

*Thanks for your interest in*

## **Money – A Biblical Perspective**

*It is my hope that this information will help you gain a better understanding how God wants us to regard money, get it, and use it.*

## About the Author

Chris Losey grew up in Calistoga, California. He received his Bachelor of Science degree from the United States Military Academy at West Point, New York, in 1973. After serving



for five years as an infantry officer in the Army, he resigned his commission and returned to school receiving his Master of Divinity degree from Western Conservative Baptist Seminary in Portland, Oregon in 1982. After graduation Chris returned to the military where he served as a chaplain in the Air Force retiring in 1994. Since then he and his wife Sharon have ministered at Valley Baptist Church in San Rafael, California, where Chris serves as senior pastor. Chris and Sharon have been married for 37 years and have two children, Christine and Rob, and three grandchildren, Soren, Belen and Maggie.

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**M**oney is an important part of life. It is used to pay for essentials like food, clothing, shelter, medical care and transportation. People use it for extras like movies, vacations, boats, and golf clubs. Money is necessary in reaching out to others with letters, phone calls, and gifts. It has gotten so expensive to send Christmas cards that many folks no longer do it; thank goodness for e-mail! But to use e-mail, a person needs a computer, and computers cost money! Money is essential in planning for the future: IRAs, savings accounts, and other investments. People need money to pay taxes to Uncle Sam. It takes money to run a church. It costs money to get married, have children and even to die. Financial problems are the leading cause of divorce in this country; and it costs money to get divorced! Money, money, money!!!

In essence, money is closely connected to nearly every facet of life. One Christian speaker stated that there are more verses in the Bible on money than on salvation!

Because money is so important, and its misuse potentially devastating, it is imperative for Christians to gain a *biblical financial perspective*. That is the purpose of this study. To gain this perspective, three key areas will be explored:

**Right Attitudes About Money – “How to regard it”**

**The Acquisition of Money – “How to get it and not lose it”**

**The Administration of Money – “How to use it”**

There is not time to look at every verse in the Bible that refers to finances, but many will be covered. As a separate project, you are encouraged to read through the entire book of Proverbs and to highlight each verse that refers to money. Perhaps put an “M” for money in the margin, or an “F” for finances.

## **Right Attitudes about Money – “How to regard it”**

Why begin with attitudes? Because actions flow out of attitudes! If people have the right attitude toward money they will be more likely to use it correctly. Biblically speaking, there are several important attitudes regarding money. The most basic is:

### **1. All money belongs to God**

Haggai 2:8 states, “The silver is mine and the gold is mine declares the Lord.” Psalm 24:1 states,

The earth is the Lord's, and all it contains, the world, and those who dwell in it. For He has founded it upon the seas, and established it upon the rivers.

The Bible clearly teaches that all money belongs to God. You might ask yourself, “What about the money in my bank account?” It belongs to God. You might ask me, “What about the money in your bank account?” Same thing!

Someone said, “There are two ways Christians can look at money. They each can be put in the form of two questions. The first is ‘How much of my money will I use for God?’ The second is, ‘How much of God’s money will I use for myself?’” I dare say, the second is the correct view.

### **2. We must see ourselves as stewards of God's money**

If all the wealth belongs to God, what does that make each person? A steward! Stewards are those who manage the resources of others. When a person is a steward he is accountable to the real owner. Before a steward spends money he must ask himself, “Is this what the owner wants?”

Have you ever thought about the fact that you will give account for how you use God's money? That doesn't mean you can't buy things

you need, but it does mean you should talk to God about the things you purchase. If you don't have peace about buying something, it may be the Holy Spirit saying, "No." Perhaps you can try this tactic next time your spouse wants to make a major purchase. You can say, "Now, honey, are you sure that is what God wants us to do with His money." ☺

Many of Jesus' parables involve money. In the parable of the talents in Matthew 25:14-30, three different slaves were given differing amounts of money to invest while the master was away on a long journey. When the master returned, he called the slaves to give an accounting of their investments. The two slaves who invested wisely were rewarded. The one slave who buried the money and did nothing with it was cast into outer darkness.

God has given each one of us various gifts, one of which is a certain amount of wealth. He expects us to use it wisely to promote His kingdom.

You may be thinking, "Does God want every dollar I make?" No. Later in this booklet, God's expectation regarding your giving to His work will be addressed, but for now realize that ALL we have belongs to God, and we must use it accordingly. He will hold us accountable.

