

# Money



"How we use money demonstrates the reality of our love for God. In some ways it proves our love more conclusively than depth of knowledge, length of prayers, or prominence of service."

**CHARLES CALDWELL RYRIE**



**PRAY FIRST:** O God, it is amazing that men can talk so much about man's creaturely power and goodness, when if thou didst not hold us back every moment, we should be devils incarnate. This, by bitter experience, thou has taught me concerning myself.

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## Understanding the Truth

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**Read 1 Timothy 6:10. What are your observations?** (Any sins to avoid, promises to claim, examples to follow, supplications to make, warnings to heed, or commands to obey?)

*"For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs."*

## God's View Versus the World's View of Money

A. Share some ways in which God looks at money differently than the world:

B. Look at the following verses to determine what God says about money:

- Proverbs 11:4; Revelation 6:12-17: \_\_\_\_\_
- Proverbs 11:28: \_\_\_\_\_
- Ecclesiastes 5:10: \_\_\_\_\_
- 1 Timothy 6:17: \_\_\_\_\_

God is certainly not against you making money (*see 1 Timothy 5:8; 2 Thessalonians 3:10-12*). He understands it takes money to live. In fact, God uses money to support His Kingdom work on earth.

*"Money is never an end in itself, but is merely a resource used to accomplish other goals and obligations."* —**Ron Blue**

C. The key is our attitude towards money. What attitude should we have?

- Matthew 6:28-33: \_\_\_\_\_
- Matthew 6:24: \_\_\_\_\_
- Hebrews 13:5-6: \_\_\_\_\_
- Psalm 50:8-13: \_\_\_\_\_

The basis for a proper attitude towards your money is understanding that you are a *steward* or *manager*, not the *owner*. God owns it, and He *lets* you manage it for Him.

## The Role of Money

The role of money in the life of the believer can be placed in three categories: investing, sharing, and saving. Let's explore each one.

### Investing

We're not talking about investing in the stock market or in mutual funds, but investing in the Kingdom. Investing in the Kingdom begins by honoring the Lord with your tithes and offerings.

**The tithe** is the non-negotiable part of your giving. **An offering** is what you give *over* and *above* the tithe. It is the offering that really shows *how much* you love God. Some say that the tithe is only for the Old Testament, but in Jesus' sharp rebuke of the Pharisees in Matthew 23:23, He did not tell them to stop tithing. He told them to not *neglect* other important matters.

- A. According to Malachi 3:8, 10, how can you rob God?
- B. Does this mean God is broke and needs your cash?

The real issue is *trust* not *cash*.

- 1. How much is the tithe? (*Genesis 14:18-20*)
  - 2. Where do we tithe? (*Malachi 3:10*)
  - 3. When do we tithe? (*1 Corinthians 16:2*)
  - 4. What do we tithe off of? (*Proverbs 3:9*)
  - 5. Why do we tithe? (*Deuteronomy 14:23*)
- C. List the elements of a Christian steward in Luke 12:24-34:
    - 1. What does God think about us as owners? (*vv.24-26*)
    - 2. What does God promise? (*vv.27-31*)
    - 3. What are we not to do? (*v.32*)
    - 4. What is our responsibility? (*v.33*)
    - 5. What does this prove? (*v.34*)

**Trusting God with our money involves:**

- A. *Knowing* His Word
- B. *Submitting* to His authority
- C. *Accepting* God's provision
- D. *Understanding* our responsibility

## Sharing

Are we to give money to everyone who asks us? What do these verses instruct us to do? Help? Don't help? Why or why not?

- 2 Thessalonians 3:10-11: \_\_\_\_\_
- Proverbs 28:22: \_\_\_\_\_
- 1 Timothy 5:8: \_\_\_\_\_
- 2 Corinthians 8:1-13: \_\_\_\_\_
- James 2:15-16: \_\_\_\_\_
- 1 Corinthians 9:9-14: \_\_\_\_\_

## Saving

- A. Does it show a lack of faith to plan for the future and save our personal finances? Why or why not?  
(1 Corinthians 4:2)
- B. How does Proverbs 16:9 relate to our personal finances?
- C. How is a person who saves described in Proverbs 21:20?

