

Money and Wealth Principles – Jonathan Shibley and Kevin Pate

Money is a tool and test of stewardship

Proverbs 13:7

7 There is one who makes himself rich, yet has nothing; And one who makes himself poor, yet has great riches.

Matthew 6:24

24 No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

The Bible has more than 2300 verses that deal with handling money and possessions. God wants to bless His people. The wealth that God brings to His children is not only in material form (money), but in the form of spiritual blessings such as wisdom, character, and skills that can be passed on to future generations. Many people who have great material wealth are spiritually bankrupt.

We must see money as a tool that can be used for good. Money is necessary to meet needs. Therefore, it is good for businesses to generate profit. A profit is simply taking in more money for a product or service than the actual cost of providing the product or service. Profits can be used to generate growth for a business and to bless others.

The acquisition of money often brings with it a test of character. Often people think that money will solve all their problems. Many people begin to serve money, becoming motivated by money itself rather than using money as a tool. This causes personal, relational, and business problems. God wants His men and women to be those who have the character to handle money and steward it properly. In other words, we should welcome financial success while renouncing materialism at the same time.

Financial Stewardship Principles:

1. God Alone is the Source of Wealth

Deuteronomy 8:18

18 And you shall remember the Lord your God, for it is He who gives you power to get wealth that He may establish His covenant which He swore to your fathers, as it is this day.

We must understand that everything we have and all that we are is from God. We can do nothing outside of His help. Don't become prideful in what you accomplish. Be quick to give God all the glory and honor for victories and blessings.

2. God's Kingdom Should be our Priority

Matthew 6:33

33 But seek first the kingdom of God and His righteousness, and all these things shall be added to you.

When we are Kingdom-minded, everything else comes into proper focus and perspective. God knows our needs. He promises to meet and even exceed those needs when we place Him and His priorities before ourselves.

3. Money is a Primary Competitor with Christ for First Place in Our Lives

As our loving Creator, God understands us perfectly. He knows that people often choose to put possessions ahead of Him.

Matthew 6:24

24 No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

It is important to understand that money or possessions are not evil.

1 Timothy 6:10

10 For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.

Money is not evil, but the wrong attitude towards it is. For example, money can be used for good to help people in need or for evil for destructive purposes.

4. How We Handle Money Affects the Intimacy of our Fellowship with Christ

Jesus Christ told us,

Luke 16:11

11 Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

What are the “true riches” in life? The true riches are a close relationship with Christ. How we handle money is an indicator of our true relationship with Christ. It demonstrates whether we believe in God and obey the principles revealed in the Bible.

5. Give to God First

Part of our responsibility as a faithful steward is to give back to God a portion of what He has entrusted to us.

Proverbs 3:9

9 Honor the Lord with your possessions, And with the first-fruits of all your increase;

God doesn't need our money, but we need to give. Giving to the Lord is a reminder that God owns all we possess and that He is our Provider. It is also an indicator of our obedience to God's principles.

6. We Should Give God What Belongs to Him

Malachi 3:10

10 Bring all the tithes into the storehouse, that there may be food in My house, and try Me now in this," Says the Lord of hosts, "If I will not open for you the windows of heaven and pour out for you such blessing that here will not be room enough to receive it.

Many people think they are too poor to give. Giving back to God what is already His is not legalism, but is a sign of our devotion and gratitude to God. The only place in scripture where God challenges us to "test Him" is in the area of giving. You must be faithful to give God the first-fruits of your increase. God's nature is to give and we are to emulate Him and be givers.

7. Amount to give

A tithe, or ten percent of our income, is the foundation of our giving.

Malachi 3:8-9

8 "Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings. 9 You are cursed with a curse, for you have robbed Me, Even this whole nation.

In addition to the tithe, God's people in the Old Testament gave offerings. The New Testament builds on the foundation of tithes and offerings, teaching us to give in proportion to what we receive.

Jesus praised sacrificial giving.