### **3. God is the one who empowers us to earn money**

In Deuteronomy 8:18 Moses told the children of Israel, "But you shall remember the Lord your God, for it is He who is giving you power to make wealth..." The same is true today. If you are a great accountant, who do you think gave you your keen mind? Your parents? No! God did! Yes, there were genetics involved, but God made the genetic code. If you are a successful financial investor, carpenter, salesperson, doctor, secretary, lawyer, florist, professional athlete, printer, pastor, truck driver, farmer, butcher, baker, candlestick maker, or anything else, it was God who gave

you your abilities. Certainly, you had to develop them, but God is the source.

There is no good thing that anyone has that did not come from God. James 1:17 states,

Every good thing bestowed and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation, or shifting shadow.

As surely as God gave you power to make wealth, He can take it away. Be sure to thank God each day for all He has done, and be sure to develop the gifts He has given to you so you can be in the place He wants you.

#### **4. Our lives don't consist of what we have**

In Luke 12:15 Jesus said,

Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.

It is easy to begin thinking that because we have a lot of stuff that we are somehow better or more important than others. We must remember that our lives consist of who we are, not what we have.

Someone said, if you really want to know how wealthy you are, don't measure your wealth by the things you have, but instead by the things you have which transcend money like salvation, a loving family, health, inner peace, and joy. Many of the really important things in life are priceless.

#### **5. We can't take it with us**

Listen to 1 Timothy 6:7, "For we have brought nothing into the world, so we cannot take anything out of it either."

Have you ever seen the King Tut exhibit? King Tutankhamen reigned in Egypt between 1361-1352 BC. He was six years old when he ascended the throne, and died at age 18. His tomb was discovered in 1922 by Egyptologist, Howard Carter. The tomb included such things as a solid gold coffin, gold funeral mask, gold jewelry and other exquisite items. The Egyptians buried kings with great wealth because they believed it could be used in the next life. Unfortunately, they did not know Hebrews 9:27 which states, "And inasmuch as it is appointed for men to die once and after this comes judgment." You can't take it with you because after death comes judgment, not reincarnation! People are not coming back as geraniums or anything else!

There is a saying in the world today, "He who dies with the most toys, wins." My question is, "Wins what?" The fact is, in 1350 BC a person couldn't take it with him, and he can't do it today either.

Another way to look at this principle is to realize that none of us really owns anything, we only possess things for a time. You might say, "I own my home free and clear." But in reality, unless it burns down or you decide to bulldoze it, it will eventually pass into someone else's hands. You don't really own your home, you just possess it until some future time.

## **6. Riches will not get us into heaven**

Proverbs 11:14 states, "Riches do not profit in the day of wrath, but righteousness delivers from death." It is the righteousness that comes from faith in Christ that saves us. Our faith triggers God's grace which takes away our sin and makes us positionally righteous before a holy God.

Psalm 49:7 declares, "No man can by any means redeem his brother, or give to God a ransom for him." Not only will riches not save us, but we cannot buy anyone else's way into heaven with our

riches. Hopefully all Christians know and understand these truths. If so, they need to live them!

Someone said, “Money will buy a bed but not sleep; books but not brains; food but not appetite; finery but not beauty; a house but not a home; medicine but not health; luxuries but not culture; amusements but not happiness; religion but not salvation; a passport to everywhere but heaven.”

### **7. We must trust in God, not riches**

Proverbs 11:28 warns, “He who trusts in his riches will fall, but the righteous will flourish like the green leaf.” This verse makes it clear that people are not to trust in riches.

Proverbs 13:8 states, “The ransom of a man's life is his riches, but the poor hears no rebuke.” This verse teaches that in this life a rich person may be able to pay a ransom to save himself, but the poor don't really have to worry about it because no one wants to kidnap a poor person anyway. Not only is wealth of no value to ransom one's soul in the next life, but it may put rich people in danger of being kidnapped and held for ransom in this life!

Proverbs 27:24 declares, “For riches are not forever, nor does a crown endure to all generations.”

Proverbs 3:5,6 states,

Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge Him, and He will make your paths straight.

Instead of trusting in riches, people must trust in God! We have to be careful because riches can blur our vision. A.W Tozer said,

Money often comes between men and God. Someone has said that you can take two small ten-cent pieces, just two dimes, and shut out the view of a panoramic landscape. Go to the mountains and just hold two coins closely in front of your eyes--the mountains are still there, but you cannot see them at all because there is a dime shutting off the vision in each eye.

