

Sermon Notes 7/20/2025

Money, Money, Money

Dinero, dinero, dinero

How should we use our money?
¿Cómo debemos usar nuestro dinero?

1. Let's store our treasure in _____.
Guardemos nuestro tesoro en el _____.
James 5:1-2 (Santiago 5:1-2)
1 Timothy 6:9-10 (1 Timoteo 6:9-10)
Matthew 6:19-21 (Mateo 6:19-21)

2. Let's be generous to those in _____.
Seamos generosos con los _____.
James 5:3 (Santiago 5:3)
1 Timothy 6:17-18 (1 Timoteo 6:17-18)
Luke 12:20-21 (Lucas 12:20-21)

3. Let's honor God with our _____.
Honremos a Dios con nuestro _____.
James 5:4 (Santiago 5:4)
Luke 16:10-13 (Lucas 16:10-13)
2 Corinthians 9:6-7 (2 Corintios 9:6-7)



Life Group Discussion Questions

Week 9: July 20-27

James 5:1-6

James chapter 5 begins with a harsh condemnation against people living in luxury and self-indulgence. However, this is not the first time James wrote about those who are rich in this world (1:10-11; 2:5-7). Several other books in the Bible warn us about the dangers of pursuing wealth. Jesus said that it would be easier for a camel to go through the eye of a needle than for a rich man to enter the Kingdom of God (Matt. 19:24; Mark 10:25; Luke 18:25). However, it was also in that context that Jesus said, “All things are possible with God” (Matt. 19:26; Mark 10:27; Luke 18:27). As Americans we live in a culture of materialism and consumerism. Every day, we hear voices telling us that we need to get more money so we can buy more things. We need to remember that everything we have belongs to God, and He has a plan for how we should use our money.

Read James 5:1-6

1. Who did James address in verse 1?

Gary Holloway writes,

This section begins in the same way as the last one (“Now listen,” v. 13), so James is still addressing those who should say, “If it is the Lord’s will.” Thus, he condemns the rich both inside and outside the church who neglect and cheat the poor. Those who plan their business dealings without considering God (James 4:13-16) are also likely to cheat others to gain their wealth. (Holloway, 113)

2. What did James tell his rich readers to do in verse 1? Why?

3. What will happen to all the physical wealth in this world? (5:2-3)

4. What will gold and silver do to the greedy rich people in verse 3?

Holloway comments,

The rich were dragging the Christians into court (James 2:6). Now the situation is reversed. The rich are on trial, and their rusted gold and silver now testify against them (cf. Mark 6:11; Luke 9:5). Their wealth now counts against them because they

hoarded it and did not share with those in need. First the rust eats their silver and gold, then it eats them like fire, referring to the fire of hell (cf. Matthew 25:41; 2 Peter 3:7; Jude 23). Hoarding wealth in the last days may refer to the foolishness of seeking riches in light of the coming end, like the rich fool (Luke 12:19-21). (Holloway, 114)

5. What does the “last days” refer to in verse 3?

6. What specific injustice did James mention in verse 4?

Kent Hughes observes,

This prophetic cry is against any person or nation who reaps riches at the expense of the poor. It is against unbelievers. But sadly, it is also sometimes true of Christians. Christian employer, it is far better to pay your employees what they are worth and to provide good benefits than to increase your profit and give more to “Christian causes.” All who employ others must ask themselves if there are any voices calling out to God because of them. (Hughes, 194)

7. How did James describe God in verse 4? Why?

Charles Swindoll notes,

James says that the outcry of those treated unjustly “has reached the ears of the Lord of Sabaoth.” The title “Lord of Sabaoth” means “Lord of hosts,” or “Lord of the armies.” It refers to God as the Judge who wages war against His enemies (Isa. 2:12). (Swindoll, 109)

8. What kind of lifestyles do greedy rich people pursue? (5:5)

9. What does it mean to live in “luxury and self-indulgence”? (5:5)

10. What image did James use to describe greedy rich people? (5:5)

11. What were these rich people guilty of in verse 6?

12. How did the innocent man respond to these rich people? (5:6)

Hughes writes,

Literally, this reads, “the righteous man; he does not resist you,” but the NIV is correct in taking this as a generic reference to the kind of man these landed rich had victimized. James is referring to judicial “murder”—primarily referring to taking away the means of making a living. The landed gentry controlled the courts. The poor could not oppose them because they had no way to use the system and thus were helpless. (Hughes, 195)

13. Why does the Bible give strong warnings to those who are rich?

Holloway observes,

Is it a sin to be rich? Reading James, we might think so. However, James and the rest of the Bible do not condemn wealth in itself, but they do warn strongly of its dangers. The more we have, the more we want. Soon, if we are not careful, we are cheating others, hoarding our money, and failing to share with the poor. (Holloway, 117)

14. Do you consider yourself to be financially rich? Why or why not?

15. Why do many people in our culture want to increase their wealth?

16. How can we use money to reflect what is important to God?

17. How should Christian employers be different from those who do not follow Christ?

18. What material possessions would be difficult for you to give up?

19. What will you do with your money to show your love for God?

20. What plans can you make to reflect God’s concern for the poor?

Sources cited:

Holloway, Gary. *James & Jude*. College Press, 1996.

Hughes, R. Kent. *James: Faith that Works*. Crossway, 2015.

Swindoll, Charles. *Insights on James, 1 & 2 Peter*. Tyndale, 2014.