

11.2.2025

TREASURE HUNTERS: MONEY

*“For where your treasure is, there will your heart be also.”
Matthew 6:21 (KJV)*

I. Treasure is great...unless it becomes an idol.

IDOL: ANYTHING WE PUT IN PRIORITY AHEAD OF GOD

II. Bible Priorities for Treasures in our Lives

- Relationship with God
- Marriage
- Kids
- Purpose in Life
- Money/Resources

III. Examples of Jesus using money to teach a spiritual truth:

- The Hidden Treasure (Matthew 13:44)
- The Pearl of Great Price (Matthew 13:45-46)
- The Unforgiving Debtor (Matthew 18:23-35)
- Workers in the Vineyard (Matthew 20:1-16)
- Talents or Gold Coins (Matthew 25:14-30; Luke 19:12-27)
- The Rich Fool (Luke 12:13-21)
- The Lost Coin (Luke 15:8-9)
- The Rich Man and Lazarus (Luke 16:19-31)
- The Pharisee and the Tax Collector (Luke 18:10-14)
- The Two Debtors (Luke 7:41-43)
- Counting the Cost (Luke 14:28-33)
- The Prodigal Son (Luke 15:11-32)
- The Unjust Steward (Luke 16:1-13)

IV. Money Guidelines from The Bible

1. Know the condition of your finances.

“Be sure you know the condition of your flocks, give careful attention to your herds...” Proverbs 27:23 (NIV)

“WHAT I OWE, WHAT I OWN, WHAT I SPEND, AND WHERE IT GOES.”

EXAMPLE:

- How many credit cards do I have?
- How much income do I have each month?
- How much do I spend each month?
- How much debt do I have?

2. Get a spending plan.

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.” Proverbs 21:5 (NLT)

“The wise store up choice food and olive oil, but fools gulp theirs down.” Proverbs 21:20 (NIV)

SIMPLE SPENDING GUIDELINES

- 10-10-80 (10% tithe back to God, 10% savings, 80% live on and enjoy)
- 10-10-10-70 (10% tithe back to God, 10% savings, 10% debt reduction, 70% live on and enjoy)

3. Learn to be content.

*“Better to have little, with fear for the LORD, than to have great treasure and inner turmoil.”
Proverbs 15:16 (NLT)*

“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 (NIV)

4. Practice generosity.

“One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.” Proverbs 11:24-25 (NIV)

“If you help the poor, you are lending to the LORD— and He will repay you!” Proverbs 19:17 (NLT)

5. Test God with a tithe (10%) of your income.

“‘Should people cheat God? Yet you have cheated me! But you ask, “What do you mean? When did we ever cheat you?” You have cheated me of the tithes and offerings due to me.... Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,’ says the LORD of Heaven’s Armies, ‘I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test!’” Malachi 3:8,10 (NLT)

“The purpose of tithing is to teach you always to put God first in your lives.” Deuteronomy 14:23b (TLB)

“‘What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore the more important aspects of the law—justice, mercy, and faith. You should tithe, yes, but do not neglect the more important things.’” Matthew 23:23 (NLT)