

You think about money.

You work for money.

You save money.

You spend money.

You give your money.

You stress over money.

Even though money isn't an essential thing in your life a significant portion of your life will revolve around earning, saving, giving, and spending money. So your relationship with money isn't something you can just brush aside as unspiritual or unnecessary.

## **I. WHAT THE BIBLE SAYS ABOUT MONEY**

So, what does the Bible say about money management? Does God have something to say about this critical piece of life?

### **What is money?**

In short, money is a medium of exchange. It's an agreed upon item you can use to make a purchase, trade, or pay off a debt. The medium of exchange will differ in many countries. What is more, the use of money makes it a whole lot easier to get what you need instead of having swap your oranges for a box of cereal.

#### **Some things you need to know about money:**

- Money is amoral.
- Money doesn't have a life.
- It cannot act on its own.
- It cannot do good deeds.
- It cannot commit crimes.
- Basically, it's neither good, nor bad.
- Money, in your possession, can only do what you tell it to do.
- And lastly, money is not the root of all evil, it's the love of money.

If the concept of money is so simple and it doesn't have a power emanating from its core drawing us to it, then why do we sweat over money so much and why do many churches talk so much about it?



## Why do we sweat over money?

The Bible says many things about money, but the heart of the matter is this: Satan is a deceiver and he uses money as a tool that can rule our lives—an idol of sorts. God's desire is for us to have life to the fullest and He knows that worshiping money will keep us from that. From the seduction of success to the lure of lust, many things in this world will vie for your affection and devotion, but the most significant idol you will face is money.

**Matthew 6:24** “No one can serve two masters, for 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 God and money.”

## Why do many churches talk so much about money?

There are two *good* reasons why the Church talks so often about money and one *bad*:

### **The Good**

1. The reason the Church talks about money is because God talks about money.

Consider these statistics on verses about money in the bible:

- 16 out of 38 of Jesus' parables deal with money and possessions.
  - Nearly 25% of Jesus' words in the New Testament deal with biblical stewardship.
  - 1 out of 10 verses in the Gospels deal with money.
  - There are more than 2,000 scriptures on giving in the Bible, money, and possessions in the Bible, which is twice as many as faith and prayer combined.
2. Bible verses about money are frequently used because there's a direct correlation between the way we handle our money and our faith. When it comes to money, we will either worship wealth or worship with our wealth. God desires our devotion, and he knows you will come face-to-face with the temptation of money, which is why he speaks so often about it. Money itself may be amoral. But it's our attachment to and our worship of money that will lead us into sin and making poor financial decisions.

### **The Bad**

1. Greed



## **II. NINE PRINCIPLES ABOUT MONEY**

### **Nine principles about money you need to know:**

1. God owns everything
2. Money is about discipleship
3. Worship with your money
4. Earning money
5. Fight for contentment
6. Kill greed in your heart
7. Be mindful of debt
8. Manage your finances
9. More money, more problems

### **1. God Owns Everything**

God doesn't talk about money because he's broke and needs a helping hand. Far from it. God owns everything. Since God is the rightful owner of everything we have, this means the money we earn actually belongs to God. So, what part do we play in His plan with money? Practically speaking, God calls us to manage the money we accumulate on his behalf not to have a love of money. This is the essence of biblical stewardship.

**Exodus 19:5** "Now therefore, if you will indeed obey my voice and keep my covenant, you shall be my treasured possession among all peoples, for all the earth is mine."

**Job 41:11** "Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine."

**Psalm 24:1** "The earth is the LORD's and the fullness thereof, the world and those who dwell therein,..."

**Psalm 50:10-12** "For every beast of the forest is mine,  
the cattle on a thousand hills.

<sup>11</sup> I know all the birds of the hills,  
and all that moves in the field is mine.

<sup>12</sup> "If I were hungry, I would not tell you,  
for the world and its fullness are mine."



## 2. Money Is About Discipleship

Money is a tool God uses to help us live and love like Jesus. Regardless of how much—or how little—money you have, God is at work in your life through your circumstances. He is leading you to a deeper trust in him. This is exactly what we see in **Philippians 4:11-12**: "Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need."

**Matthew 6:24** "No one can serve two masters, for 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 God and money."

**Luke 12:34** "For where your treasure is, there will your heart be also."

**Luke 16:11-12** "If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own?"

Are you struggling financially? Are you swimming in a financial abundance? Do you have a love of money that isn't healthy? Regardless of your situation, instead of asking "why" or just saying "thanks," be sure to ask God, what can I learn because there is a connection between your faith and money.

What we believe is defined by what we worship,  
 What we worship is defined by what we serve,  
 What we serve is defined by our behavior,  
 Our behavior defines what we believe. — *Harold Smith*

## 3. Worship With Your Money

If you're not careful, it can be easy to place your hope in money. Money is something we can hold in our hands or look at in our bank account. We feel the weight of its absence or possess a sense of self-sufficiency when we have it in abundance.

