

Discipleship 201
Lesson 7

Money and the Bible

This lesson belongs to: _____

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Money and the Bible

Key Verse: *“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.”* Matthew 6:24

Purpose: The purpose of this lesson is to help the disciple understand the Scriptural view of money and to transition from a mindset of ownership to a mindset of stewardship.

1. The Bible has a lot to say about _____.
 - There are more verses in the Bible about money and the proper use of money than there are verses about heaven.
 - Money is a measurement of _____.
 - Money is a medium of _____.
2. God wants us to be _____ with money.
 - 1 Thessalonians 4:10–12 (NKJV) *“and indeed you do so toward all the brethren who are in all Macedonia. But we urge you, brethren, that you increase more and more; 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.”*

Morality and Money

Some say that money is evil. However, money is amoral. It is neither good nor bad. It is neither righteous nor evil. Money is neutral. Some say money corrupts. Money does not corrupt. Money reveals the corruption that already exists in the heart. If a person's heart is corrupt, money will manifest its corruption. If a person's heart is righteous, money will manifest its righteousness. Some people have no money and yet their heart is corrupt. They will perform evil to obtain it. On the other hand, others have little or no money and are righteous. Money is not the problem. Corruption is a matter of the heart.

3. Money is an _____ to the heart.
 - Our heart's attitude toward money determines how we live.
 - Where is your heart?
 - Look at your spending
 - Look at your giving
 - Look at your checkbook
 - Look at your credit card statement
 - Look at your storehouse
 - Look at your “treasures”
4. Life does not consist of the things we _____.
 - Our life and purpose are determined by God.
 - Luke 12:22–23 (NKJV) *“Then He said to His disciples, ‘Therefore I say to you, do not worry about your life, what you will eat; nor about the body, what you will put on.’ ²³ Life is more than food, and the body is more than clothing.”*
 - Luke 12:13–15 (NKJV) *“Then one from the crowd said to Him, ‘Teacher, tell my brother to divide the inheritance with me.’ ¹⁴ But He said to him, ‘Man, who made Me a judge or an arbitrator over you?’ ¹⁵ And He said to them, ‘Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses.’”*
 - Money and possessions may _____ God's will and cause a man to lose his _____.
 - Matthew 16:24–26 (NKJV) *“Then Jesus said to His disciples, ‘If anyone desires to come after Me, let him deny himself, and take up his cross, and follow Me. ²⁵ For whoever desires to save his life will lose it, but whoever loses his life for My sake will find it. ²⁶ For what profit is it to a man if he gains the whole world, and loses his own soul? Or what will a man give in exchange for his soul?’”*
5. In the last days, men will be _____ of money.

- 2 Timothy 3:1–5 (NKJV) *“But know this, that in the last days perilous times will come: ² For men will be lovers of themselves, lovers of money, boasters, proud, blasphemers, disobedient to parents, unthankful, unholy, ³ unloving, unforgiving, slanderers, without self-control, brutal, despisers of good, ⁴ traitors, headstrong, haughty, lovers of pleasure rather than lovers of God, ⁵ having a form of godliness but denying its power. And from such people turn away!”*
6. The key to happiness is not obtained through _____ and _____ but through _____ with what God has provided.
- Luke 12:13–15 (NKJV) *“Then one from the crowd said to Him, ‘Teacher, tell my brother to divide the inheritance with me.’ ¹⁴ But He said to him, ‘Man, who made Me a judge or an arbitrator over you?’ ¹⁵ And He said to them, ‘Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses.’”*
 - 1 Timothy 6:8 (NKJV) *“And having food and clothing, with these we shall be content.”*
7. Those who desire to be rich fall into _____, and a _____, and into many foolish and harmful _____ which drown men in _____ and _____.
- 1 Timothy 6:9 (NKJV) *“But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition.”*
8. It is not money, but the _____ of money that is a root of all kinds of evil.
- 1 Timothy 6:10a (NKJV) *“For the love of money is a root of all kinds of evil...”*