It doesn't take large quantities of money to come between us and God. Just a little, placed in the wrong position, will effectively obscure our view.

### **8. We need to be content with food and covering**

1 Timothy 6:8 declares, "And if we have food and covering, with these we shall be content." Contentment may be defined as quiet satisfaction with who I am and what I have.

You may be thinking, "Is God saying that people should not try to improve themselves?" No, that's not what He's saying! People should look for ways to improve themselves. But because of our sin nature, we all have a tendency toward greed and selfishness and often have insatiable appetites for things. If we get something, it isn't long before we want something else. It is rare that people are content. The old adage holds true, "The only thing that satisfies is a little bit more." And yet, God would have us be content.

Sometimes people are like ants climbing over each other in a huge pile trying desperately to be the first to the top, only to find that when they reach the top, there is nothing there. Thanks be to God, Who can change our hearts and free us from greed! Even so, we all will struggle with our sin-natures trying to retake control.

If you are going through tough financial times, but have food and covering (clothing/shelter), be content. If you are financially healthy, be content. Don't keep striving for what is not eternal, but instead strive after godly things. Listen to 1 Timothy 6:6, "But

godliness actually is a means of great gain, when accompanied by contentment.” In other words, if you really want to gain something of great value, strive for godliness with contentment! You will find that these lead to inner peace.

1 Timothy 6:11 further advises, “But flee from these things (*the things you can't take with you*), you man of God; and pursue righteousness, godliness, faith, love, perseverance and gentleness.”

### **9. Don't have the, "I want to be rich" mindset**

1 Timothy 6:9 gives a solemn warning,

But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction.

Does this mean a person should pay no attention to the future? No! Folks should plan for the future by saving and investing wisely, but they must not fixate on money. Those who fixate on getting rich have their lives consumed by that passion. Instead they should fix their eyes and heart on serving God.

Unfortunately, I have seen the results of folks who felt they had to be rich at any cost. I have seen people with this mindset lose thousands they could ill afford to lose because they got caught up in gambling. I've seen this money-first mindset make people cold-hearted in their dealings. I have counseled people who have had tremendous money problems because they were always chasing the elusive dollar and getting involved in get-rich-quick schemes that failed.

Proverbs 23:4,5 states,

Do not weary yourself to gain wealth, cease from your consideration of it. When you set your eyes on it, it is gone.

For wealth certainly makes itself wings, like an eagle that flies toward the heavens.

This is a picture of what often happens to those who chase after money. Don't get caught in this trap!

### **10. Money is not a root of evil, the love of it is**

Have you ever heard the statement, "Money is the root of all evil." Is this statement biblically accurate? No! 1 Timothy 6:10 states,

For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith, and pierced themselves with many a pang.

Money is not the root of all evil, but the love of money is a root of all sorts of evil.

Consider the entertainment industry. Movies and television in the last few decades have gotten more violent, sexually explicit, and bizarre. Why? Because these things sell. In order to keep the dollars streaming in, movie makers cater to mankind's' sin nature by casting moral standards and decency to the wind. Their attitude is basically, "Anything goes if it will make a buck." Thank God for the controls that are on these folks. If all controls and regulations were removed, much of the entertainment industry would be an even greater cesspool!

Some folks say that movies and T.V. are just a reflection of society. Others say that movies and T.V. mold society. I say, both views are correct! This creates an ever-degenerating downward spiral. The gap between those who know Christ and those who don't grows ever wider.

Some recent family movies have done fairly well at the box office. Thank God that there are still enough people who want to see a

decent movie! And these same folks are disgusted and tired of the garbage that is pumped out of Hollywood. Some movie makers are slowly getting the message!

Consider illegal drugs. Those who push these drugs don't care about who they sell to or who gets addicted. All they care about is making another sale.

Consider those who sell government secrets. They do it for money caring little about the international consequences.

So it is in nearly every area of society. From child pornography to gay bathhouses to gambling casinos; if man can see a profit, he will sacrifice anything on the altar of the dollar.

When people love money, they tend to use people, and love things, instead of the other way around. Some years ago there was a song with the following words sung by B.J. Thomas:

Using things and loving people that's the way it's got to be.  
Using things and loving people look around and you can see,  
That loving things and using people only leads to misery,  
Using things and loving people, that's the way its got to be.

