



THE VERTICAL MARRIAGE

"Money"

Money is one of the most talked about subjects in the Bible. Matthew 6:24 sums up why:

"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

We cannot both be servants of God and of money. It really is one or the other. So to be honoring to God in our finances we need to understand how we serve God with our finances and not just serve money. With that in mind we will look at 6 ways we can honor God with our money.

1) EVERYTHING WE HAVE IS HIS:

How does James 1:17 apply to our worldly possessions?

Colossians 1:16 says

"For by Him [Jesus] all things were created, in heaven and on earth, visible, and invisible, whether "thrones or dominions or rulers or authorities-all things were created through Him and for Him"

Based on this verse how should our money (a created thing) be used?

What does Psalm 24:1 say about our possessions?

BUILDING A BIBLICAL CASE FOR TITHING:

Seeing that the Bible presents that everything we have is God's and is to be used for the name and fame of Jesus gives us a framework through which to study the topic of tithing. This topic is somewhat challenging to consider on the surface. It is a complex topic that really, at its core, hinges on the discussion of how the Old Testament Law applies to believers today. To help you consider this topic we will search several passages in order to help you best understand how tithing is specifically seen in light of the Old Testament Law. This line of thinking also stretches beyond just the topic of tithing but for our purposes we will consider tithing only.

What is your understanding of why you should tithe prior to beginning this study?

The Old Testament Law:

Read the following passages from the Old Testament Law:

Leviticus 27:30-33

Numbers 18:21-28

Deuteronomy 26:12-13

What was the percentage that the Israelites were required to give?

Who was that tithe supposed to go to support?

What does the New Testament Say About the Law?

Read the following New Testament Passages:

Romans 7:4-6

Galatians 2:19

Romans 6:15

What do these verse tell us about our relationship to the law?

What are we under now?

Read the following passages:

Galatians 6:2

1 Corinthians 9:21

What is the "new law" that is spoken of in these two verses?

What is this new law?

Read the following passages:

Romans 13:8

Mark 12:28-31

Based on these passages what do you think this new law is based on?

So let's summarize what we have observed from scripture. Under the Old Testament Law the Israelites were required to give a tenth of their income to the Levitical priests as support for those priests. The priests had no way of earning income and were serving the temple (or tabernacle) and so this was God's way of providing for the people in full time vocational service of Him.

Then we observed that based on the New Testament we are no longer under the Old Testament Law but instead we are under a new law called the Law of Christ. We see that then Paul said we fulfill the law through love. And Jesus further tells us that the most important commandments are to love God and love others.

So this leaves us in a position where we know the Old Testament Law is not a direct commandment to us and we do not see a New Testament passage that directly commands us to tithe.

So where does tithing fit in?

Several observations can be made about where tithing fits into our lives as believers living under the law of Christ and not the Levitical law.

The Principles in the Old Testament

Read 1 Timothy 5:17-18

Here God lines out that the elders of a church should be cared for. This is similar to God's call to take care of those laboring in the temple. So this care must come from somewhere.

Read 2 Corinthians 8:9 and 9:7

What do these verses say about our motivation and attitude toward giving?

Christ and the Law

Christ fulfilled the law on our behalf and thus secured our righteousness. This freedom, when properly embraced, will not lead us to a place of valuing the things of God less, but instead valuing them more. John Piper says:

"We should value our riches in Christ so highly, our freedom from sin so highly, and the gospel so highly that we would love to give."

The New Covenant that we are under is superior to the old in every way. We have a better covenant why would we not want to out give the old covenant. The reality is that everything we have is God's and when we properly understand that, when we properly understand that He is the one who cares for us we have no fear to give our income away. We have no fear to support our local church because we understand that God has chosen to display His glory through the church. God has chosen to spread the Gospel through the church. So when we give to our local church we further God's kingdom and we have the promise that it will not be at the cost of our own. God blesses the gift, not always financially, but you will be blessed in giving.

2) Budgeting

Biblical Case:

Read the following verses:

Luke 14:28–30

Proverbs 27:23

1 Timothy 5:8

What do these verses have to say about money?

What are the implications for how you should handle your money from them?

Practical Steps:

Zero Budgets

The best way to budget is through what is called “zero budgeting.” This is the process of allocating every dollar that you have incoming to go somewhere. In other words even if your expenses are less than your income you would budget money to go into a savings account.

So practically begin by listing out all of your regular expenses. It is probably helpful to think of this in terms of categories (i.e. house expenses, car expenses, etc.).

After thinking about your regular expenses then consider things that should be in place as safeguard and as “planning expenses.” What should I be saving for retirement? What about life insurance? And other questions along those lines. The assistance of a financial planner in this is extremely helpful.

Once you have generated your list of regular expenses and your “planning expenses” consider what other “flexible expenses” exist. (i.e. eating out, going to the movies, etc.) Set these expenses as reasonable amounts that will allow you to live within the budget. Saying you will never go out to eat, for instance, is a sure fire way of failing at your budget.

