness comes as a result of Christ's death and resurrection. Proverbs 8:18.



## Even our accomplishments

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



Certainly our accomplishments. Let's read Isaiah 26:12b.

## The graces of life, such as joy and peace

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



That graces of life are gifts from God, through his Holy Spirit. These include joy and peace.



## Perhaps most importantly of all, our spiritual blessings

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

Ephesians 1:3 (NLT)-->**Be**

Most important way of all, where the spiritual blessings that we receive from God. Because we are united with Christ we have eternal hope of Glory. Let's read Ephesians 1:3.

## **Inductive study results**

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

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Now that we have read a number of the blessings that God bestows on us, let us document our knowledge. Ask team B to present their findings to the class.

### 3. Faithful stewardship

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

3. The Bible makes a call for us to be faithful stewards.  
Let's read first Corinthians 4:2.

## **Inductive study results**

### **3-C: Faithful stewardship**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask teams C to present their findings to the class.

## **Class essay**

**5 points for each answer**

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

- ◆ **Activities**
- ◆ **Responsibilities**
- ◆ **Qualities**
- ◆ **Attitudes**
- ◆ **Values**
- ◆ **Spiritual depth and values**

Class essay

# A faithful steward

## Lessons

- Sets aside his own interests in favor of his master's
- Equips and trains himself to do his master's will
- Is completely honest and trustworthy
- Works diligently and effectively
- Researches and understands his master's values and objectives
- Spends his master's resources prudently and efficiently
- Invests his master's resources wisely
- Gives and account of his activities and results -->

Here are some lessons regarding the teaching on faithful stewardship. Please comment on the following characteristics of a faithful steward:

- Sets aside his own interests in favor of his master's
- Equips and trains himself to do his master's will
- Is completely honest and trustworthy
- Works diligently and effectively
- Researches and understands his master's values and objectives
- Spends his master's resources prudently and efficiently
- Invests his master's resources wisely
- Gives and account of his activities and results



## 4. True riches

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



4. True riches. This is one of my favorite teachings from Scripture regarding money and wealth. It is somewhat ironic that the true riches have nothing to do with monetary wealth. As we will see in a later module, they are spiritual in nature. Let's read Luke 16:11.

## Inductive study results

### 4-D: True riches

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team D to present their findings to the class

## **Class essay**

**5 pts for each answer**

- **Make a list of the true riches**

Class essay

## 5. Heavenly returns on kingdom investments

**100 fold is a return of 10,000 %**

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

5. Did you know that the Bible uses both earthly and heavenly mathematics? Let's read Matthew 19:28-30. We will examine this and other amazing calculations in a later module.

## Inductive study results

### 5-A Heavenly returns on kingdom investments

- Observations
- Interpretations
- Category
- Principles

Ask team A to present their findings to the class.

## 6. God warns the rich



6. The next passage is very sobering: it contains serious warnings to the rich.



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

Let's read James 2:6-7.

## God warns the rich

■ Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. James 5:2 >



Let's read James 5:2



## Inductive study results

### 6-B: God warns the rich

- Observations
- Interpretations
- Category
- Principles

Ask team B to present their findings to the class.

# God warns the rich: don't misuse your money

## Lessons

- **The rich have the potential for causing great harm to the poor and defenseless**
- **To oppress the poor is to blaspheme God**
- **The following uses of one's wealth greatly displeases God**
  - ◆ **Neglecting the poor**
  - ◆ **Persecuting and condemning the innocent**
  - ◆ **Withholding paying your debts to creditors and wages to employees**
  - ◆ **Living a life of selfish indulgence >**

I do not believe the Bible condemns wealth. But I do believe it teaches those who are wealthy to use their resources according to scriptural principles. It is clear that God warns the rich to not misuse their money. They are not to mistreat the poor, condemn the innocent, withhold what is due to their creditors, wages earned by their employees, or to live lives of selfish indulgence.

## 7. The pitfalls of riches



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

7. The pitfalls of riches. Let's read first Timothy 6:9-10.

## Inductive study results

### 7-C: A passion for riches

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team C to present their findings to the class

## Lessons from 1 Tim 6:9-10

- The desire to get rich is a trap leading to many foolish and harmful desires
- The obsession for wealth can expose us to temptations that can destroy our body, mind, and soul
- The pursuit of money causes us to endure self-inflicted wounds and griefs
- The love of money leads to all kinds of evil
- Eagerness for money is a threat to our precious faith -->

Let's take a closer look at some of the lessons from first Timothy 6:9-10:

- The desire to get rich is a trap leading to many foolish and harmful desires
- The obsession for wealth can expose us to temptations that can destroy our body, mind, and soul
- The pursuit of money causes us to endure self-inflicted wounds and griefs
- The love of money leads to all kinds of evil
- Eagerness for money is a threat to our precious faith

## **Class essay**

**5 points for each answer**

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

Class essay.

## 8. The love of money

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



8. Our attitude towards money is one of the most important concepts our study. We will spend an entire module on the dangers of falling in love with our money. Let's read Hebrews 13:5.