The Love of Money

The love of money refers to how we regard money. The love of money refers to an inordinate attachment to it. The love of money is characterized by a drive to attain and keep it. We are around money all the time. We are never free from money matters. Money is a medium of exchange to obtain what we need and desire, so it is easy to love it. The love of money is not an emotional attachment such as, “Money, I love you!” It is not an issue of having money. We can love money and have a lot of it, or we can love money and have none of it. The love of money robs us of the initiative and motivation to do our best when we base our effort on how much money we will receive in exchange. For the love of money Achan brought defeat on Israel's army and death to himself and his family, Balaam sought to bring a curse upon God's people, Delilah betrayed Samson and caused the slaughter of thousands, Ananias and Sapphira lied over an offering and died, and Judas betrayed Jesus. Money lovers are never a good company with which to be associated.

9. The love of money is a form of covetousness which is called _____.
- Colossians 3:5 (NKJV) *“Therefore put to death your members which are on the earth: fornication, uncleanness, passion, evil desire, and covetousness, which is idolatry.”*
 - Idolatry is worshiping something other than God or prioritizing something above God.
 - Covetousness is the drive to obtain and maintain a lifestyle we cannot afford. It is an inordinate desire to get what we want apart from the blessing, provision, and timing of God.
10. _____ causes many to _____ from the faith. Such foolishness leads to many unforeseen and painful _____.
- 1 Timothy 6:10b (NKJV) *“...for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.”*
11. No one can serve two _____.
- Matthew 6:24 (NKJV) *“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.”*
 - A person cannot be a servant of God while being a slave to material things. The Greek word *mamonas* is a transliteration of the Aramaic *mamona* that designated wealth in any form, whether it be money or property. Jesus also referred to “unrighteous mammon” (Luke 16:9, 11). By personification, mammon refers to the god of riches.
12. The pursuit of _____ will hinder or end our pursuit of _____.

- Matthew 6:19–21 (NKJV) *“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.”*
- Matthew 19:23–24 (NKJV) *“Then Jesus said to His disciples, ‘Assuredly, I say to you that it is hard for a rich man to enter the kingdom of heaven. ²⁴ And again I say to 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.’”*

Treasures and Storehouses

Jesus mentions two types of treasures: *earthly* treasures and *heavenly* treasures. Earthly treasures are temporal. Heavenly treasures are eternal. Jesus mentions two types of storehouses: *earthly* storehouses and *heavenly* storehouses. Earthly storehouses refer to places that we seek to store or protect earthly treasures. Unfortunately, earthly storehouses disappoint those who trust in them. Earthly treasures stored in earthly storehouses are eaten by moths, are corroded by rust, and are stolen by thieves. The heavenly storehouse refers to that placed under the safekeeping of God. Treasures stored in the heavenly storehouse are not eaten by moths, are not corroded by rust, and cannot be stolen by thieves. Heavenly treasures yield great eternal dividends.

