WEEKLY STUDY

WEEK 4: Counter Culture - Wealth

As we continue in our series, “Counter Culture”, we are exploring some of the values that our culture celebrates while asking ourselves the deeper question - “What does God actually say about these things?” This week Pastor Benson is speaking about “Wealth”.

MONDAY: Psalm 49:12-20

People, despite their wealth, do not endure; they are like the beasts that perish.
This is the fate of those who trust in themselves, and of their followers, who approve their sayings.
They are like sheep and are destined to die; death will be their shepherd (but the upright will prevail over them in the morning). Their forms will decay in the grave, far from their princely mansions.
But God will redeem me from the realm of the dead; he will surely take me to himself.
Do not be overawed when others grow rich, when the splendor of their houses increases;
for they will take nothing with them when they die, their splendor will not descend with them.
Though while they live they count themselves blessed—and people praise you when you prosper—
they will join those who have gone before them, who will never again see the light of life.
People who have wealth but lack understanding are like the beasts that perish.

More money, more power-fun-happiness - right?…or should we say…more money, more problems?? As you can imagine, what God says verses what our culture says about wealth are very different. Wealth often promises more happiness, status, power, dignity, respect, control or just ease of life. Some of us might know money doesn’t buy happiness, but it sure does seem like it would make life easier, right? It’s not rocket science see why our culture is obsessed with the idea of gaining wealth, holding tightly to what you have, and anxiously fearing a future of not having enough. Even in religious circles, wealth has been preached as a reward for following God through a misuse of scripture & false “prosperity gospel”. Just as it mentions in this Psalm, we can easily be “overawed” at the wealth of our neighbors and begin to seek & envy what others have. This can lead to greed, pride and a host of other ideologies that conflict with the way God calls us to live. Of course, we might be asking ourselves: "Is it a sin to be wealthy? Is it bad to receive praise when you prosper?” The simple answer is no, it’s not a sin to have wealth, nor should we feel guilt over it. Everything we have is from God and we should be thankful for it. However, we must be cautious as the Bible speaks harshly against the love of wealth and money. God repeatedly tells us that wealth has great responsibility and He warns us that it can lead to temptations. It’s important to read the key phrase at the end of Psalm 49 - *“wealth but lack of understanding”*. When we have wealth, but we don’t understand God’s role, purpose and provision in our lives then our wealth carries no eternal value. When we view our wealth as self-earned, and not God-given, then it leads us towards destruction and decay. We can falsely look at our wealth as our savior and begin to worship that false sense of stability and control verses worshiping the God who provided it in the first place.

This week - take a look at your financial goals, bank accounts, and bills and pray over these 4 areas:

1. **THANK God for what He has provided for you. Ask for forgiveness if you have mistakenly taken the credit for what you have.**
2. **ASK God for His wisdom and guidance in creating new Godly financial goals.**

3. **TURN OVER your fears of not having enough or losing what you have, recognizing that you can trust God as the provider of all things.**
4. **SEEK out any envious places in your heart and ask for forgiveness. Instead, pray for those you have envied, knowing that with great wealth comes great responsibility.**

TUESDAY:

Matthew 6:24

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

Luke 12:15

Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."

1 Timothy 6:10

For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

Deuteronomy 8:17-18

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.

As we talked about yesterday, being wealthy is not a sin. However, God warns us about the temptations that wealth can bring. We can easily, and even unknowingly, begin to worship wealth and financial stability over God. It is a slippery slope that can lead to a false sense of control, and pride in our lives. We can easily start to believe the lie that we are the providers and that we somehow "earned" what we have. Then we may start to believe that we can control what we have, and that we can sustain ourselves. The worship of money and wealth can create a space where we are honestly putting ourselves in the place of God in our lives. When we think we can meet our own needs, why would we rely on God. As Jesus says in Matthew 19:24 - *"it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God".* Great wealth can fuel our pride, ego and feelings of entitlement. We easily forget who is the giver of all good things, and begin to believe that we are doing everything on our own. This is not a new temptation, Paul writes to the church in Corinth in 1 Corinthians 4:7 ***"****For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?"* The early church was also struggling with this worship of self, entitlement and wealth.

At first, we may like feeling in control. However, as we take on this weight of providing for ourselves and putting ourselves in the place of God, we will absolutely become weary. God is our provider, and we were never meant to bear this weight. Many of us experience fear and anxiety surrounding our finances for this very reason. Harvard University recently did a study that concluded more money doesn't make you happier. In fact, for many it meant working more hours, more stress, and more anxiety.

How do we know if wealth, money or financial stability has become a false god in our life? Let's ask ourselves this week:

1. **Do I regularly compromise my time with God or other relationships in order to gain or protect wealth, even if I justify it as "providing for my family"?**

2. **Do I judge others success based on job status, neighborhood or possessions verses their faithfulness to God?**
3. **Do I trust in how much I earn as a salary to give me security, peace or a sense of worth - or do I trust God?**
4. **When you experience job loss or financial strain does it affect your sense of self-worth, identity or relationships with others? Does it make you question God's goodness in your life?**

Spend some time in honest reflection. Ask God to enter into these areas of your life and become Lord over the areas that you have tried to control. There is freedom and peace in letting go and living a counter culture life.