# Beware!

## 3 more passages

- **Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them? The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.** Ecclesiastes 5:10-12
- **Give me an eagerness for your laws rather than a love for money!** Psalms 119:36 (NLT)
- **Don't make your living by extortion or put your hope in stealing. And if your wealth increases, don't make it the center of your life.** Psalms 62:10 (NLT) >

Let's read three additional passages warning of the dangers of loving money.



## Inductive study results

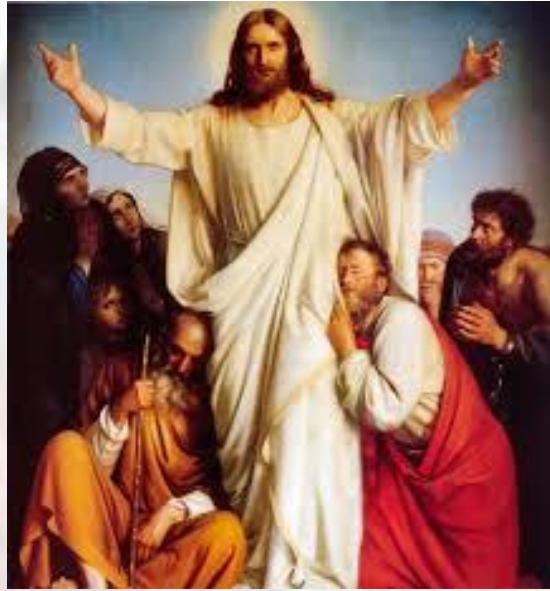
### 8-D: The love of money

- Observations
- Interpretations
- Category
- Principles

Ask team D to present their findings to the class.

## Love God, not money

- Money itself is not evil, but the love of it leads to many kinds of evil and harmful pursuits
- It is wrong to fall in love with our money
- We are to love God instead of our money



Here are three statements we can make about the concept of loving money:

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

■ **Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. 1 Timothy 6:17-19-->**

9. Let's considered a passage in Scripture the that gives helpful instructions to wealthy Christians. Let's read first Timothy 6: 17-19.

## **Inductive study results**

### **9-A: Admonition to wealthy Christians**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team A to present their findings to the class

# Admonition to wealthy Christians

## Lessons from 1 Timothy 6:17-19

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

There are many important lessons in this passage that apply to not just the wealthy but to all of us who wish to use our resources for God's glory:

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

heaven

## 10. The poor and the rich

■ The brother in humble circumstances ought to take pride in his high position. But the one who is rich should take pride in his low position, because he will pass away like a wild flower. For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, the rich man will fade away even while he goes about his business. James 1:9-11 -- >



10. Here is a passage of Scripture the that makes a contrast between the poor and the rich. Let's read James 1: 9-11

## Inductive study results

### 10-B: The poor and the rich

- Observations
- Interpretations
- Category
- Principles

Ask team B to present their findings to the class.



## Quiz (True or False)

5 points for each correct answer

- The Christian who is poor should feel ashamed and embarrassed because God despises his lowly economic stature
- The Christian who is rich should feel proud of the way God has blessed him
- The name of the rich man will be praised and his memory will last forever regardless of how he used his money
- It is impossible for the poor to be generous or truly happy -->

Quiz. Award five points for each correct answer.

## 11. God determines our financial stature

- **The LORD makes some poor and others rich; he brings some down and lifts others up.** 1 Samuel 2:7 (NLT)
- **Wealth and honor come from you alone, for you rule over everything. Power and might are in your hand, and at your discretion people are made great and given strength.** 1 Chronicles 29:12 (NLT)

11. These passages of Scripture identify the source of one's financial status. Let's read 1 Samuel 2:7 and 1 Chronicles 29:12.

# Inductive study results

## 11-C: Our financial stature

- Observations
- Interpretations
- Category
- Principles

Ask team C to present their findings to the class.

# The source of our financial stature

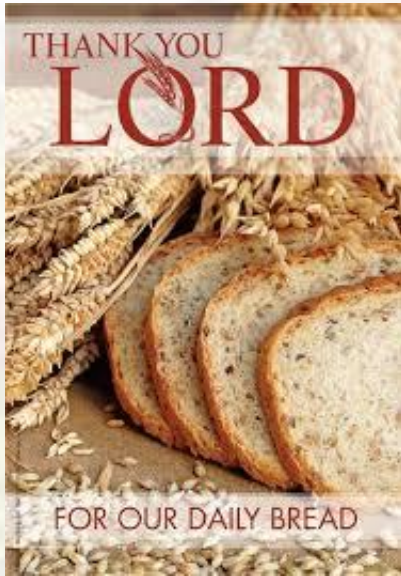
## Lessons

- God is sovereign and in control of everything, including the distribution of power and wealth
- God is the true source of wealth, not man
- We should acknowledge everything we have, whether much or little, as a gift from the hand of God
- Let us never forget to thank God for what he has given us, regardless of whether we are rich or poor -->

Here are some lessons from these passages:

- God is sovereign and in control of everything, including the distribution of power and wealth
- God is the true source of wealth, not man
- We should acknowledge everything we have, whether much or little, as a gift from the hand of God
- Let us never forget to thank God for what he has given us, regardless of whether we are rich or poor

## 12. Poverty vs Riches



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

12. Poverty vs. Riches. Let's read proverbs 30:8-9.

# Inductive study results

## 12-D: Poverty vs Riches

- Observations
- Interpretations
- Category
- Principles

Ask team D to present their findings to the class.