The place to start with your personal financial plan is *preparing a budget*. The absence of a budget is one of the most common mistakes.



Here's a simple budget plan. Take the time this week to prepare a budget. If you already have one, great!

### INCOME

Net Income \_\_\_\_\_  
Less Tithe \_\_\_\_\_

### Spendable Income

\_\_\_\_\_

### EXPENSES

Housing (mortgage or rent,  
electricity, gas, water,  
insurance, etc.) \_\_\_\_\_

Food \_\_\_\_\_

Auto (payment, insurance, gas) \_\_\_\_\_

Insurance (medical, dental, life) \_\_\_\_\_

Debts (credit cards, loans) \_\_\_\_\_

Entertainment  
(eating out, activities) \_\_\_\_\_

Clothing \_\_\_\_\_

Savings \_\_\_\_\_

School/child care \_\_\_\_\_

Miscellaneous \_\_\_\_\_

### Total Expenses

\_\_\_\_\_

### BOTTOM LINE

\_\_\_\_\_

**Read Psalm 24:1.** Remember that it *all* belongs to *God*. Take a moment in prayer and acknowledge to God *His right* to rule over every area of your life. Thank Him for allowing you to be a steward over His possessions.

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## APPLICATION

### Being a doer of the Word

1. What did I learn (“teaching”)?
2. Where do I fall short (“reproof”)?
3. What do I need to do about it (“correction”)?
4. How can I make this a consistent part of my life (“training”)?



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## ACCOUNTABILITY

### Placing yourself in transparent and accountable relationships

How are you doing in the area of **DISCIPLESHIP** and **GROWTH**?

- Assess your consistency with satisfying personal devotions:

(Unstable) 1      2      3      4      5      6      7      (Stable)

- Are you implementing your Personal Disciple-making Plan? Yes/No/Somewhat  
If not, in which areas are you struggling and how do you plan to adjust?
- What scripture have you memorized this week?
- Who have you shared the Gospel with this week and how did it go?
- What other ways this week have you worked to make disciples?

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## Obeying the Truth—your mission this week

Engaging the lost through word and deed with the intention of imparting the Gospel

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- Invite young couples or visitors out to lunch or over to eat after the service.



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### MEMORY VERSE FOR THE WEEK: 1 Timothy 6:10

*“For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.”*



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### EXTRA RESOURCES FOR THE VAULT

Ramsey, Dave. *Total Money Makeover*. Nashville: Thomas Nelson. 2013. Print.  
Burkett, Larry. *Debt Free Living*. Chicago: Moody. 2010. Print.

## God's View Versus the World's View of Money

- A. answers will vary
- B.
- Proverbs 11:4; Revelation 6:12-17: riches will be worthless in the day of wrath
  - Proverbs 11:28: whoever trusts in his riches will fall
  - Ecclesiastes 5:10: money won't satisfy you
  - 1 Timothy 6:17: money is uncertain—put our hope in God
- C. The key is our attitude towards money. What attitude should we have?
- Matthew 6:28-33: God will provide for all our needs
  - Matthew 6:24: serve God, not your wealth
  - Hebrews 13:5-6: be content with what you have
  - Psalm 50:8-13: God doesn't need your money—He owns everything

## The Role of Money

### Investing

- A. in tithes and offerings
- B. no
1. a tenth of everything
  2. the LORD's house (church)
  3. the first day of the week (Sunday)
  4. the first of all our wealth
  5. so we learn to fear the LORD our God always

C.

1. we are more valuable than birds
2. to supply our needs
3. to be afraid or worry
4. don't hold on too tightly; be good stewards; invest in His kingdom
5. where your heart is

## Sharing

- 2 Thessalonians 3:10-11: don't help; if anyone is unwilling to work, he is not to eat either
- Proverbs 28:22: don't help; he is chasing wealth
- 1 Timothy 5:8: don't help; he is not providing for his household
- 2 Corinthians 8:1-13: help; even in poverty, they gave first to God
- James 2:15-16: help; give to brothers or sisters in need
- 1 Corinthians 9:9-14: help; we are to financially support those in ministry

## Saving

- A. no, we are to be wise stewards over what God has given
- B. although we make plans, ultimately, God is in control
- C. wise

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