WEDNESDAY
Mark 12:41-44
Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents. Calling his disciples to him, Jesus said, "Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

Reading this story in Mark, many of us might feel like we can relate to the widow in this story. When we look at our finances, we might be overwhelmed or anxious by our lack of margin or "wiggle room". We might not feel as wealthy as our neighbors, and we might feel that we don't have much extra to give. The beautiful part of this story is that it doesn't matter the amount given. God doesn't NEED our money, nor does He NEED a specific amount of money. God actually doesn't NEED us at all - He DESIRES us and He CHOOSES to work in and through us. That is such an amazing thing!! God chooses and desires to be a part of our lives, to provide for our every need, and to use that provision to do his good work through us. The wealthy people in the story still gave, and Jesus doesn't say they were sinful in their giving. However, he does say that what the widow did was better, and that she gave more. Of course, 2 small coins doesn't seem like it could do as much good, as the "large amounts". This math doesn't make sense in our culture focused on the "bottom line". It is a good reminder that God's economy is vastly different. Jesus saw that the wealthy gave out of their abundance, where the widow gave everything she had with a sacrificial heart. The widow knew where her hope and provision came from and she trusted God to provide for her. Her heart was in the right place. She was giving out of a place of thanksgiving and worship verses obligation and good works. This is why her 2 coins meant so much more. It's amazing to think that God used her in that moment with her 2 coins to teach the disciples, and that God is STILL using her to this very day to teach all of us what it means to sacrificially give. Those 2 coins and her sacrificial heart have made an impact for many more years and exponentially more hearts than the large amounts that the wealthy gave out of their leftovers and extras.

As we think about our own wealth, generosity, sacrifice, and abundance…let's examine how we compare to the world right here in our own community…

- US = #4 wealthiest nation in the world
- Northern VA = #1 & #2 most wealthy counties in the US

We live in one of the wealthiest nations, and literally in the wealthiest area of that nation! Wow!! Of course, it's easy to become accustomed to our way of life and forget that we live in such an unusually privileged & wealthy corner of the world. One would assume with all this wealth that we would be a very generous community. However, let's take a deeper look…

- US National avg = 2% of income to charity
- Northern VA avg = less than 1% of income to charity

Interestingly enough some of the poorest areas of our nation, just as in the case of the widow, give much more generously than in our wealthy community. It's a good reminder to ask ourselves what God would have us do with all that He's given us. God's economy does not care if you are rich or poor, or how much your giving adds up to. God cares that you have a generous and sacrificial heart, that acknowledges Him as your Lord and provider, and that is seeking to follow Him.

Pray this week and ask yourself if you are truly giving sacrificially and trusting in God to provide for your needs? Or are you are giving out of your abundance, and not really needing to sacrifice or trust God to provide? What would it look like for you to give sacrificially and truly trust God with your giving? How can we be more like the poor widow, even within our community of abundance and wealth?

There is a song that you may want to listen to this week that speaks about this very idea of sacrificial giving in our place of abundance and wealth. It's Love Through Me by artists Jenny & Tyler…here are the lyrics:

There is plenty on this earth to suit our needs
But there will never ever be enough to satisfy our greed
Weigh this heavy on me now until i can hardly breathe
Love through me

I've never gone a day without a meal because i couldn't afford it
Stood on a corner and begged for pennies, holding out a sign
Call me blessed, but it sure does feel pathetic,
Children 'round the world are hungry now

So would i give up:
Pillows and cable, clothing and candy,
If a boy could rest his tired bones?
Would i lay down:
Making all this money, just to have my milk and honey,
If my fellow man could get the chance to watch his children grow?

I feel in the right, self-justified giving coins away
But what about the time i consider mine not tomorrow but right now today?
Clothe the naked; feed the hungry; welcome strangers
Come on, get up and open your eyes

So would i give up:
Pillows and cable, clothing and candy,
If a girl could have some more to eat?
Would i lay down:
Making all this money, just to have my milk and honey,
If my fellow man could get the chance to hear about the King?

There is plenty on this earth to suit our needs
But there will never ever be enough to satisfy our greed
Weigh this heavy on me now until i can hardly breathe

Love through me

Help us see, our eyes are weak, help us please
Love through me

THURSDAY:
Matthew 6:2-4
"When you give to someone in need, don't do as the hypocrites do-blowing trumpets in the synagogues and streets to call attention to their acts of charity! I tell you the truth, they have received all the reward they will ever get. But when you give to someone in need, don't let your left hand know what your right hand is doing. Give your gifts in private, and your Father who sees everything will reward you."