That is why Christians must not mimic the world. To do so is to fall into this deadly trap. Instead, Christians need to get in positions of authority where they can make decisions that increase decency in society. Those folks who say, "Morality cannot be legislated," have shut their eyes to the liberal values that are being forced on society every day. It is time to turn the tide. Morality is being legislated every day and some of it is very ungodly. It is not a matter of "will morality be legislated" but "what kind of morality will be legislated". We must work hard to legislate the right kind.

Christians must not love money. Use it, yes! Love it, no!

## **11. We must avoid illegal gain**

This should go without saying, but often Christians are tempted to take advantage of customers or to take a bribe. Proverbs 11:1 declares, “A false balance is an abomination to the Lord, but a just weight is His delight.” This verse refers to merchants who sold goods by weight. Some fixed their scales by using false weights to make it look like the customer had more than he really had. The customer would then be charged a higher price. Proverbs 16:11 confirms this fact, “A just balance and scales belong to the Lord; all the weights of the bag are His concern.” Those who fail to heed this warning may ruin their own reputations and lives when they are finally caught. Remember that the Bible teaches, “Your sin will find you out” (Numbers 32:23).

Proverbs 15:27 also warns, “He who profits illicitly troubles his own house, but he who hates bribes will live.” Proverbs 11:6 declares, “The righteousness of the upright will deliver them, but the treacherous will be caught by their own greed.” Proverbs 13:11 states, “Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.” Proverbs 21:6 warns, “The getting of treasures by a lying tongue is a fleeting vapor, the pursuit of death.” See also Proverbs 20:10,23. Christians must avoid illegal gain.

## **12. We are to have a bountiful/cheerful attitude about giving**

In 2 Corinthians 9:6 Paul declares, “Now this I say, he who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully.” When we give, we must give bountifully if we expect to reap bountifully.

The subject of giving will be addressed in more detail later in the message. For now, simply know that God loves a cheerful giver. In 2 Corinthians 9:7 Paul says, “Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God

loves a cheerful giver.” When we give, we should give cheerfully, not grudgingly or under compulsion.

### **13. We must avoid covetousness, usury, and surety**

Exodus 20:17 states,

You shall not covet your neighbor's house; you shall not covet your neighbor's wife or his male servant or his female servant or his ox or his donkey or anything that belongs to your neighbor.

Coveting means to desire ardently that which belongs to another. We must not covet others' things.

In 2 Corinthians 9:5 the apostle Paul states,

So I thought it necessary to urge the brethren that they would go on ahead to you and arrange beforehand your previously promised bountiful gift, that the same might be ready as a bountiful gift, and not affected by covetousness.

Paul was fearful that the gift promised for his ministry might be affected by covetousness. It is so easy to be covetous of what others have. If others have or receive financial wealth we should be happy for them.

Usury is charging interest on loans. Although the term *usury* has come to mean in our present day “charging exorbitant interest,” its meaning in the Old Testament was personally charging any interest at all to a fellow Jew. Deuteronomy 23:19,20 states,

You shall not charge interest to your countrymen: interest on money, food, or anything that may be loaned at interest. You may charge interest to a foreigner, but to your countryman you shall not charge interest, so that the Lord your God may

bless you in all that you undertake in the land which you are about to enter to possess.

God prohibited charging usury to fellow Jews although He allowed it to non-Jews. It was not uncommon in Old Testament times for interest on loans to be exceedingly high. In Babylon it was common to loan food at 33.3 % interest. Money was loaned at 20 %. In Nuzi, a town north of Babylon, some loans carried a 50 % interest rate.

Exodus 22:25 records God's instruction on charging interest to the poor, "If you lend money to My people, to the poor among you, you are not to act as a creditor to him, you shall not charge him interest." Charging interest on personal loans to the poor was forbidden. Leviticus 25:35-37 gives further instructions,

Now in case a countryman of yours becomes poor and his means with regard to you falter, then you are to sustain him, like a stranger or a sojourner, that he may live with you. Do not take usurious interest from him, but revere your God, that your countryman may live with you. You shall not give him your silver at interest, nor your food for gain.

Regarding surety Proverbs 11:15 warns, "He who is surety for a stranger will surely suffer for it, but he who hates going surety is safe." Surety is agreeing to cover someone else's financial obligation if they default. The equivalent today is co-signing a loan. The person who becomes surety is saying, "If the other person does not pay his debt, I will." Scripture highly discourages becoming surety for anyone!