# Poverty vs Riches

## Lessons from Prov 30:8 - 9

- Our attitude towards wealth is important to God
- There is a danger in having too much or too little
- If we have too little, we may commit sinful deeds to meet our needs rather than trusting God to provide for us
- If we have too much, we may develop worldly attitudes and drift away from our God-->

# Class assignment

5 pts for each item listed; maximum of 20 pts

- Why is it important to ask God to give us just the right amount of money for our lives? -->

Class assignment



## 13. The wisdom of Solomon



13. God reveals his heart towards money during his evaluation of Solomon's prayer.

# The wisdom of Solomon

## 1 Kings 3:10-13

■ The Lord was pleased that Solomon had asked for this. So God said to him, "Since you have asked for this and not for long life or wealth for yourself, nor have asked for the death of your enemies but for discernment in administering justice, I will do what you have asked. I will give you a wise and discerning heart, so that there will never have been anyone like you, nor will there ever be. Moreover, I will give you what you have not asked for--both riches and honor--so that in your lifetime you will have no equal among kings. <sup>1</sup>

Kings 3:10-13-->

Let's read first Kings 3:10-13.

# Inductive study results

## 13-A: The wisdom of Solomon

- Observations
- Interpretations
- Category
- Principles

Ask team A to present their findings to the class.

# The wisdom of Solomon

## Lessons from 1 Kings 3:10-13

- God was delighted that Solomon was more concerned about rightly governing his people instead of his own personal success
- Solomon asked only for wisdom and discernment in governing his people
- Because of Solomon's request, God not only gave him wisdom but also unimaginable riches and honor
- There will never be another man with the wisdom that God gave to Solomon
- Let us consider what fabulous wealth looks like -->

Let's look at some of the from God's response to Solomon's prayer.

## The need for God's wisdom

What could you purchase with Rs1,000,000,000  
(1 arab)?

- A laborer's wages for 13,333 years
- Support 13,333 laborers for 1 year
- Enough to buy 20 brand new sedans @5Crore
- Support 208 missionaries at Rs20,000/mo for 20 years
- Purchase 4,761,904 NLT Bibles through Amazon -->

Let's consider a hypothetical application of praying for wisdom.

## Individual assignment

10 minutes-10 points

■ Suppose you learn that, suddenly, you will be given Rs 1 arab (100 crore) tomorrow at 9 am from a wealthy benefactor. It is yours to spend or invest any way you wish.

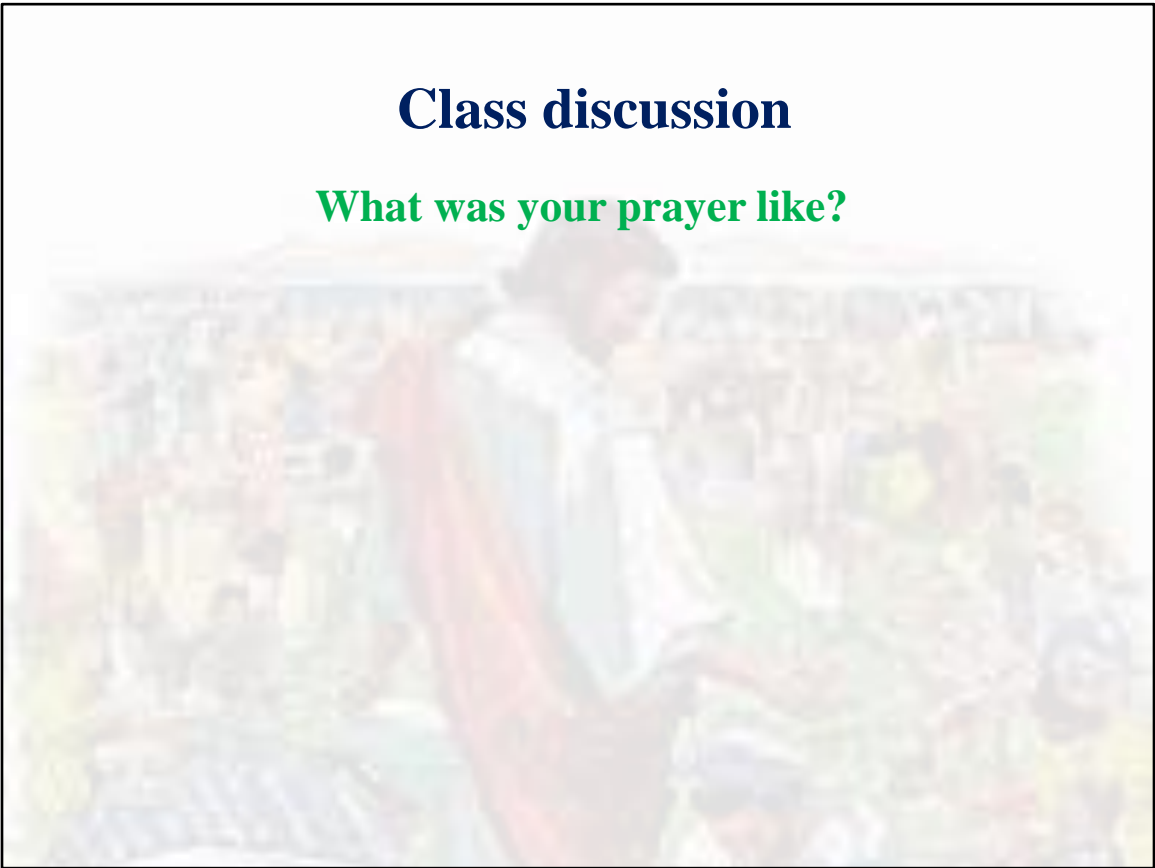
◆ As a Christian, your first reaction might be to pray for wisdom like Solomon did.