Another cultural temptation surrounding our wealth & generosity is transactional giving verses sacrificial giving. The idea of - "If I am giving _____, then I should receive ______." For example: people may give generously, but desire to have their name on a building, either figuratively or literally. Even more ironically, we see things like large expensive galas or fancy dinners to raise money for food insecurity. Pride, or the need to be seen, becomes more important than having a sacrificial generous heart. If we find ourselves needing to brag about being generous with our wealth, we may need to ask ourselves if we are actually taking the credit for this God-given provision in our lives. Are we putting ourselves in the place of God and boasting or expecting special privileges for doing something God asked us to do? Jesus speaks boldly about this in Matthew 6. He goes as far to say that our left and right hands shouldn't know what the other is doing. It's a good reminder that even within the body of Christ we should not boast about the ways we have been generous. When we are giving from a place of pride or entitlement, this is not what God is calling us to do. As Jesus says in these verses, we will receive plenty of praise here on earth, however this will have no eternal value. God calls us to give as an act of worship to Him. Just as we need to rely on God for our wealth and provision, we also need to rely on God's direction to be generous with that provision. We can't expect to live in a Godly way without God's help. Generosity is a fruit of the outpouring of what God is doing inside your heart through His Spirit. It is the realization that no matter how much or little wealth you have, God has given generously to you so that you can give generously to others.

As we take a look at giving inside our churches in the US:
- 3% of church attenders tithe 10% of income (or greater)
- 70% of church attenders give less than 2% of income (lower than the US national avg)
- 37% of church attenders don't give at all

While this seems discouraging, the good news is that we have plenty of room to grow and we can trust that God is at work.

Prayerfully thank God for all that He has given you. Ask God if He is calling you to move into a sacrificial posture of giving in your heart. Remember that you can't do this alone, and ask for His help and strength. Search your heart for any ways that might have sought recognition or pride verses serving and giving from an outpouring of the Spirit's work in your life.

FRIDAY:
Today let's prayerfully allow God to be the author of our budgets. Budgeting in this way, is a way to honor God with what He has given you. Many financial experts tell us to follow the

20/30/50 rule. This is 20% savings, 30% flexible spending, and 50% living expenses. However, let's look at our budgets through the lens of God's economy…

Healthy Budget = 10/10/30/50
10% - Giving/Tithe
10% - Savings
30% - Flexible Spending/Incidental Spending (Ex: kid's soccer, eating out, birthdays, etc…)
50% - Concrete Living Expenses (Healthy Breakdown = 25% housing, 25% everything else)

You may be reading this and thinking there is no way to get here due to your current expenses and income levels. That is okay! Create a budget as a goal to work towards. Then you can make small steps to get your finances even 1% closer to where God is calling you to be. God will honor your efforts. Remember you are not doing this alone, nor does God expect you to do it on your own, allow Him to be your strength.

1. PRAY - **James 1:5** - Ask God for wisdom. Remember this is more of a spiritual exercise as a financial one. Ask God to be Lord over the areas that you have tried to place yourself as ruler and king.

2. GIVE - **Proverbs 3:9** - God asks for our first fruits, not our leftovers. The first line on your budget should be sacrificial giving. Discern what God is asking you to give before you calculate out the rest of your expenses. Where is He trying to use what He has provided to you? Remember that this is truly an act of worship…this is gratitude…this is an outpouring of what the Spirit is doing in your life.

3. NEEDS vs WANTS - **Phill 4:11-12** - Make a list of all the items on your budget and place them into wants and needs categories. As Paul reminds us in these verses, through God we can be content in all circumstances. Pray and discern if there could be some items in the needs category that are actually wants. We all most likely have more margin than we would like to admit.

4. STEWARDSHIP - **Proverbs 21:20, Luke 14:28** - Save wisely; **Romans 13:8** - Avoid debt when possible. Both having savings and lowering debt will give you more room in your budget to accomplish what God has for you. If you are trapped in debt, or in a financially stressful time without a savings plan - pray and ask God for His wisdom and His provision in these areas. You may even want to seek a Godly debt counselor or financial advisor.

5. MARGIN - **Luke 16:10** - God calls us to be faithful in the little things. Be sure to leave margin in each category for those little surprises. Revisit those wants vs. needs again to be sure that each item is in the category where God would have you place it.

6. GRATITUDE - **1 Thessalonians 5:18** - When you review your budget each month spend time thanking God for everything He has given you. Whether your are in abundance or in need, remember that God is your provider and you can trust in Him!

If you have never given to the church, or if you don't currently give a regular 10% tithe…now is the time to start somewhere, wherever that may be.
Easy Giving Link: www.gumchurch.com/give

Budgeting Resources (as recommended from the Forbes 2025 report):
1. Good budgeting apps for beginners: YNAB (You Need A Budget), Every Dollar, Simplify, Monarch, Mint (this one is free to use)
2. Full Budgeting Programs: Quicken