- Those who store earthly treasures in earthly storehouses are called _____ .
 - Luke 12:16–21 (NKJV) *“Then He spoke a parable to them, saying: ‘The ground of a certain rich man yielded plentifully. ¹⁷ And he thought within himself, saying, ‘What shall I do, since I have no room to store my crops?’” ¹⁸ So he said, “I will do this: I will pull down my barns and build greater, and there I will store all my crops and my goods. ¹⁹ And I will say to my soul, ‘Soul, you have many goods laid up for many years; take your ease; eat, drink, and be merry.’” ²⁰ But God said to him, “Fool! This night your soul will be required of you; then whose will those things be which you have provided?” ²¹ “So is he who lays up treasure for himself, and is not rich toward God.”*
- We are to make the pursuit of God’s kingdom and righteousness our top _____.
 - Matthew 6:31–33 (NKJV) *“Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’” ³² For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. ³³ But seek first the kingdom of God and His righteousness, and all these things shall be added to you.”*
- Money is a great _____ but a harsh _____.
 - We are not to love and serve money. Such will enslave us to covetousness. We are to see and use money to serve God and others.
- God does not want us to _____ but to _____ Him.
 - Matthew 6:25–26 (NKJV) *“Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing? ²⁶ Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your heavenly Father feeds them. Are you not of more value than they?”*
 - Matthew 6:30–32 (NKJV) *“Now if God so clothes the grass of the field, which today is, and tomorrow is thrown into the oven, will He not much more clothe you, O you of little faith? ³¹ Therefore do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’” ³² For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things.”*
- The correct attitude is to see ourselves as _____ rather than _____ what God has entrusted into our care.
 - Psalm 24:1 (NKJV) *“The earth is the LORD’s, and all its fullness, the world and those who dwell therein.”*
 - Haggai 2:8 (NKJV) *“The silver is Mine, and the gold is Mine, says the LORD of hosts.”*
 - 1 Corinthians 4:7 (NKJV) *“For who makes you differ from another? And what do you have that you did not receive? Now if you did indeed receive it, why do you boast as if you had not received it?”*
 - 1 Corinthians 7:29–31 (NKJV) *“But this I say, brethren, the time is short, so that from now on even those who have wives should be as though they had none, ³⁰ those who weep as though they did not weep, those who rejoice as though they did not rejoice, those who buy as though they did not possess, ³¹ and those who use this world as not misusing it. For the form of this world is passing away.”*

- 1 Timothy 6:7 (NKJV) *“For we brought nothing into this world, and it is certain we can carry nothing out.”*

Stewardship

The biblical view of money is that of stewardship. God made all things and owns everything. If the things we “own” in this life are ours, we could keep them. However, everything we “possess” in this life is temporary. It is all borrowed. We can take nothing with us. We must let it all go. It all belongs to God. To believe otherwise is to embrace an illusion. Such an illusion sets us on a futile quest to obtain what we do not own and cannot keep. Whatever we possess in this life is given to us as stewardship. Only when we disavow the illusion of ownership and embrace the truth of stewardship will we be free to serve God unreservedly and completely.

18. God gives a specific _____ to those who are rich in this present world.
 - 1 Timothy 6:17–19 (NKJV) *“Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. ¹⁸ Let them do good, that they be rich in good works, ready to give, willing to share, ¹⁹ storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.”*
19. Those who are rich are not to exalt themselves in _____ over others.
20. Those who are rich are not to _____ in _____ riches.
21. Those who are rich are to do _____, be rich in good _____, be ready to _____, and willing to _____.
22. The rich who obey this command will store up a good _____ for the time to come, and lay hold on _____.
23. Everyone will give _____ to God for their stewardship.
 - The Parable of the Talents (Matthew 25:14-30)
 - The Parable of the Ten Minas (Luke 19:11-27)
24. The one thing required of stewards is that they be found _____.
 - 1 Corinthians 4:1–2 (NKJV) *“Let a man so consider us, as servants of Christ and stewards of the mysteries of God. ² Moreover it is required in stewards that one be found faithful.”*
25. Faithful stewardship is the ability to use _____ as a servant to win eternal friends and the approval of the Lord.
 - 1 Corinthians 4:2 (NKJV) *“Moreover it is required in stewards that one be found faithful.”*
 - Some people say, “Well, if I just had more I'd give more” or “If I had a million dollars I'd give it over here and I'd give over there” or “If I could just win the lottery, I would do give.”
 - The question is not what would you do with a million dollars but what are you doing with this four you've got in your pocket? What are you doing with the ten? What are you doing with the twenty? Or the sixty? That's the issue.
 - Ecclesiastes 5:10–11 (NKJV) *“He who loves silver will not be satisfied with silver; nor he who loves abundance, with increase. This also is vanity. ¹¹ When goods increase, they increase who eat them; so what profit have the owners except to see them with their eyes?”*
 - Luke 16:10–12 (NKJV) *“He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. ¹¹ Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? ¹² And if you have not been faithful in what is another man's, who will give you what is your own?”*
 - Luke 21:1–4 (NKJV) *“And He looked up and saw the rich putting their gifts into the treasury, ² and He saw also a certain poor widow putting in two mites. ³ So He said, ‘Truly I say to you that this poor widow has put in more than all; ⁴ for all these out of their abundance have put in offerings for God, but she out of her poverty put in all the livelihood that she had.’”*
26. In the kingdom of God, it is more blessed to _____ than to _____.
 - Acts 20:35 (NKJV) *“I have shown you in every way, by laboring like this, that you must support the weak. And remember the words of the Lord Jesus, that He said, ‘It is more blessed to give than to receive.’”*

