

LESSON 8

Your Money

The Scripture is filled with many references centered on possessions and their place in the life of God's people. It is clear that, from the beginning, God's desire was to place earth and its resources under the care and management of humankind. Notice God's instruction to the first humans: "God blessed them [Adam and Eve] and said to them, 'Be fruitful and increase in number; fill the earth and subdue it. Rule over the fish of the sea and the birds of the air, and over every living creature that moves on the ground'" (Genesis 1:28).

Sadly, people have abused and continue to abuse this significant assignment and privilege, and the results are often devastating. In the area of material things, people take on unnecessary debt to acquire more. Wealth is squandered foolishly. Little is saved because few have established priorities in finances. As a result, people can become selfish; worry and fear weigh heavily on hearts; family relationships break down; and even God's kingdom suffers. When believers fail to act responsibly with their finances, an opportunity is created for unbelievers to equate Christianity with hypocrisy.

When people give their lives to Jesus Christ, their way of living must change. Some changes will be instantaneous while others will be gradual. However, our behavior and our thinking should conform to what God declares in His Word: "Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind" (Romans 12:2).

The way new Christians think about and deal with their wealth and possessions is based on long-established patterns of behavior. These patterns may or may not be appropriate. Before we were saved, our lives probably centered on our abilities, instincts, and clever schemes to succeed. We may have handled material

things poorly and demonstrated greed, selfishness, and the desire for gratification.

Human nature resists change and does not easily submit to the will of God. However, as followers of Christ, we can count on God's help. As we submit to Christ as the Lord, we no longer have to live selfishly. We are now free to do what pleases God. The Bible is filled with references that show us how God wants us to manage our money and possessions.

LESSON OUTLINE

Divine Principles in Managing Money
Vital Areas of Stewardship
Faith, Sacrifice, and Waiting
Worship and Stewardship

LESSON OBJECTIVES

1. *Identify divine principles upon which the Christian view of money and possessions is based.*
2. *Discuss two key areas of stewardship.*
3. *Describe how faith, sacrifice, and waiting are part of God's plan.*
4. *Explain why continuous, sincere worship of God is important for good financial stewardship.*

Divine Principles in Managing Money

Objective 1:

Identify divine principles upon which the Christian view of money and possessions is based.

God's Generosity

From the beginning, God revealed himself as a giver of blessings. Of all the planets, God chose ours to be transformed by His power and turned into a life-sustaining habitat. God's glory is seen so vibrantly in creation that the apostle Paul writes, "For since the creation of the world God's invisible qualities—his eternal power and divine nature—have been clearly seen" (Romans 1:20). Jesus also taught that His Father in heaven "causes his sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous" (Matthew 5:45). Every person owes his or her existence to God, the great Giver.

The Principle of Being a Blessing

God wants you to enjoy His divine favor and bless you in all areas of your life. However, as believers we are not only the recipients of God's blessings, we are also called to be a blessing to others. Jesus instructed His disciples, "Freely you have received, freely give" (Matthew 10:8). A key indicator of spiritual maturity in a believer is the joyous desire to give. Because blessing others by giving is so different from the world's way of thinking, every Christian must be empowered by the Holy Spirit to give as God does. Have you prayed today for a fresh filling of the Spirit's power?

The Principle of Divine Ownership

To use correctly the resources placed at our disposal, we need to understand the biblical principle of divine ownership. This principle teaches that God is the true owner of everything we have. Notice what the following verses have to say about His ownership:

- “The earth is the Lord’s, and everything in it, the world, and all who live in it” (Psalm 24:1).
- “The heavens are yours, and yours also the earth; you founded the world and all that is in it” (Psalm 89:11).
- “‘The silver is mine and the gold is mine,’ declares the Lord Almighty” (Haggai 2:8).

In former times, a steward was somebody entrusted with the responsibility of managing the possessions of another. As Christians, we are stewards of God’s possessions; He entrusts us with time, wealth, income, talents, abilities, and even people. We do not really own anything. When this life is over, we will leave everything behind. Therefore, it is vital that we recognize our limitations and acknowledge God’s ownership over all things on earth and beyond.