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

An individual assignment.

## **Class discussion**

**What was your prayer like?**



Invite the class to share some of the elements of their prayers. List them in real time on this slide as they are presented.

# Elements of your prayer

## From previous classes

- **Wisdom for the best use of the money**
- **Thanksgiving and praise to God for this great gift**
- **Recognition that you have been given great honor and responsibility**
- **Rejoicing in God's love rather than the unexpected riches**
- **Recognition that this is really God's money**
- **Understanding that the money can be used for the kingdom of God**
- **Reveal godly men who can counsel you on how much you may use for your own needs**
- **Admission that God is your real provider**
- **Request that the money be used for the glory of God**
- **Preservation of the gift -->**

Share with the class elements of the prayers from previous classes. Note the similarities and point out the differences.



## Decide what to do with the money

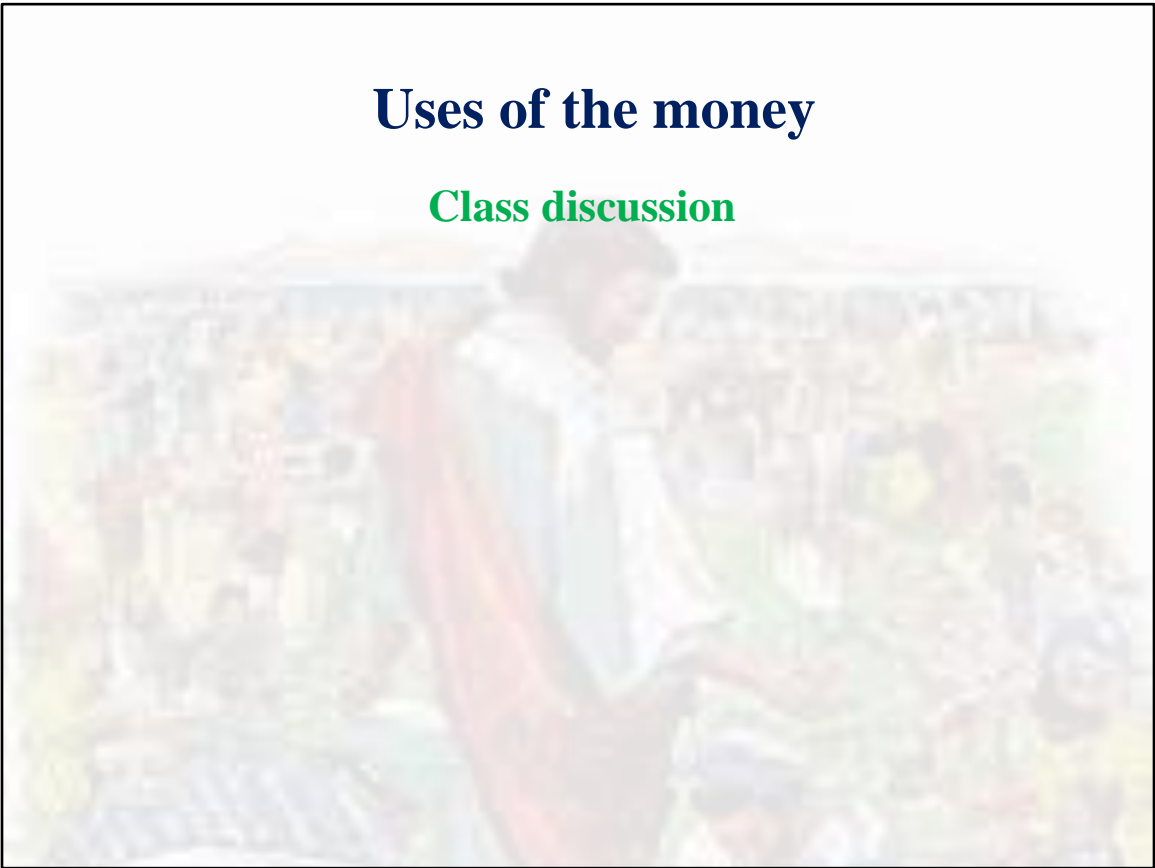
Now that you have prayed, what will you do?