Mark 12:42-44

42 Then one poor widow came and threw in two mites, which make a quadrans. 43 So He called His disciples to Himself and said to them, "Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; 44 for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood."

We are convinced that a tithe is the minimum amount we should give to the Lord, desiring then to give more than the tithe as the Lord prospers or directs us.

8. We Should Sow Seeds to Reap a Harvest

2 Corinthians 9:10-11

10 Now may He who supplies seed to the sower, and bread for food, supply and multiply the seed you have sown and increase the fruits of your righteousness, 11 while you are enriched in everything for all liberality, which causes thanksgiving through us to God.

The principles of sowing and reaping are universal and apply not only to agriculture, but to business relationships and money. When we sow an act, a service, or a financial gift as unto the Lord, we should by faith expect it to produce a harvest for God's glory. This verse very clearly says that God gives seed to a certain person: a sower. Seeds have to be planted to be effective. The more seeds we sow, the more seeds God will provide. God wants us to have enough seed to be in a position to "be generous on every occasion." The only way to get there is by beginning to sow seeds out of what we currently have.

9. We Should Save and Invest for the Future

Proverbs 21:20

20 There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it.

After we have given to the Lord, we should consistently save money. It is prudent and wise to have money reserved for the future. Having extra money saved is an act of personal discipline and creates peace of mind. It is easy to spend everything and have nothing left to give or save. Prudent people give to God first, then pay themselves next. After that, they create a budget to live off of the remaining amount.

10. We Should Beware of Debt

Proverbs 22:7

7 The rich rules over the poor, and the borrower is servant to the lender.

If at all possible, we should stay out of debt. Borrowing money makes us subject to the lender and almost always forces a higher cost over time because of interest. Many people become trapped in debt and are unable to use their money to be generous. When we borrow money, we will always pay more.

Three Perspectives on Wealth:

	<u>Poverty Perspective</u>	<u>Selfish Perspective</u>	<u>Stewardship Perspective</u>
Possessions are:	Evil	A right	A responsibility
I work to:	Meet only basic needs	Become rich	Glorify God
Godly people are:	Poor	Wealthy	Faithful
Ungodly people are:	Wealthy	Poor	Unfaithful
I give:	Because I must	To get	Because I love God
My spending is:	Without gratitude to God	Carefree and consumptive	Prayerful and Responsible

11. We Should Learn to be Content

Hebrews 13:5

5 Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, "I will never leave you nor forsake you."

The Bible tells us to be content with what we have. In other words be grateful for what we have already been given, instead of always wanting more. Discontentment says: "It's never enough." In God's economy, there is more than enough. Many people bring unnecessary pain into their lives because they are chasing money, rather than pursuing God.

12. Learn to Avoid Coveting

Coveting means craving another person's property, and it is prohibited in Scripture. The last of the Ten Commandments reads,

Exodus 20:17

17 "You shall not covet your neighbor's house; you shall not covet your neighbor's wife, nor his male servant, nor his female servant, nor his ox, nor his donkey, nor anything that is your neighbor's."

In other words, we are commanded not to covet anything that belongs to anyone! Do not determine your spending by comparing it to others. Some spend more than they can afford because they want to spend as much as their friends can afford.

13. Live Simply

Some possessions can demand so much time or money that they harm our relationship with the Lord and our loved ones. Scripture encourages us to live a quiet, simple life.

1 Thessalonians 4:11-12

11 that you also aspire to lead a quiet life, to mind your own business, and to work with your own hands, as we commanded you, 12 that you may walk properly toward those who are outside, and that you may lack nothing.

14. Seek Counsel on Financial Decisions

God encourages us to seek counsel before making important financial decisions.

Proverbs 19:20

20 Listen to counsel and receive instruction, that you may be wise in your latter days.

Proverbs 12:15

15 The way of a fool is right in his own eyes, but he who heeds counsel is wise.

Some people avoid seeking counsel from others because of their pride. They view asking for advice as a sign of weakness, but this is contrary to what the Bible teaches. We should seek counsel to get insights and suggestions that will help us make the best decisions.