The Principle of the Goodness of God

In Genesis, the word *good* is used at least seven times to describe how wonderful God’s creation was (Genesis 1:4, 10, 12, 18, 21, 25, 31). The principle of the goodness of God recognizes that God is good, generous, and willing to give good things to His children.

It is hard for some people to accept this biblical principle because they have endured much suffering and pain. Their anguish may have stemmed from an illness, the death of someone close, financial setbacks, disappointment, family problems, injustice, poor decisions, or any number of things. However, the realities of living in a fallen world do not diminish God’s love or goodness. Notice how the psalmist describes the goodness of the Lord:

- “How great is your goodness, which you have stored up for those who fear you, which you bestow in the sight of men on those who take refuge in you” (Psalm 31:19).
- “They will celebrate your abundant goodness and joyfully sing of your righteousness” (Psalm 145:7).

We need to have faith that God has many amazing things prepared for those who love Him. The secret of experiencing this goodness is found in experiencing God; therefore, knowing God should be the highest pursuit of our lives. Jesus put it this way, “Seek first his kingdom and his righteousness, and all these things will be given to you as well” (Matthew 6:33). This verse teaches that the material needs of life are important, and God has promised to supply them as we seek His kingdom.

Vital Areas of Stewardship

Objective 2:

Discuss two key areas of stewardship.

Giving of Your Time

One important aspect of creation, often ignored by many, is the day of rest or the Sabbath. The Scripture shows that God worked for six days and then rested on the seventh. God instituted this pattern for humanity and, when giving the law to Moses, God made keeping the Sabbath one of the Ten Commandments (see Exodus 20:8–11). Furthermore, when Jesus came to dwell on earth, He revealed himself as the “Lord of the Sabbath” (Matthew 12:8). He used the Sabbath to perform many miracles, but this angered Jewish leaders because they did not recognize who He was.

The Jewish Sabbath was celebrated on the seventh day of the week. People were to work six days and rest on the seventh. For Christians, the first day of the week, Sunday, is our Sabbath, a special time we dedicate to honoring God. This change from the seventh to the first day of the week occurred soon after the formation of the church. The belief that Jesus Christ arose from the dead on the first day of the week urged early Christians to recognize that day as significant.

Giving God a day out of our week is very important. It allows us to spend time in communion with God and other believers (see Acts 20:7). It permits us to study

the Bible in depth and gives us an opportunity to give back to God the firstfruits of our labor. Proverbs 3:9–10 says, “Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.” You may not be a farmer, but if you have a job and earn income, a portion of that can be dedicated to God as your firstfruits. In essence, it is giving back to the Lord a share of your time and labor.

Giving the Lord a Tithe

The apostle Paul offers important instructions about giving. He writes, “Now about the collection for God’s people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made” (1 Corinthians 16:1–2).

We learn from this passage that the early Christians gave on a regular basis in proportion to their income. In this way, everybody could participate—the poor, the wealthy, and everyone in between. Nobody had to be embarrassed if his or her level of giving was lower than that of others as long as all were giving proportionately. It was simple; the more you earned, the more you contributed.

When we come together on the first day of the week to worship, we should be prepared to give, too. Giving is a regular part of the worship experience. Just as Paul instructed the Corinthians, our giving should also be in proportion to our income or prosperity. So, the more God has blessed you with, the more you should be willing to give to God.

If you are familiar with the Bible, you know that a divinely-ordained system of proportionate giving has existed for a long time. This system of giving is called tithing, and it refers to the giving of one-tenth of our income. If you have never heard of this before, this

section of the lesson will introduce you to the biblical principle of tithing.

Where do we find support for tithing in the Bible? The book of Malachi, the last book of the Old Testament, records God's instruction on tithing: "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it" (Malachi 3:10).

Here God tells us that the tithe belongs to Him, and His people should not withhold it or part of it for themselves. To withhold God's tithe is to rob God of what is rightfully His. Note that God promises to bless His people so abundantly because they have tithed that they will not have lack. Can you believe God will bless and multiply the 90 percent of your income left after you tithe? Millions of tithing believers around the world have experienced firsthand the miraculous provisions of God.