- **Decide how much to give, and where to give it**
  - **Decide how much to spend, and what to spend it on**
  - **Decide how much to save, and where to put it**
  - **Decide how much to invest, and what to invest it in**
- 
- ◆ **Seek Godly wisdom**
  - ◆ **Be patient; don't be in a hurry**
  - ◆ **While you decide, put the money to work ->**

Without going into too much detail, point out some of the issues that must be addressed prior to disbursing the money.

# Uses of the money

## Class discussion



List the uses of the money as they are shared with the class.

## **What would you do with \$1B**

- **What were your assumptions about your own future?**
- **Did you consider seeking the wisdom from the Bible?**
- **Did you consider seeking the advice of Christian financial counsellors, your parents, or other Godly men?**
- **What was the time frame of your decision?**
- **Did you decide to retire at a young age and live from the interest, or continue doing your life's work and manage your fortune**
- **How many people were included in your perspective?**
- **What areas of life did you consider?**
- **What circumstances of life were factored into your plan?**
- **Did you think just about earthly needs, or was God's kingdom included?-->**

Discuss with the class some of these additional considerations listed in the form of questions.

## Uses of the money by previous classes

- Set aside money for your family's needs
- Invest a portion for future needs
- Set aside money to be used by yourself for serving the Lord
- Established scholarship fund for students
- Established a retirement fund for missionaries
- Built churches, schools, seminaries
- Support orphanages and establish funds for widows
- Supporting pastors, missionaries, schools, seminaries
- Gave a tithe
- Publish Christian literature
- Give to the poor -->

Discuss some of the uses of that money by previous classes

## Previous classes (cont'd)

- Purchase and manufacture Christian music, theater, media, apps, entertainment, etc
- Sending Bibles and evangelistic material around the world
- Build family house and improve living standards
- “Rainy-day” fund in case of future disaster, illness, loss of ability to work, etc
- Invest in a business -->

More uses of the money as determined by previous classes.

## 14. Chasing after wealth

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

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

Ecclesiastes 2:17-18 >

14. Let's examine Scripture to see what it has to say about chasing after wealth. Let's read these two passages of Scripture together.

## **Worldly perspectives regarding wealth (cont'd)**

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

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

There are two additional passages.

## **Inductive study results**

### **14-B: Chasing after wealth**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team B to present their findings to the class



## **Class discussion-essay**

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

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

Essay and class discussion. List the contributions that class members make in real time.

# **The dangers of having a worldly perspective about money**

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

- **Money is only temporal and should not be the main object of our pursuit in life**
- **If we depend upon our money and possessions for our happiness, we may be disappointed**
- **If we choose to spend our lives climbing the ladder of success, we may find that it does not satisfy**
- **If we work all of our lives chasing a dream, we may discover it to be meaningless, empty, and unsatisfying**
- **Living for pleasure can be described as living death -->**

There are what I believe are the lessons from these passages:

- **Money is only temporal and should not be the main object of our pursuit in life**
- **If we depend upon our money and possessions for our happiness, we may be disappointed**
- **If we choose to spend our lives climbing the ladder of success, we may find that it does not satisfy**
- **If we work all of our lives chasing a dream, we may die before it becomes a reality**
- **Living for pleasure can be described as living death**

## 15. The road to poverty

- **If you love sleep, you will end in poverty. Keep your eyes open, and there will be plenty to eat!** Proverbs 20:13 (NLT)
- **Do not carouse with drunkards or feast with gluttons, for they are on their way to poverty, and too much sleep clothes them in rags.** Proverbs 23:20-21 (NLT)
- **A person who gets ahead by oppressing the poor or by showering gifts on the rich will end in poverty.** Proverbs 22:16 (NLT) -- >

15. Let's take a walk down the road to poverty and look at the landscape as we go. Please read these three passages together.

# Inductive study results

## 15-C: The road to poverty

- Observations
- Interpretations
- Category
- Principles

Ask team C to present their findings to the class

# Some strategies for achieving poverty

For faster results, choose several

- Choose the wrong friends
- Be lazy and idle
- Oppress the poor
- Flatter the rich
- Play the lottery
- There are many more strategies for achieving poverty that we will look at later -->



I would like to share with you some strategies for achieving property. And we'll discuss how to become **poor** quickly. Later on this week we'll travel many of the exciting roads that lead to this destination.

## 16. The value of work

■ **Blessed are all who fear the LORD, who walk in his ways. You will eat the fruit of your labor; blessings and prosperity will be yours.** Psalm 128:1-2

■ **Lazy hands make a man poor, but diligent hands bring wealth.** Proverbs 10:4

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

16. Now that we have come a glimpse of the journey to poverty, let's now consider the road to success. It all begins with hard work and a fear of the Lord. Let's read these three passages together.

## **Inductive study results**

### **16-D: The value of work**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team D to present their findings to the class.

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

## **Lessons**

- **God does not promise to make us rich**
- **He does promise to meet our needs if we work hard**
- **It is wise to be engaged in multiple endeavors. If one fails, the other might succeed.**
- **Humbly realize that it is only through the Lord's mercy and grace that we might enjoy the fruits of our labor -->**

We all agree that hard work is important and is something God wants us to do to the best of our abilities, correct? Hee has promised to meet our needs and resting in that assurance should be sufficient for us. I believe, as we have opportunity and motivation, it is wise to focus on in a single career and becomes the very best that we can be at it.

