

# Lesson Two

## **Money, Wealth, and the Bible**

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Collectively Americans are among the richest people in the world. According to the most recent Federal Report (2015) total net worth of Americans has risen to nearly \$86 trillion dollars. Americans hold nearly one-third of all of the wealth in the entire world. Measured by the world's economic standards all of us are quite rich. In a recent Forbes Magazine report, Jeff Bezos, founder and chief executive officer of Amazon Corporation is the richest man in America. He is worth a reported \$160 billion dollars. He is worth more than the total annual economic output of all of Hampton Roads, which is \$100 billion dollars annually. My travels to Africa and the Middle East have convinced me that Americans are blessed to live in the most prosperous nation on the earth. Trillions of dollars in wealth have been created in the American economy over the past thirty years. This massive accumulation of wealth has produced a society driven to possess more and more of the goods and services produced by the world's largest and most productive economic engine. As the economies of China and India develop and become more consumer driven they will compete with the United States for a larger share of the world's oil reserves, water and mineral resources. The tremendous growth in the U.S. economy has also produced a great economic divide between the richest Americans and the middle class and the poorest Americans. How should we think about money and wealth? That is the subject of this lesson. It is my personal desire that you will go beyond the context of this lesson and seek more insight into what the Bible teaches about money and wealth. Everything we believe as Christians begins with our view of the world. Therefore, I believe that each believer in the Lord Jesus Christ must develop a view of the world that is totally and absolutely Christian.

## What is a Worldview?

What is a worldview? Basically a worldview is the perspective from which we see, understand, and live out our days. Our worldview includes everything that determines our beliefs, values, and the factors that determine the day to day decisions that we make. In his book, *Creative Stewardship*, Richard B. Cunningham lays out a clearly defined picture of a Christian worldview and the complexities that arise from it.<sup>1</sup> Cunningham remarks, “The Christian view of the world is complex and paradoxical in comparison with most major alternative world views. It values the world without regarding the world as the ultimate value. It recognizes the evil in the world without allowing evil to have the final word.”<sup>2</sup> From whose perspective do you view and understand the world? Do you view the world from a biblical perspective such that everything you do and say has its basis in the Scriptures? Or do you view the world through the lenses of the social construct of the world? Let me list a few questions that will help you think about your worldview.

- Do you believe that the church should teach or preach about wealth and possessions? \_\_\_ Yes \_\_\_ No \_\_\_ Maybe \_\_\_ Not Sure
- Do you believe you should give a tenth of your income to the Christian Church? \_\_\_ Yes \_\_\_ No \_\_\_ Maybe \_\_\_ Not Sure
- Do you believe that as long as you tithe and attend worship what you do with rest of your time and money is yours to do as you please? \_\_\_ Yes \_\_\_ No \_\_\_ Maybe \_\_\_ Not Sure
- Do you believe that the church should teach biblical principles of money management? \_\_\_ Yes \_\_\_ No \_\_\_ Maybe \_\_\_ Not Sure
- Do you believe that Christians are called to not only preach the gospel but to live and invest their resources in ways that make a difference in the world? \_\_\_ Yes \_\_\_ No \_\_\_ Maybe \_\_\_ Not Sure

Our values are determined by the extent to which we believe God has a right to expect certain things out of us, particularly when it comes to the use of our possessions. If you believe that the Church has a responsibility to teach, preach, and

give guidance in the area of finances then you are well on your way to developing a Christian worldview regarding possessions and the use of money for Kingdom goals. One of my responsibilities as a pastor is teaching and preaching about the biblical perspectives on money, wealth and possessions. This is one of the most critical areas in which many believers struggle. The purpose of this lesson is lay a foundation upon you can build a clearly defined perspective about possessions.

### **Causes of Family Financial Tension**

Nearly 75 percent of the causes of family tension, strife, frustration, and individual anxiety are directly or indirectly related to money. Many Christian families are dealing with a variety of financial issues such as maxed out credit cards, huge car payments, massive mortgages, student loans, revolving credit debt, and increasing interest rates that are all but sapping the financial heart out of God's people.

This post-modern society places great value on money, material possessions and the accumulation of wealth. The message from many pulpits today is that God wants us to be wealthy and that wealth and possessions are a sign of deep faith in God and God's favor upon your life. Indeed, God does desire that we eat of the good of the land and that we live life in abundance. But that is not the only reason we are here on this planet (see Matthew 28:18-20).

Money means many different things to different people. For some people, money is power; to others it is a symbol of status; to others it is the means of upward mobility and the key to attaining the things that lead to pleasure and enjoyment. Money makes us believe that somehow we can have everything we want. This attitude has produced a generation of Americans that the most indebted in the world. Nearly all of us see money as the means to security and stability, and therefore, we are always looking for ways to improve our cash flow.

The problem most Christians have with money stems from not having a fully developed Christian perspective and Christian attitude toward money and possessions. It all begins with the establishment of basic biblical principles of money

management and the recognition that God is the owner of all we possess. Without this basic biblical attitude, we will never experience peace in our finances (see Matthew 6:25-34). Christians must bring their total lives under surrender to Jesus Christ, who frees us from worry over the future.

