

How to Be Rich Without More Money

Text: 1 Timothy 6:6–10, 17–19

Introduction - We live in a culture that constantly tells us that more is better. More income, more success, more possessions. Yet the truth is, what we call “more” is always moving. What satisfied us yesterday often feels insufficient today. This raises an important question: *Is there a difference between having a rich life and being rich?* In this study, we explore Paul’s teaching to Timothy, in which he redefines what it means to live a truly rich life—not by accumulation but by contentment, proper pursuit, and generosity.

1: True Riches Begin with Contentment

Scriptures - 1 Timothy 6:6–8 Philippians 4:11–12 Psalm 23:1

Paul reminds us that “godliness with contentment is great gain.” Contentment is not natural; it is learned. It is a spiritual discipline that anchors our hearts in God rather than in circumstances. In a culture driven by comparison, contentment declares, “*What God has provided is enough.*” Paul wrote about contentment while in prison. He had learned how to live with abundance and with nothing. That tells us something powerful: contentment is not about what you have; it is about what has you.

Discussion Questions

1. What are some areas in your life where you struggle with contentment? What tends to trigger discontentment? _____
2. According to Philippians 4:11–12, how did Paul learn contentment, and what does that teach us about our own journey? _____
3. How does comparison (social media, lifestyle, income, possessions) affect your sense of contentment? _____

Application - Take time each day this week to thank God specifically for what He has already provided. Gratitude is the pathway to contentment.

2: The Danger of Misplaced Pursuit

Scriptures - 1 Timothy 6:9–10 Luke 12:15 Matthew 6:24

Paul does not warn against having money; he warns against *loving* it. When wealth becomes the pursuit, it leads to traps, harmful desires, and spiritual drift. The danger is not possession; it is obsession.

Jesus gives a clear warning: life is not measured by what we own. When money becomes our master, it will always demand more and never satisfy.

Discussion Questions

1. What are some subtle ways the pursuit of money or success can begin to take priority over your relationship with God? _____
2. Why do you think Paul describes the love of money as leading people to “wander from the faith”?

3. How can you practically guard your heart against greed in today’s culture?

Application - This week, take an honest evaluation of your priorities. Ask yourself: *What am I truly pursuing?* Invite God to realign your heart where needed.

3: True Wealth Is Found in Generosity

Scriptures - 1 Timothy 6:17–19, Acts 20:35, Matthew 6:19–21, Job 1:21

Paul shifts the focus from accumulation to distribution. He instructs those who have wealth not to trust in it, but to use it for God’s purposes. True wealth is not measured by what you keep, but by what you give. Everything we have is temporary. We brought nothing into this world, and we will take nothing out. But what we invest in eternity, through generosity, good deeds, and serving others, lasts forever.

Discussion Questions

1. How does understanding the temporary nature of life change your perspective on money and possessions? _____
2. What does it mean to be “rich in good deeds” in your current season of life?

3. Why do you think giving brings a deeper sense of joy than receiving?

Application - Choose one intentional act of generosity this week. It could be financial, relational, or practical. Give in a way that stretches your faith and reflects your trust in God.

Three Key Responses

1. Choose Contentment Over Comparison - Make gratitude a daily practice. Thank God for His provision and resist the urge to measure your life against others.

2. Examine What You Are Truly Pursuing - Take time this week to prayerfully evaluate your priorities. Ask God to reveal anything that is competing for your devotion.

3. Live Generously with Eternal Purpose - Commit to one intentional act of generosity this week. Let your giving reflect your trust in God and your investment in eternity.

Closing Thought - A rich life is not found in having more; it is found in needing less, trusting God more, and giving freely. When contentment anchors your heart, and generosity directs your life, you discover what Paul calls *“the life that is truly life.”*