But it can also be a good thing to spread our efforts among a number of useful endeavors because if one fails, the other might succeed. This is the path that I chose. Because my father was a business owner, I always had an interest in having my own business. So for much of my career, in addition to a primary occupation that provided



most of our family's income, I had a side business (called "moon-lighting"-- called that because people who moonlight usually do it at night).

There are other legitimate options for the use of one's time. Instead of focusing and all of our energy on one occupation, or adding a second job, some people might prefer to spend any extra time and energy they have with their families, getting more education, but or engaging in a ministry. All of these scenarios are potentially good things depending on what God has planned for us.

However these and other passages clearly show that our good work and productive use of our time, whatever that might be, does not guarantee wealth, fame, fortune. We all know people who have worked hard their entire lives and who barely eked out a living. We admire these people and greatly respect them. We should encourage them and thank them for their hard work as we have opportunity.

But if by God's grace he gives us some measure of wealth, the very first thing we should do in to remember that it comes from him and thank him for it. Then, as we have seen, prayerfully and carefully decide what to do with it.

## 17. The limits of wealth

- **Why should I fear when evil days come, when wicked deceivers surround me-- those who trust in their wealth and boast of their great riches? No man can redeem the life of another or give to God a ransom for him--the ransom for a life is costly, no payment is ever enough-- that he should live on forever and not see decay. Psalm 49:5-9**
- **Wealth is worthless in the day of wrath, but righteousness delivers from death. Proverbs 11:4**
- **They will throw their silver into the streets, and their gold will be an unclean thing. Their silver and gold will not be able to save them in the day of the LORD's wrath. They will not satisfy their hunger or fill their stomachs with it, for it has made them stumble into sin. Ezekiel 7:19-->**

17. The previous discussion lead to the subject of this next slide. There are limits to what a person's wealth can do for him. Let's read these three passages.

## Inductive study results

### 17-A: The limits of wealth

- Observations
- Interpretations
- Category
- Principles

Ask team A to present their findings to the class.

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

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

- **Our wealth won't purchase one minute of life from God**
- **Righteous living has great value in preserving our lives**
- **Our greed may blind us to heavenly values and so we could end up wasting our lives in a pursuit of worthless treasures - ->**

These passages teach us that wealth has its limits. We cannot depend on it for our security nor to buy favor from God. Here are some specific points that I believe this passage wants us to realize:

- **Our wealth won't purchase one minute of life from God**
- **Righteous living has great value in preserving our lives**
- **Our greed may blind us to heavenly values and so we could end up wasting our lives in a pursuit of worthless treasures**

## **18. Beware of evil methods of obtaining money**

**If they say, "Come along with us; let's lie in wait for someone's blood, let's waylay some harmless soul; let's swallow them alive, like the grave, and whole, like those who go down to the pit; we will get all sorts of valuable things and fill our houses with plunder; throw in your lot with us, and we will share a common purse"-- my son, do not go along with them, do not set foot on their paths; for their feet rush into sin, they are swift to shed blood. How useless to spread a net in full view of all the birds! These men lie in wait for their own blood; they waylay only themselves! Such is the end of all who go after ill-gotten gain; it takes away the lives of those who get it. Proverbs 1:11-19 -->**

18. Here is a Biblical teaching that we are all very familiar with. We are to avoid evil means of obtaining money. You have no need of teaching on this subject because this is a concept we have learned from a young age. But for the sake of doing a comprehensive study, let's read this passage from Proverbs.

## **Inductive study results**

### **18-B: Beware of evil methods of obtaining money**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team B to present their findings to the class

# Beware of evil methods of getting money

## Lessons from Prov 1:11-19

- Don't join in the evil deeds of crooks, embezzlers, swindlers, the greedy or covetous, gamblers, financial predators, or anyone else who desires to benefit financially through deceitfulness, dishonesty, theft, or other evil methods.
- Those who practice evil means to get money from others may fall into their own traps

The lessons from Proverbs 1:11-19 are clear: we are not to practice these methods and if we do, may well ensnare us with a harmful traps.

## Essay

5 pts for each item listed-maximum 20 pts

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



It is very easy for me to stand up here and remind us that we should always earn our money righteously. We all now this is what the Lord wants for us. But if we are honest with ourselves and with each other, some of us would have to admit that there were exceptions to honest endeavors along our life's journey. So if you would care to make a confession, please write in your notebook an instance are two of instances where you might have acquired money through unrighteous means. After giving you a chance to think about this, I would like to share with you an experience I had.

Before I do, let me assure you that if we have confessed unrighteous acquisitions of money to God, he has forgiven



us. It is in the past and hidden by his shed blood. Therefore, it is not our job to dredge up shame we felt again and again. If God has forgiven us, we should forgive ourselves also.

(at this point share with the class and instance where you were guilty of all obtaining money or some other thing of value unrighteously, along with the consequences of your action in any attempts at restitution that you might have made. Your honesty and transparency will be greatly encouraging to your class) but.