So, how does tithing work? It is actually quite simple. When we receive our income, the first thing we do with it is to separate one tenth and lay it aside. We do not spend it on groceries, bills, movies, or any other such thing. The tithe is dedicated to God. When we gather for service and fellowship with other believers at our local church, we present the tithe in the offering basket as a spiritual act of worship. We joyfully give it as unto the Lord. The church, then, receives the tithes and uses them wisely for furthering the cause of the Gospel of Jesus Christ.

Tithing is God's way of financing the work of the local church and its many ministries. It is a simple fact that if all believers tithed, local churches and other support ministries would never suffer for lack of funding. Our tithing shows that we acknowledge God as the owner of all our possessions. This obedience helps to break the bondage of selfishness and greed. It also shows that we recognize it takes money to support pastors and missionaries, buy buildings, purchase Bibles, and run programs to assist the saints. At first, tithing may seem

impossible, but once you see how faithful God is to keep His Word, you will actually consider it a privilege and joy to give. Many believers give much more than a tithe. Remember that none of us can out-give God.

Faith, Sacrifice, and Waiting

Objective 3:

Describe how faith, sacrifice, and waiting are part of God's plan.

The Principle of Faith

As we walk with God, He introduces us to a new realm—His kingdom. Before experiencing salvation, we were wrapped up in this world and its system of beliefs. After salvation, we start to realize that another way of living exists, requiring us to live not based on our abilities and achievements, but on faith.

Faith begins with the conviction that there are two worlds, one that is seen and one that is not seen. Hebrews 11:1 explains it this way: “Now faith is being sure of what we hope for and certain of what we do not see.” The physical world we live in is experienced through the five senses. The spiritual world is also very real, but it is experienced through faith.

If we want to know the blessings of God in every area of our lives, the spiritual unseen world cannot be ignored. It must have the highest priority. Therefore, we must learn to use our faith. Paul declares, “We live by faith, not by sight” (2 Corinthians 5:7). Faith is what enables us to receive God’s promised blessings. Hebrews 11:2 says of faith, “This is what the ancients were commended for.” There is no greater privilege than having the approval or favor of God on our lives.

Faith will develop in our lives as we mature as believers. However, the key prerequisite is to humble ourselves and learn God’s Word. Paul writes in Romans 10:17, “Faith comes from hearing the message, and the message is heard through the word of Christ.” If at any time we have a need,

we should look to God by faith, believe His Word, and trust that He will provide for that need.

The Principle of Sacrifice

A life of faith leads to the important subject of sacrifice. Hebrews 11 illustrates how sacrifice accompanies faith in God. Notice what it says about Abel: “By faith Abel offered God a better sacrifice than Cain did. By faith he was commended as a righteous man, when God spoke well of his offerings. And by faith he still speaks, even though he is dead” (Hebrews 11:4).

Abel and his brother Cain approached God to worship (Genesis 4). Cain brought an offering of the fruit of the soil that he had harvested. Abel offered some of the firstborn of his flock. The Bible says God accepted the offering of Abel but rejected Cain's. We are not exactly sure what was defective with Cain's offering, but this we do know—Abel's offering cost him irreplaceable members of the flock. Abel may have loved those lambs and valued them highly, but he wanted to bring a meaningful offering to God. He wanted to demonstrate that he valued God more than his flock. Abel realized that there were two worlds and that God would bless a sacrificial offering given from the firstborn of his flock.

We can learn from Abel. When giving to God—no matter what it is that we are giving—let us not be afraid to give Him our best and even give sacrificially. Let our giving begin with our very lives. Paul says in Romans 12:1, “Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship.” Jesus also spoke of sacrifice saying, “Anyone who does not take his cross and follow me is not worthy of me” (Matthew 10:38). The pathway to God's richest blessing is found in living a life of sacrifice.