In Bible verses about putting your hope in money, you're going to come across a ton of warnings: "Be careful!" (**Matthew 6:19**), "Guard your heart!" (**1 Timothy 6:9**), "Don't be a fool with your money!" (**Luke 16:11-12**).



Worship can be defined as the act of honoring and loving a deity, idol or person in a “selfless” manner. The act of worship involves the total self in giving praise, thanksgiving and reverence to that deity, person or material object. It is not a half-hearted affair, and it is only after we distinguish between that which is and isn’t worship, with regards to the divine objective, that we can begin to answer the above question more fully. True, biblical worship, as defined by the scholar A. W. Pink (1886 – 1952) in his exposition of the gospel of John, says this: “It is a redeemed heart, occupied with God, expressing itself in adoration and thanksgiving.” Likewise, A. W. Tozer said, “True worship is to be so personally and hopelessly in love with God, that the idea of a transfer of affection never even remotely exists.”

**2 Timothy 2:20-21** “Now in a great house there are not only vessels of gold and silver but also of wood and clay, some for honorable use, some for dishonorable. <sup>21</sup> Therefore, if anyone cleanses himself from what is dishonorable, he will be a vessel for honorable use, set apart as holy, useful to the master of the house, ready for every good work.”

**Malachi 3:6-12** “For I the LORD do not change; therefore you, O children of Jacob, are not consumed. <sup>7</sup> From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the LORD of hosts. But you say, ‘How shall we return?’ <sup>8</sup> Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions. <sup>9</sup> You are cursed with a curse, for you are robbing me, the whole nation of you. <sup>10</sup> Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. <sup>11</sup> I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the LORD of hosts. <sup>12</sup> Then all nations will call you blessed, for you will be a land of delight, says the LORD of hosts.”

#### 4. Earning Money

The scriptures have much to say about work. In short, here’s what you need to know: In general, you need to work to earn money. We observe many examples and commands in the Bible encouraging Christians to work diligently.

Since we are created in the image of God, we are hardwired to work, to be creative and innovative. What is more, God has commanded us to work; it was given before sin entered



the world and the human heart. Work is rooted in God's good created order. There are many positive benefits associated with gainful employment; however, since sin has entered the world, we will be tempted to worship work (make it our god), reject work (become lazy), or twist work (do something sinful).

**Deuteronomy 8:18** "You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day."

**1 Timothy 5:8** "But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever."

**Proverbs 12:11** "Whoever works his land will have plenty of bread, but he who follows worthless pursuits lacks sense."

**Acts 20:35** "In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'"

**2 Thessalonians 3:10-12** "For even when we were with you, we would give you this command: If anyone is not willing to work, let him not eat. <sup>11</sup> For we hear that some among you walk in idleness, not busy at work, but busybodies. <sup>12</sup> Now such persons we command and encourage in the Lord Jesus Christ to do their work quietly and to earn their own living."

**Ephesians 4:28** "Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need."

## 5. Fight For Contentment

Because we are bombarded with a slew of messages and images everywhere we go that entice us to pursue something "better", it can be difficult to be content—with yourself, with your work, with your family, and with your possessions. From wanting a new car, getting a bigger house, or coveting a promotion at work, the world we live in compels us to be dissatisfied with who we are and what we have.



Discontentment may not sound like a big deal on the surface. But it's a subtle sin leading us to desire more or something different, yet it leaves us lacking and empty-handed in the end. Living in a state of discontentment can tempt you to take on unnecessary debt, or make unwise decisions that can find you enslaved to something other than God, in an attempt to get ahead.

**1 Timothy 6:6-12** "But godliness with contentment is great gain, or we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." But as for you, O man of God, flee these things. Pursue righteousness, godliness, faith, love, steadfastness, gentleness. Fight the good fight of the faith. Take hold of the eternal life to which you were called and about which you made the good confession in the presence of many witnesses."

**2 Corinthians 12:9-10** "But he said to me, 'My grace is sufficient for you, for my power is made perfect in weakness.' Therefore I will boast all the more gladly of my weaknesses, so that the power of Christ may rest upon me. For the sake of Christ, then, I am content with weaknesses, insults, hardships, persecutions, and calamities. For when I am weak, then I am strong."

**Philippians 4:11-13** "Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me."

## 6. Kill Greed In Your Heart

Who is a greedy person? Is it a politician? How about the CEO of a multi-billion dollar company? Or are athletes, musicians, or actors or actresses greedy? Regardless of what image comes to your mind, here's something you need to know about greed: It's not good, and you will have to fight it off in your life. Greed is bad, and it's something all of us will have to fight in our life. In the words of the Apostle Paul, "Put to death, therefore,



whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry" ([Colossians 3:5](#)).