## 19. Contentment

Study of five verses which deal with contentment



19. Another Biblical concept regarding money it is what our attitude should be in the presence or absence of it. Let's consider five passages that deal with this subject.

## Contentment

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

Let's read Luke 3:14 together.

# Contentment

## Lessons from Hebrews 13:5

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

# Contentment

## Lessons from 1 Timothy 6:6-8

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

# Contentment

## Lessons from Phil 4:11-12

- **Not that I speak from want, for I have learned to be content in whatever circumstances I am. I know how to get along with humble means, and I also know how to live in prosperity; in any and every circumstance I have learned the secret of being filled and going hungry, both of having abundance and suffering need. Philippians 4:11 - 12 (NASB) Learn to adapt and thrive in whatever financial situation you are in**

# Contentment

## Lessons from Ecclesiastes 5:10

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

# Inductive study results

## 19-C: Contentment

- Observations
- Interpretations
- Category
- Principles

Ask team C to present their findings to the class.



# Contentment

## Lessons from Scripture

- The love of money and contentment are in opposition to each other
- Trust God to be with us and to provide for our needs
- If our decision to be content is based on a godly foundation in our lives, we are very rich indeed
- We should learn to be content if we have been given the basic necessities of life
- Use difficult circumstances to develop the character quality of contentment
- Use times of prosperity to practice generosity
- If our happiness depends on how much money we have, we will never be satisfied
- If our goal is a life filled with this world's goods, we will never be satisfied >

## **Inductive study results**

### **20-D: Learn to live below our means**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team a to present their findings to the class

## 20. Learn to live below our means

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

20. This next section deals with a very important concept in Scripture the: the principle of living below our means. It is not stated in those exact words, but the idea of spending less than we make is very Biblical. But It is a fundamental concept of this seminar and we will consider it many times this week. Let's read Proverbs 21:20 from two different translations.

## **Class exercise**

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

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

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

Class exercise

## 21. Righteous ways of making money

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

21. A short time ago we spent some time on the concept of earning money unrighteously. Let's now consider the other side of that coin, which is earning money righteously. Let's read these five passages together.

## **Inductive study results**

### **21-A: Righteous ways of making money**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team A to present their findings to the class

# Earning money righteously

## Lessons from Scripture

- Any honest form of work honors God
- There are a number of legitimate ways of earning money. We will consider some of them in a later module

The Bible commands us to support ourselves to the best of our abilities, and even help with the needs of others. So he expects us to earn our way in life if we possibly can. Any honest form of work honors God. There are a number of ways to earn money righteously and we will consider some of those in a future module.

## 22. The goal of becoming rich

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

Ecclesiastes 5:13-15

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

22.



## The goal of becoming rich (cont'd)

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

## **Inductive study results**

### **22-B: The goal of becoming rich**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team B to present their findings to the class

# The goal of becoming rich

## Lessons from Scripture

- **The Bible does not encourage us to set a goal of becoming rich in this life**
- **It does encourage us to practice virtues and disciplines that can lead to prosperity**
- **But as we saw from our scriptural passages, the love of wealth can lead to many problems**
- **We will examine the concept of wealth and what to do if we become wealthy in a later module**

The Bible does not encourage us to set a goal of becoming rich. There are many pitfalls to becoming wealthy, and great wealth can even be dangerous to our spiritual well-being. The Bible does, however, encourage us to practice virtues and disciplines that can lead to prosperity. So while becoming wealthy should not be a life goal, having wealth is not wrong. There were many men in the pages of the Bible who God blessed with wealth, and used it as God intended. We will see in a later section that it is not the amount of money we have but rather our attitude towards money and what we do with it that are the key issues.



## 23. Money as the object of our affections

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

23. Money as the object of our affections. Let's read Psalm 119:36-37.

## Inductive study results

### 23-C: Money as the object of our affections

- Observations
- Interpretations
- Category
- Principles

Ask team C to present their findings to the class. We will examine this concept later in more detail.

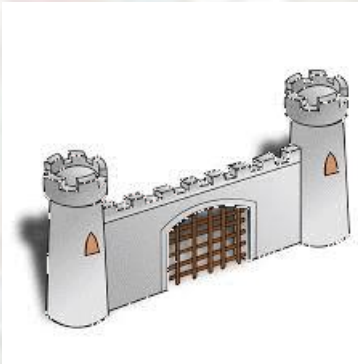
## 24. Trusting in God vs money

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

24. Trusting in God vs. money. Let's read Proverbs 11:28.

## Trusting in God vs money (cont'd)

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



Let's read proverbs 18:11

## Trusting in God vs money (cont'd)

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

Luke 12:22-34 is another useful passage about this topic.



## Trusting in God vs money(cont'd)

■ **And do not set your heart on what you will eat or drink; do not worry about it. For the pagan world runs after all such things, and your Father knows that you need them. But seek his kingdom, and these things will be given to you as well. "Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also. Luke 12:22-34 -->**

Continue reading.