Practical ways to follow a budget:

The key to following a budget is to track that budget well, evaluate the budget, and then modify it where it is weak. If you have never budgeted you will not create a perfect budget on the first attempt because you will not anticipate some pattern of spending that you have. Here are some practical ways to track your budget

- Bank Account Tracking (balancing your checkbook)

One way is to use your checkbook and receipts to track where every dollar goes. You would use a sheet of paper or something like an excel spreadsheet to track that and keep it filed so you know where every dollar you spent went and then ensure your bank account says the same thing.

- Envelope System

This system is a "cash-based" system, in other words you withdraw the amount of money you need for the expenses you can most control and when that money is gone it is gone. You would then place those cash in separate places (usually envelopes). Once that money is gone then you spend no more in the category for the month.

Example: We have money that we want to use for eating out. We place that in an envelope and when that is gone we don't eat out anymore.

- Apps (Mint.com, Everydollar)

Another option is to link your online bank account to an app like Mint.com or EveryDollar. These are just two of many apps that help you track and then sort which category each dollar you are spending should go to.

The main idea to remember is that you need to have a way to track and evaluate your budget. If you do not do those two things you will not succeed on a budget.

Do you budget now? Why or why not?

Do you see the value of budgeting based on God's word? Why or why not?

How are you tracking or how are you going to track and evaluate your budget?

3) Debt

Read the following verses and explain what they have to say about debt:

- **Matthew 6:24**

"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

- **Proverbs 22:7**

"The rich rule over the poor, and the borrower is the slave of the lender."

- **Romans 13:8**

"Owe no one anything except to love one another, for he who loves another has fulfilled the law."

- **Proverbs 13:11**

"Dishonest money dwindles away, but he who gathers money little by little makes it grow."

- **Proverbs 22:26–27**

"Do not be one of those who shakes hands in a pledge, one of those who is surety for debts; if you have nothing with which to pay, why should he take away your bed from under you?"

- **Proverbs 17:18**

"It's stupid to guarantee someone else's loan."

- **Psalms 37:21**

"The wicked borrows and does not repay, but the righteous shows mercy and gives."

- **Ecclesiastes 5:5**

"Better not to vow than to vow and not pay."

Based on these verses what is your conclusion about debt?

What do you think is at the heart of a person who takes on a lot of debt?

Paul Tripp gives some thoughts on the previous question:

“It is an act of disobedience to put something on a credit card that you could not afford with cash or that you do not have a reasonable plan to pay by cash because you are now taking sovereignty and ownership over your financial well being. Well, no one has that. Only God has that. Only God knows what he is going to provide for you tomorrow. And in places outside of something like a house where you don’t have any choice, I think we are doing that all the time.” – Paul Tripp

“Love of money is really about contentment. Love of money is about humility. Love of money is about identity. Love of money is about worship that really roots at deep issues. Maybe the most subtle of the indications of love of money is an ongoing, chronic discontentment in me that, no matter what I have, I am still not content.” – Paul Tripp

Ultimately a heart that must have more is a heart that needs more Jesus. We all have within us a longing for something. But that something is not more material need, the something is not more possession, that something is Jesus. Money makes a really bad God. Your material possessions won’t come with you into eternity but the love and trust you have in Jesus will.

“There are no U-Hauls behind hearses” – John Piper

Can you think of any instances where going into debt would not violate these scriptures?

As you consider making larger purchases what things have you considered in the past?

What things might you consider after seeing what the Bible has to say about money?

4) Care for Your Family

Proverbs 29:15 says:

"The rod and rebuke give wisdom, but a child left to himself brings shame to his mother."

How does this verse apply to the financial care of your family?

5) Saving

Read the following verses:

- **Proverbs 21:20**
"In the house of the wise are stores of choice food and oil, but a foolish man devours all he has."
- **Proverbs 21:5**
"The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty."
- **Proverbs 6:6–8**
"Go to the ant, O sluggard, observe her ways and be wise, which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest."

What do these verses indicate about how we should manage our money?

6) DELIGHT IN WHAT GOD HAS GIVEN US

Read the following verses:

- Ecclesiastes 5:19, 6:1-2
- 1 Timothy 6:17

What do these verses say about the things that we have?

*In light of all we have learned is it ok to delight in the things God has given us?
Why or why not?*

Four Questions to ask about my spending:

- 1) Is my spending marked by Christian generosity?
- 2) What does my spending say about what makes me most happy?
- 3) Does my spending suggest that I'm collecting for this life?
- 4) Is my spending explicitly supporting the spread of the gospel?

Consider the principles learned here and how God would have you respond.

What are three ways that you are going to change your financial habits?

1.

2.

3.

How are you going to accomplish those things practically?