

Money: All That Glitters

Change is never easy, especially when it comes to spending habits. It is more comfortable to continue our present spending habits than to learn how to use money more wisely. Fortunately, the Bible provides an abundance of practical instruction on using money. Sometimes it hurts to hear God's instruction on this topic. But those who are growing in Christ will want to please him in the way they use their God-given resources as well. This lesson will help you examine your own attitudes and actions concerning money in light of God's Word.

Starter

1. How much money would it take to make you feel rich?
2. In what ways do you think your life would be easier if you had more money?

Study

Read the following three sets of Bible passages and application notes. Answer the questions for each set before moving on to the next.

Deuteronomy 8:17-18

He did all this so you would never say to yourself, "I have achieved this wealth with my own strength and energy." Remember the Lord your God. He is the one who gives you power to be successful, in order to fulfill the covenant he confirmed to your ancestors with an oath.

Most people, when they are financially well off, take credit for their good fortune and prosperity. They believe that their hard work and cleverness have made them rich. They may become so busy collecting and managing wealth that they push God out of their lives. Moses reminded the Israelites that it is God who blesses them with abundance. He wants us to have the attitude of stewards, rather than owners. In other words, God asks His people to manage wealth for Him.

3. Why is it so easy to forget that God provides for our financial needs?
4. What does it mean to manage wealth for God? Why do people tend to depend on money to solve their problems instead of depending on God?
5. How can you guard against becoming overconfident in your financial security?

Mark 10:23-25

Jesus looked around and said to his disciples, "How hard it is for the rich to enter the Kingdom of God!" This amazed them. But Jesus said again, "Dear children, it is very hard to enter the Kingdom of God. In fact, it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!"

The young man in this story approached Jesus to find out how he could be sure he would have eternal life. Jesus told him to "go and sell all your possessions and give the money to the poor." This challenge exposed the barrier that was keeping this young man from the kingdom: his love of money. Money can become a barrier between people and God. Christians need to be willing to give up anything that may harm their faith or stand in the way of their relationship with God. Having this kind of attitude will keep Christians from using their God-given wealth selfishly.

7. What are the various ways in which people learn personal financial management?
8. How can money get in the way of doing what God wants us to do?
9. How can you tell if money has control over you?
10. What committed Christian friend could help you evaluate your use of money?

Matthew 6:19-21

Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.

The world tells us to do whatever it takes to succeed financially. But Jesus says that storing up treasure in heaven is more important than storing up material possessions here on earth. Instead of focusing on how many things you can acquire, use your financial resources to care for your family, help those in need, and spread the gospel. In this way, your earthly investment will bring eternal benefit.

11. What does it mean for us to store up "treasures in heaven"?
12. If anything were possible, how would you use your money for eternal benefit?
13. What are some common ways that Christians misuse their financial resources?
14. What practical steps can we take to keep a proper perspective on possessions and material wealth?

Summary

The three passages we explored in this lesson show us that (1) all wealth comes from God, (2) Christians must be careful not to let their money become a barrier between them and God, and (3) God wants believers to use their financial wealth for eternal benefit. How you handle money is a good indicator of the Lordship of Christ in your life. The key to using it wisely is to see how much can be used for God's purposes.

15. How do you need to adjust your lifestyle to reflect biblical principles on wealth?

16. What first step can you take this week to begin to master your money instead of letting it control you?

Supplemental Questions

Read Psalm 119:36:

Give me an eagerness for your laws rather than a love for money!

In today's world, people crave financial gain. Money represents power, influence, and success. For many people, money is a god. They think about little else. True, money can buy certain comforts and offer some security. But far more important than financial independence is spiritual dependence on God.

17. What is more important to you: earning a living or spending time with God?

18. How do your actions back up or contradict your previous answer?

Read Ecclesiastes 10:19:

A party gives laughter, wine gives happiness, and money gives everything!

Government leaders, businesses, families, even some churches get trapped into thinking money is the answer to every problem. Throwing money at problems does seem to bring immediate results for some problems. But just as the thrill of wine is only temporary, the soothing effect of spending soon wears off, and people have to spend more. Scripture recognizes that money is necessary for survival, but it warns against the love of money. Loving money is dangerous because it deceives people into thinking that wealth is the easiest way to get everything they want. In addition, the love of money is sinful because people trust money rather than God to solve their problems. Those who pursue wealth's empty promises will one day discover that they have nothing because they are spiritually bankrupt.

19. How have you seen governments try to fix social problems by spending money?

20. How have you tried to solve your own problems by spending money?

21. Instead of spending money, what else could you do to deal with one of your problems?

Read Acts 4:32-37:

All the believers were united in heart and mind. And they felt that what they owned was not their own, so they shared everything they had. The apostles testified powerfully to the resurrection of the Lord Jesus, and God's great blessing was upon them all. There were no needy people among them, because those who owned land or houses would sell them and bring the money to the apostles to give to those in need.

For instance, there was Joseph, the one the apostles nicknamed Barnabas (which means "Son of Encouragement"). He was from the tribe of Levi and came from the island of Cyprus. He sold a field he owned and brought the money to the apostles.

Recognizing the other believers as brothers and sisters in the family of God, the Christians in Jerusalem shared all they had so that all could benefit from God's gifts. It is tempting – especially if we have material wealth – to cut ourselves off from one another, each taking care of his or her own little piece of the world. But as part of God's family, it is our responsibility to help one another in every way possible. God's family works best when its members work together.

22. In these passages, what people received money or gifts?

23. How can you use your money to help meet the needs of others?

Read Acts 8:18-23:

When Simon saw that the Spirit was given when the apostles laid their hands on people, he offered them money to buy this power. "Let me have this power, too," he exclaimed, "so that when I lay my hands on people, they will receive the Holy Spirit!"

But Peter replied, "May your money be destroyed with you for thinking God's gift can be bought! You can have no part in this, for your heart is not right with God. Repent of your wickedness and pray to the Lord. Perhaps he will forgive your evil thoughts, for I can see that you are full of bitter jealousy and are held captive by sin."

"Everyone has a price" seems to be true in our world of bribes, wealth, and materialism. Simon thought he could buy the Holy Spirit's power, but Peter harshly rebuked him. The only way to receive God's power is to do what Peter told Simon to do – turn from

sin, ask God's forgiveness, and be filled with his Spirit. No amount of money can buy salvation or God's power.

24. How do some people try to "buy" God's favor today?

25. Why do you think some people try to buy God's favor?

Read James 5:1-6:

Look here, you rich people: Weep and groan with anguish because of all the terrible troubles ahead of you. Your wealth is rotting away, and your fine clothes are moth-eaten rags. Your gold and silver have become worthless. The very wealth you were counting on will eat away your flesh like fire. This treasure you have accumulated will stand as evidence against you on the day of judgment. For listen! Hear the cries of the field workers whom you have cheated of their pay. The wages you held back cry out against you. The cries of those who harvest your fields have reached the ears of the Lord of Heaven's Armies.

You have spent your years on earth in luxury, satisfying your every desire. You have fattened yourselves for the day of slaughter. You have condemned and killed innocent people, who do not resist you.

In these verses, James proclaims the worthlessness of riches but does not say that money in itself is evil. Christian leaders need money to live and to support their families. Missionaries need money to help them spread the gospel. Churches need money to do their work effectively. It is the love of money that leads to evil and causes some people to oppress others in order to get more.

26. How does money's influence tempt people to disregard others?

27. In what ways does money make people more selfish?

28. What attitudes do you have about money that you need to change and guard your heart against?

This study is adapted from Money: Life Application Bible Studies (Wheaton, IL: Tyndale House, 1996).