- Psalm 112:9 (NKJV) *“He has dispersed abroad, He has given to the poor; His righteousness endures forever; His horn will be exalted with honor.”*
27. Those who are _____ are described as having an _____ eye.
- Matthew 6:22–23 (NKJV) *“The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light. ²³ But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!”*
 - Stingy people close their eyes to the need or opportunity to give or bless others.
 - Why are people not inclined to give?
 - Some don't love the Lord's Kingdom (Uninterested)
 - Some don't believe they can afford to give (Afraid)
 - Some are too deeply in debt (Restricted)
 - Some want to spend everything on themselves (Self-centered)
 - Some don't understand how or what to give (Uncertain)
 - Some don't understand God's blessing (Sense of loss)
 - Some don't understand stewardship (Sense of ownership)
28. The opposite of a stinginess is a _____ or _____-filled heart.
- Acts 4:32–33 (NKJV) *“Now the multitude of those who believed were of one heart and one soul; neither did anyone say that any of the things he possessed was his own, but they had all things in common. ³³ And with great power the apostles gave witness to the resurrection of the Lord Jesus. And great grace was upon them all.”*
 - 2 Corinthians 8:7 (NKJV) *“But as you abound in everything—in faith, in speech, in knowledge, in all diligence, and in your love for us—see that you abound in this grace also.”*
 - 2 Corinthians 8:1–5 (NKJV) *“Moreover, brethren, we make known to you the grace of God bestowed on the churches of Macedonia: ² that in a great trial of affliction the abundance of their joy and their deep poverty abounded in the riches of their liberality. ³ For I bear witness that according to their ability, yes, and beyond their ability, they were freely willing, ⁴ imploring us with much urgency that we would receive the gift and the fellowship of the ministering to the saints. ⁵ And not only as we had hoped, but they first gave themselves to the Lord, and then to us by the will of God.”*
29. _____ is our greatest example of generosity.
- 2 Corinthians 8:9 (NKJV) *“For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, that you through His poverty might become rich.”*
30. Giving to God _____ Him and opens the windows of divine _____.
- Giving honors God as our *Source* regardless of the *resource* through which He supplies our needs.
 - Deuteronomy 8:18 (NKJV) *“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.”*
 - Proverbs 3:9–10 (NKJV) *“Honor the LORD with your possessions, and with the firstfruits of all your increase; ¹⁰ So your barns will be filled with plenty, and your vats will overflow with new wine.”*
 - 2 Corinthians 9:8 (NKJV) *“And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.”*
31. The Bible mentions _____ types of giving that honor God.
- Firstfruits: Honoring God with the first fruits of investment increase
 - Tithes: Giving 10% of income to the church (Covenant portion for supplying God's house)
 - Offerings: Free-will offerings given above the tithe to supply special needs in the kingdom
 - Alms: Free-will sharing with the less fortunate (benevolence, charity)
32. Giving that honors God is done with _____ and _____.
- Hebrews 11:6 (NKJV) *“But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him.”*
 - 1 Corinthians 13:3 (NKJV) *“And though I bestow all my goods to feed the poor, and though I give my body to be burned, but have not love, it profits me nothing.”*