The Principle of Waiting

It is normal for any person, the follower of Christ included, to want to enjoy a certain level of prosperity in his or her life. Let no one deceive you into thinking that

God is against prosperity. It is not “money” itself that is a root of all evil but rather “the love of money” (1 Timothy 6:10). Jesus promised us life to its fullest (John 10:10). The harvest of divine blessing that we want in our lives requires patience. Let us call this the principle of waiting.

Paul speaks of this in Galatians 6:9: “Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.” Being faithful in our living and in our giving is like placing seed in the ground and waiting for it to eventually produce a harvest. The apostle Paul uses this analogy in discussing giving in 2 Corinthians 9:6–10. Let us read what it says:

Remember this: Whoever sows sparingly will also reap sparingly, and whosoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work...Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.

Let me highlight the vital lessons Paul is teaching:

- How much we sow will determine how much we reap.
- Giving is to be done with a cheerful heart, not out of guilt or through force.
- Reaping a harvest means experiencing the favor of God. We will be blessed in every area of our life, not just finances.
- Our harvest will be enough for us to live and enough to sow or invest into a future harvest.

The time spent in waiting on God to bring about a harvest is not wasted time. During the periods of waiting for the harvest, God often does remarkable things in our

lives and teaches us great spiritual lessons. Always bear in mind that our success and prosperity are really not the most important things to God. Making us into the image of His Son is God's highest priority. That is what the Lord will always be focusing on in His dealings with us.

Read 2 Peter 1:5–7. In this passage, we find a list of the Christlike characteristics that God desires to see in our lives. Notice Peter says the first thing that must be added to our faith is not a harvest of material blessings but goodness (moral excellence, virtue). From there, other character qualities are added such as knowledge, self-control, perseverance, godliness, brotherly kindness, and love. Peter also says, "If you possess these qualities in increasing measure, they will keep you from being ineffective and unproductive in your knowledge of our Lord Jesus Christ" (2 Peter 1:8).

So begin to sow! After you have sown, do not lose patience while you wait for the harvest. It will come. And, allow God to do His perfect work in you during those times of waiting.

Worship and Stewardship

Objective 4:

Explain why continuous, sincere worship of God is important for good financial stewardship.

The Example of Noah

Communion with and worship of God were a natural part of human life before the Fall. When humankind willfully sinned, that communion with God was broken, and many of His blessings were lost. A curse fell on the world. People no longer naturally desired the spiritual above the material. They were now attracted and drawn to the natural world, evil deeds, and seeking ways to escape the curse of the fall. They began to seek substitutes for the worship of the one true God.

When God eventually decided to destroy the sinful world by a flood, He also chose to preserve a unique

person who worshipped God by living righteously and blameless in his generation. Genesis 6:8 says, “Noah found favor in the eyes of the Lord.” This favor led to a covenant relationship between God and Noah. In this relationship, Noah and his family were assured that they would survive God’s judgment (Genesis 6:18–22).

After the flood, Noah built an altar and worshipped the Lord with a sacrifice. This act of worship acknowledged God as Creator and Owner of everything. It was also an expression of thanks for the miracle of preservation. A great covenant promise was given by God to Noah in Genesis 8:22, “As long as the earth endures, seedtime and harvest, cold and heat, summer and winter, day and night will never cease.” This promise is still being fulfilled to this day.

The Principle of Worship

As believers, we are also in a covenant relationship with God that includes many wonderful blessings of grace for our lives. We have been saved from judgment. God cares for us. He supplies our needs. He has a place prepared for us once this life is over. We have a wonderful eternity to look forward to. Our number one response should be worship. When we worship, our focus is on God and not on material things. Paul tells us in Colossians 3:1–2, “Since, then, you have been raised with Christ, set your hearts on things above, where Christ is seated at the right hand of God. Set your minds on things above, not on earthly things.”

As long as we are on this planet, God longs to have a relationship with us. He does not want merely a surface relationship, but one that is filled with communion and fellowship. The more we know Him, the greater our love for Him will be and the more eager we will be to worship Him.

