

# 4 HANDLING MONEY GOD'S WAY

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## IN THIS LESSON YOU WILL STUDY THE FOLLOWING:

- *Putting God Before Money*
  - *Carefree Does Not Equal Careless*
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## PUTTING GOD BEFORE MONEY

We maintain a grasp on materialism in spite of its futility because we cannot trust God to provide in its absence. Our only solution to this dilemma is to read, meditate on, and memorize Scripture. The logic of God's Word is entirely counterintuitive to the world's logic. For example, when a rich young ruler who religiously obeyed Moses' law wanted to know how he could inherit eternal life, Jesus instructed him to sell all he had, take up his cross, and follow Him (Mark 10:17–21). Jesus made it sound as if doing so were the easiest thing in the world.

Fortunately, obeying such a command is easy, if our minds and hearts are where God wants them to be. Are we all to literally sell all we have? Not necessarily. Instead, we are to be willing to give up any dependence we have on our possessions and depend on Him instead. As Jesus taught, God takes care of the birds in the air and the flowers in the field. Indeed, all of nature enjoys His provision, yet we are much more important to Him than any beast on earth (Matthew 6:28–30). He *will* provide for our needs. He calls us to *let go*. When we focus on eternal treasures, our blessings will be bountiful.

We must simply have faith. As the writer of Hebrews put it: “Faith is being sure of what we hope for and certain of what we do not see” (Hebrews 11:1). It is a giant step for us to take, but it opens the door for tremendous blessing. “Delight yourself in the Lord and he will give you the desires of your heart” (Psalm 37:4). The believer's life is not, as some

may misinterpret, a get-rich-quick scheme or name-it and claim-it faith. When we honestly pursue God, He changes our desires to become like His. Our faith is dishonest if we seek only tangible, temporary treasures. Our disappointment will eventually lead us down another disappointing path. Treasures in heaven are the true wealth we should seek:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. (Matthew 6:19–20)

When we focus on the blessings of God's eternal kingdom, those are what we will see come to pass. It is exciting to know we worship a God who will never disappoint, whose treasure remains unspoiled for eternity.

## CAREFREE DOES NOT EQUAL CARELESS

### THE CALL TO FINANCIAL STEWARDSHIP

This is not to say, however, that we should be cavalier in our spending. A common mistake is for people to say, "If money does not matter, and we cannot take it with us, we may as well enjoy it while we can." They spend frivolously, plunging themselves and their families deep into debt. Again, it is God's money, not our own. We are called to be good stewards of what He gives us. We must devote His money to worthy pursuits (investing in charities and helping the less fortunate are a start).

Yes, we should enjoy the fruit of God's blessing and our labor. We should not feel guilty about the prosperity He allows us. But we must be grateful for His gifts and gracious with them, ready to give and sacrifice should He call us to do so. Spending and debt are a different kind of burden than the possession and maintenance of vast wealth, but like being rich, they turn our attention to money matters rather than kingdom matters. We fear creditors will take all we have. We work hard and fret about impending loss, and money once again becomes our object of worship. Solomon warns, "The rich rule over the poor, and the borrower is servant to the lender" (Proverbs 22:7). We are slaves to money when we cannot get enough, and we are slaves to it when our spending puts us in the position of never having enough.

### **HOW MONEY MATTERS CAN QUICKLY TURN SOUR**

You may have heard of a type of bank fraud called “check kiting.” Many who commit it do not know they are doing it. A person opens an account at two different banks and writes a check back and forth between the banks. The check will usually cover the amount of an overdraft at one bank, but there will not be enough funds to cover it in the other. The person writes another check from the first bank to cover the overdraft at the second. He attempts to make deposits in just enough time that his accounts will not overdraft to the point that bank officials catch on. While the bank takes a blow from the constant overdrafts, the person hurt most is the account holder who deposits money that does not exist. Guilt will plague him until he gets out of debt (or gets caught). Nobody living under the shadow of creditors can flourish and prosper in the Lord until debts are cleared.

The love of money, Scripture says, is the root of all kinds of evil. Two of those evils are credit cards and cash loans, money we are tempted to use that does not really exist. Interest rates on both types of debt are astronomical. Credit card companies love to keep us in debt, and interest rates guarantee we will be unable to pay off that debt unless a substantial change in our financial situation provides what we need. Many reliable credit counseling services exist that can help us free ourselves from debt, but only a godly worldview can keep us that way. If we find ourselves battling debt, buried under mounting piles of bills, there is no better time than now to repent of our frivolous spending habits. We can ask God for guidance in breaking the chains of materialistic bondage so we can do what He has taught us to do with our money rather than what we have mistakenly thought best.

## To Help You Learn

Please complete the following statements in Part A. Then Answer the questions in Part B. You may write in your book or on separate paper. After you complete this assignment you may compare your answers with the correct answers provided in the section titled “To Help You Learn—Answers” in the back of this book. Completing this part of Lesson 4 will help you remember the important truths of this lesson.

### A. COMPLETE THE FOLLOWING

1. We maintain a grasp on materialism in spite of its futility because we cannot trust \_\_\_\_\_ to provide in its absence.
2. We are much more \_\_\_\_\_ to Him than any other beast on earth.
3. It is exciting to know we worship a God whose \_\_\_\_\_ remains unspoiled for all eternity.
4. We are called to be good \_\_\_\_\_ of what God has given us.
5. Scripture says the love of money is the root of all kinds of \_\_\_\_\_.

### B. ANSWER BRIEFLY

1. What does the Lord ask us to do that counters the logic of the world? \_\_\_\_\_  
\_\_\_\_\_
2. What does Scripture say about God's care for His own?  
\_\_\_\_\_
3. Describe the true wealth God calls us to seek.  
\_\_\_\_\_

*THE COUNTERFEIT WEALTH*

4. What problems can arise when we are cavalier about our money? \_\_\_\_\_

\_\_\_\_\_

5. How can the lack of money also turn us into materialists?

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