There's a good chance you probably don't think you have a greed problem, but let me ask you these questions:

- Your needs are met with some in the bank. Are you satisfied with how much money you make?
- You don't really need anything, but do you constantly want to purchase more things?
- Does your desire for more money and possessions choke out your interest in God?

[Proverbs 15:27](#) "Whoever is greedy for unjust gain troubles his own household, but he who hates bribes will live."

[Proverbs 28:22](#) "A stingy man hastens after wealth and does not know that poverty will come upon him."

[Proverbs 28:25](#) "A greedy man stirs up strife, but the one who trusts in the LORD will be enriched."

[Matthew 13:22](#) "As for what was sown among thorns, this is the one who hears the word, but the cares of the world and the deceitfulness of riches choke the word, and it proves unfruitful."

[Mark 7:21-22](#) "For from within, out of the heart of man, come evil thoughts, sexual immorality, theft, murder, adultery, coveting, wickedness, deceit, sensuality, envy, slander, pride, foolishness."

## 7. Be Mindful Of Debt

There's a good chance you have financial debt. How can I make such a bold statement? Simple. According to research, total household debt in the United States was \$13.15 trillion at the end of 2017. So there's a good chance you have some debt.

Since debt is so common in the United States, and is a leading cause of financial stress, it's essential to get God's perspective on debt so that you can best manage your finances.





### What does the Bible say about debt?

- God does not forbid debt
- God does highly caution against debt
- Taking on debt is generally a bad thing

Even though God doesn't forbid debt, you still want to be cautious when you consider taking on debt. It's also a good idea to seek the advice of a godly counsel to speak into your financial situation. If you are in debt (not including your mortgage), prayerfully consider the steps you can take to get out of debt as soon as possible—especially when it comes to paying off credit cards.

**Deuteronomy 28:12** "The LORD will open to you his good treasury, the heavens, to give the rain to your land in its season and to bless all the work of your hands. And you shall lend to many nations, but you shall not borrow."

**Ecclesiastes 5:4** "When you vow a vow to God, do not delay paying it, for he has no pleasure in fools. Pay what you vow."

**Proverbs 22:7** "The rich rules over the poor, and the borrower is the slave of the lender."

**Psalms 37:21** "The wicked borrows but does not pay back, but the righteous is generous and gives."

**Matthew 6:24** "No one can serve two masters, for 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 God and money."

**Luke 14:28** "For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?"

**Romans 13:7-8** "Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. Owe no one anything, except to love each other, for the one who loves another has fulfilled the law."



## 8. Manage Your Money

Wouldn't it be nice if there was a single Bible verse about money management that would deliver you from all of your financial worries? But there are biblical principles.

**To manage your money, there are two steps you need to take:**

1. Make a plan
2. Work your plan

**First, you need a plan. In your financial plan, you need to answer the following questions:**

- What's your total income?
- How much do you need to tithe?
- How much money do you need to save and invest?
- What are your monthly expenses and debt repayments?

**After you know your income and expenses, here are four more questions you should consider:**

- What costs can you reduce?
- How much more money can you pay toward your debts?
- Can you give more money to your church or a nonprofit organization?
- How can you save more money?

**Deuteronomy 15:7** "If among you, one of your brothers should become poor, in any of your towns within your land that the LORD your God is giving you, you shall not harden your heart or shut your hand against your poor brother."

**Ecclesiastes 7:12** "For the protection of wisdom is like the protection of money, and the advantage of knowledge is that wisdom preserves the life of him who has it."

**Proverbs 3:9-10** "Honor the LORD with your wealth and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine."

**Proverbs 10:4** "A slack hand causes poverty, but the hand of the diligent makes rich."



**Proverbs 14:8** “The wisdom of the prudent is to discern his way, but the folly of fools is deceiving.”

**Luke 14:28-30** “For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build and was not able to finish.’”

## 9. More Money, More Problems

We’re prone to worry about money, which makes perfect sense. From the increase in cost of living, taking on too much debt, to unexpected expenses, there are a ton of reasons why we may feel anxious about our financial situation. Naturally, to resolve our situation, the first thing many of us do—including myself—is to think about making more money. Making more money sounds good on the surface, and it may be the best course of action you can take, but it’s not the silver bullet to every financial problem.

To solve your financial problems, Bible verses about money-worries encourage us to take this first step: **Trust the Lord**. Yes, you’ll need to make a plan, curb your spending, and get out of debt but the heart of your problem isn’t your finances. The heart of your problem is whether or not you’re worshipping your money or worshipping with your money.

Here’s what we learn about God and our money from the Bible about money-trouble:

- God will *provide* for you.
- God is *aware* of your financial situation.
- God will *forgive* you if you’ve made sinful financial choices.
- God *doesn’t want you to worry* about money.
- God wants you to know that life is *more about your relationship with Him*.
- God wants you to *seek Him first* before you go after more money.