There is probably no greater example of this in the Bible than the relationship Abraham had with God. It was so intimate that James says, “He was called God’s friend” (James 2:23). God established a special covenant with Abraham and his descendents and made

incredible promises to him. Abraham learned that God was giving him and his descendants the land of Canaan. He discovered that the whole world would be blessed through his offspring. God always supplied all his needs, even miraculously providing in his old age a son and legitimate heir. Abraham's response included building altars of worship in the places where he traveled.

Aim to be a friend and worshipper of God. Instead of being concerned about your own worth or your money and possessions, focus on the worth of God. When we worship God, we offer Him our service (see Hebrews 13:15–16), our substance (Philippians 4:16–18), our praise, and ourselves (Romans 12:1). Worship is not something we do out of religious duty. It is spontaneous and sincere.

The benefit of worshipping God will spill over into every area of our lives. The Lord provides for our needs and opens doors for us that we could never open ourselves and that no one can shut. This does not mean money is going to drop out of heaven into your lap or that you should quit your job or cease providing for your family. No, God will allow you to find good jobs, earn sufficient income, and advance throughout life. The favor of the Lord adds zest to living and enables us to become the best we can be at whatever we are doing for the glory of God (1 Corinthians 10:31).

SUGGESTED SCRIPTURES TO MEMORIZE

Psalm 24:1

Psalm 31:19

Malachi 3:10

Matthew 10:8, 38

Romans 12:1–2

1 Corinthians 10:31

2 Corinthians 9:6–10

Colossians 3:1–2

SELF-TEST

After studying the lesson, please read each question carefully and circle the correct response. There is only one correct answer for each question.

1. *Some negative effects of mismanaging our finances are*
 - a) *unnecessary debt, lost wealth, worry, and divorce.*
 - b) *accumulating material things, purchasing a home or car.*
 - c) *giving to those in need and contributing to worthy causes.*

2. *Which of the following identifies divine principles for using our money properly?*
 - a) *The principles of love, hope, and servanthood*
 - b) *The principles of divine ownership, God's goodness, and being a blessing*
 - c) *The principles of church attendance, maturity, and prayer*

3. *A steward is someone who*
 - a) *works in a kitchen as a cook.*
 - b) *cares for the possessions of another.*
 - c) *has to be very generous.*

4. *Why should we give God at least one day a week?*
 - a) *We can use that day to take trips, relax, and visit with family and friends.*
 - b) *We can use that time off to do work at home and watch Christian television.*
 - c) *We can use that day to worship at a local church, meet other believers, and tithe.*

5. *Tithing means giving back to God*
 - a) *5 percent of our income.*
 - b) *10 percent of our income.*
 - c) *15 percent of our income.*

6. *When we tithe, God promises to*
 - a) *open the windows of heaven and pour an overflowing blessing.*
 - b) *make us happy, wealthy, and wise.*
 - c) *give us everything we ever wanted.*

7. *Why is faith necessary in our being good stewards of what God entrusts to us?*
 - a) *Faith helps us to make bold financial investments.*
 - b) *Faith prepares us to buy things even when we do not have the money.*
 - c) *Faith enables us to believe for God's promised blessings.*
8. *The principle of sacrifice teaches us that*
 - a) *we have to give more than the average person.*
 - b) *the spiritual world is very real.*
 - c) *sacrificial living accompanies faith in God.*
9. *As mentioned in the lesson, one reason for having to wait to receive a harvest on our giving is that*
 - a) *God often does amazing things in our lives while we wait.*
 - b) *God is slow in blessing His children.*
 - c) *life is challenging and requires us to be patient.*
10. *Why is the principle of worship important?*
 - a) *When we worship, our focus is on God not on material things.*
 - b) *When we worship, we learn to sing well.*
 - c) *When we worship, our minds and bodies relax.*

ANSWERS TO STUDY QUESTIONS

Note: You can check your answers by using the answer guide. The numbers in the parentheses indicate which objective in the lesson to check.

1. *a* (8.1)
2. *b* (8.1)
3. *b* (8.1)
4. *c* (8.2)
5. *b* (8.2)
6. *a* (8.2)
7. *c* (8.3)
8. *c* (8.3)
9. *a* (8.3)
10. *a* (8.4)

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