### **A Global Financial Crisis is Looming**

This is not an Armageddon prediction, rather it is a simple statement of economic fact. The world is drowning in a sea of debt. The American government has **21 trillion dollars** in debt and the national debt increases at the rate of **\$2 billion** dollars a day. These figures came from the U.S. Government office that handles the budget (go to Google.Com and type in National Debt). At this rate each one of us would need to contribute almost \$58,500 dollars just to pay off the national debt. The annual budget deficit of the Federal government is nearly \$980 billion dollars. The U.S. government spends nearly a trillion dollars a year more than it receives in revenue from taxes and other sources. Since 2001 the American government has spent trillions of dollars fighting the war against terror throughout the Middle East and the world. We are still no closer to a lasting peace than when we began to wage this war shortly after the tragic events of September 11, 2001.

What about us, the American consumers? The signs are even more ominous for American consumers. Many of us are literally drowning in a sea of debt. We are completely over our heads and most of us are without a financial life vest. According to the most recent data put out by the New York Federal Reserve Bank, Americans owe nearly \$13,000,000, 0000, 0000 (count the zeroes— 13 trillion dollars in debt). This includes credit card, auto, and mortgage debt. In a future lesson I will suggest some strategies that you can employ to rid yourself of this burden of red ink. This lesson focuses on the development of a biblical and practical perspective on money and wealth. Further, I want to teach you how to develop a Christian consciousness about what financial freedom means.

### **BASIC PRESUPPOSITIONS**

1. Each of us wants to achieve a measure of Financial Freedom. Phil Laut says “Financial Freedom is when you never do anything that you don’t want to do for money and you never omit doing something that you want to do because of the lack of money.”<sup>3</sup>
  
2. Many Christians have either a negative view of prosperity or have never developed a mature Christian prosperity consciousness. Phil Laut says, “A prosperity consciousness is the ability to function effortlessly and conveniently in the physical world, having money or not.” (see Paul’s belief in Philippians 4:11-13).
  
3. Many Christians have never mastered the art of effective money management. Money is one of the least important things in life. Therefore, if one has never mastered money, they tend to worry about it. Constant worry about money will never improve one’s cash flow.
  
4. All Christians desire to know the Bible’s teachings on money and wealth. By bringing our lives under the authority of God’s Word and developing a Christian worldview on wealth and possessions we can achieve all of the above.

### **BIBLICAL TEACHINGS ABOUT MONEY**

Jesus had a lot to say about money and material possessions. I have provided a brief list of some of the passages that teach about material possessions. Remember, Jesus teaches us that it is impossible for us to serve two masters (see Matthew 6:19, 24).

- Wealth is a divinely given gift of God (see Ecclesiastes 5:19; Deuteronomy 8:18; Genesis 13:2; 24:25; I Kings 10:23; Job 1:3; 42:12).

- Wealth can be wasted (see Luke 15:11-17; Proverbs 23:5; 10:4; 21:4).
- Wealth will never make one totally happy (see Mark 10:17-22).
- Wealth can distort our sense of values (see Proverbs 15:16; 16:8; 28:6; I Timothy 6:9-10).
- Wealth will never be used by God to burden us (see Proverbs 10:22).
- Wealth is security against changing economic fortunes (see Proverbs 10:15; 13:8).
- Wealth brings many new friends and opportunities (see Proverbs 19:4).
- Wealth brings economic and political power (see Proverbs 22:7).
- Wealth carries with it a divine responsibility to assist the poor (see Luke 12:48).
- Wealth is the primary means by which we join God in kingdom building (see I Chronicles 29:1-5).

### **Money and The Causes of Family Frustration**

There are many reasons why families an individual have frustrating episodes with money. Here is a short list, so if you can add your thoughts.

1. Failure to practice Christian stewardship financial principle
2. Conflicting family financial values
3. Over indulgence and materialism
4. Failure to develop a long-range financial plan
5. Unanticipated family crisis, i.e. death, elderly parents, sickness, job loss
6. Over spending to satisfy the wants of our children
7. College and tuition expenses

- 8. Excessive mortgage and auto payments
- 9. Excessive and abusive use of credit
- 10. Lack of gainful employment and marketable job skills

**My reasons why money issues cause family frustration**

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**Learning More From the Word of God**

1. Read Matthew 25:31-46 and compare it with Luke 4:18-20. What are major areas of ministry in which the Church of the Lord Jesus Christ is called to invest its resources. \_\_\_\_\_

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2. Read Acts 2:43-47; 4:32-36. What are three principles of stewardship that we can learn from the early Christian church? \_\_\_\_\_

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3. 1 Tim. 6:6-7 But \_\_\_\_\_ with contentment is great \_\_\_\_\_. [7] For we brought nothing into this world, and it is certain we can carry nothing out.

4. What do you believe the Scriptures mean by the statement that “the love of money is the root of all evil? (See 1 Timothy 6:10) \_\_\_\_\_

What some evils caused by the misuse and abuse of wealth? \_\_\_\_\_

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## Writing an Action Plan

Action plans are our way of applying what we have learned from the Word of God. The Action Plan is a formal way of addressing personal shortcomings and areas of weakness. They are the reason for praising God for areas of strength and spiritual growth.

A. **Attitude.** Is there something in my attitude about wealth and material possessions that I need to change? \_\_\_\_\_

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B. **Behaviors.** Are there specific spending behaviors I need to change or improve? \_\_\_\_\_

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C. **Commands.** Is there a command in the lesson that I have studied that I need to obey more fully? How will I begin to walk in obedience to the command of God in Scripture? \_\_\_\_\_

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### End Notes

1. Richard B. Cunningham, *Creative Stewardship*, (Nashville: Abingdon Press, 1979), pages 43–55.
2. Ibid., p. 44.
3. Phil Laut, reference unknown.