## **Inductive study results**

### **24-D: Trusting in God vs money**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team D to present their findings to the class

# Trusting God vs money

## Lessons from Scripture

- Money is an undependable anchor for our lives; if we depend upon it for our safety or security, we will be disappointed
- We are to depend upon God to supply our needs, to protect us, and to make our lives full
- We are to set our hearts on the things of God, living a life that pleases him, and the building of his kingdom

## 25. Our attitude towards our money

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

25. Our attitude towards money is very important to God.  
Let's read Deuteronomy 8:11-20

## **Our attitude towards our money (cont'd)**

■ **He led you through the vast and dreadful desert, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. He gave you manna to eat in the desert, something your fathers had never known, to humble and to test you so that in the end it might go well with you. You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. If you ever forget the LORD your God and follow other gods and worship and bow down to them, I testify against you today that you will surely be destroyed. Like the nations the LORD destroyed before you, so you will be destroyed for not obeying the LORD your God. Deuteronomy 8:11-20 -- >**

Please keep reading

## Inductive study results

### 25-A: Our attitude towards our money

- Observations
- Interpretations
- Category
- Principles

Ask team A to present their findings to the class

## 26. The relationship between suffering as a Christian and riches

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



26. Moses is a great example of the choice between suffering as a Christian and great wealth. Let's read Hebrews 11:24-26. As we can see, Moses chose to be mistreated along with his fellow Hebrews rather than enjoy the pleasures of sin. He was willing to suffer disgrace as a righteous man for the sake of Christ.

## **Inductive study results**

### **26-B: The relationship between Christian suffering and riches**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team B to present their findings to the class



# **To suffer for Christ is better than being rich**

## **Lessons from Hebrews 11:24-26**

- **Recognize that a passion for pleasure, power, and riches can obscure righteous choices**
- **It is better to suffer for Christ than to enjoy the pleasures of sin**
- **The embarrassment of being a Christian is better than the glory of being rich**
- **As we work for earthly success, stay focused on our true priority which is the pursuit of God and His kingdom**
- **Realize that our reward in heaven is far more valuable than all the treasures on earth -->**

## 27. The relationship between morality and wealth

- **Better the little that the righteous have than the wealth of many wicked;** Psalm 37:16
- **Better a little with the fear of the LORD than great wealth with turmoil.** Proverbs 15:16-->

27. Studying the story of Moses leads us to the next topic. What is a relationship between morality and wealth?

## **Inductive study results**

### **27-C: The relationship between morality and wealth**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team C to present their findings to the class. It's clear that we should choose living righteously every time is the alternative is to displease our Lord and Savior Jesus Christ.

## 28. The poor

- **He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor.** Proverbs 28:8
- **For I assisted the poor in their need and the orphans who required help.** Job 29:12 (NLT)
- **Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.** James 1:27 -->

28. The poor. This is a topic full of spiritual riches and blessings. We will devote an entire module to this topic. For now, let's begin to paint the landscape for this topic by reading three passages.

## Inductive study results

### 28-D: The poor

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team D to present their findings to the class

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

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

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

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

29,. Here is a precious group of people closely related to the poor: the oppressed, the persecuted, and those that are suffering calamity or Injustice. Let's read these three passages together.

## **Inductive study results**

### **29-A: Responsibility to the afflicted**

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team A to present their findings to the class

## **30. Possessions vs Christ as the source of our happiness**

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

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

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

30. Possessions vs. Christ as the source of our happiness. Let's read these three passages.



## **Inductive study results**

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

- **Observations**
- **Interpretations**
- **Category**
- **Principles**

Ask team B to present their findings to the class

## Individual assignment

20 minutes, 5 points for each concept

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

Individual assignment. Now that we have studied a wide variety of scriptural passages having to do with money and wealth, it would be good for everyone to write down some general statements about this topic that characterize the truths that we have learned. After spending some time doing this, I will ask for volunteers to read one of their statements to the class.

## Putting our knowledge to work

- This brief survey has not been exhaustive, but was designed to give you a representative glimpse into the heart of God regarding financial principles
- The exercise was useful because for several of the 41 passages we examined, you had a chance to think independently about them
- Let's take the next step in the process
- We will now develop a comprehensive and organized framework for our knowledge, making it more useful for ourselves and teaching others.
- At the end of the week the results of our work will help us make Scripturally sound decisions about money and cultivate a Godly attitude towards wealth -->

- This brief survey has not been exhaustive, but was designed to give you a representative glimpse into the heart of God regarding financial principles
- The exercise was useful because for several of the 41 passages we examined, you had a chance to think independently about them
- Let's take the next step in the process in our study of Biblical Financial principles
- We will develop a comprehensive and organized framework for our knowledge, making it more useful for ourselves and for teaching others.
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cultivate a Godly attitude towards wealth

## II. A survey of Biblical teaching on money and wealth



This as the end of our independent, inductive scriptural survey. As

# Biblical financial principles

## A survey of Scripture

### I. Introduction

### **II. A survey of biblical teaching on money and wealth**

#### III. 10 Biblical principles about money and wealth

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

#### IV. Money and the family

#### V. Money and the Church

#### VI. Money and business

#### VII. Money and Society