Proverbs 17:18 declares, "A man lacking in sense pledges, and becomes surety in the presence of his neighbor." I remember as an officer in the military that one of my soldiers asked me to co-sign a loan for him. Other officers had co-signed for other soldiers, and I

being a young Christian and not knowing what the Bible said about surety, agreed to co-sign. Fortunately the soldier paid off the loan, but if he had not, I would have been stuck with the bill, and at that time it would have put me in a great financial bind.

#### **14. We must have a balanced attitude about wealth**

In Proverbs 30:8,9 Augur states,

Keep deception and lies far from me, give me neither poverty nor riches; feed me with the food that is my portion, lest I be full and deny Thee and say, 'Who is the Lord?' Or lest I be in want and steal, and profane the name of my God.

Although most of the 31 Proverbs were written by King Solomon, Proverbs 30 was written by Augur. The identity of Augur is uncertain, but his name means hireling or gatherer. It is possible that Augur worked for King Solomon. Perhaps he saw how wealth corrupted Solomon's life. As a response Augur wrote, "*...give me neither poverty nor riches...*" He did not want to be rich and forget God, nor did he want to be poor and thus be tempted to steal and profane God's name. He simply wanted his portion. Unfortunately, today many people often feel their portion isn't enough.

Augur's words are wise and should set the standard for Christians. Believers should not chase after money. If, however, God brings it their way, they should rejoice and be happy. Proverbs 10:22 states, "It is the blessing of the Lord that makes rich, and He adds no sorrow to it." Most of all, Christians should be content with what God gives. If they develop their talents and abilities, God will take them to the appropriate financial level. They need to focus on serving Him by working hard, caring for their families and serving in the church. The attitude of wanting neither riches nor poverty is a balanced one.

The second major section of this message is the acquisition of money.

## **The Acquisition of Money – *“How to get it & not lose it”***

Everyone wants to know how to make money. The Bible has much wisdom in this regard. It may come as a surprise to some, but the main biblical means of gathering wealth is through WORK!

### **Work – The primary way to make money**

Proverbs 14:23 states, “In all labor there is profit, but mere talk leads only to poverty.” Talking about work doesn't bring profit, work does. If a person wants to make wealth, he must stop talking and start working! Someone said, “When all is said and done, often times, more is said than done!” Work (labor) is God's primary way for people to gather wealth.

Learning a good work ethic should start at home. As children grow it is easy for them to assume that clothes, cars and education, will be given on a silver platter. Reality sets in when they have to work for what they get. It is important for parents to teach their children the value of work by having them work around the home and possibly get a part-time job outside the home before they leave home. These are can be invaluable teaching tools.

Some parent give the children an allowance for being part of the family. I personally believe there is a better way to teach them the value of money and it's connection to work. Instead of giving children an allowance, they should be paid for doing certain chores like vacuuming, washing windows, doing laundry, washing dishes, cleaning bathrooms, feeding pets, etc. If they are given an allowance for simply being part of the family, they will not learn the value of work. If they have to earn their spending money, they will learn that money and work are inseparably linked. It's a sad day when a young person goes off to college and has never learned

how to do his or her own laundry. Sometimes parents think they need to do everything for their children while children live at home, but I think a much better plan is for parents to train their children how to do all the things they will need to do when they leave home and eventually have their own home.

Regarding children getting part time jobs outside the home while still living at home, even if a family does not financially need their children to work, the children need to learn how to work and deal with difficult people in the real world. This will give them an introduction to their primary means of gaining wealth in the years to come. Each family must decide what is best for their children.

Seeing the value of work can be an inspiration for a child to study hard in school so that he can pursue the career of his choice. Without a good education, young people may find their future career choices are quite limited.

I also believe it is important to reward children for the grades they earn in school. This can be monetary or something else. Parents can teach their children that getting good grades is their primary job as long as they are in school.

There are many verses in Scripture that encourage work. Proverbs 12:11 states, “He who tills his land will have plenty of bread.”

Proverbs 28:19 expands the principle, “He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty.”

## **How we are to work**

It is not enough to know that work is God's means for gaining wealth, we need to know how to work. Scripture gives two ways:

### **1. Diligently**

Proverbs 10:4 declares, "Poor is he who works with a negligent hand, but the hand of the diligent makes rich." To be diligent means to be careful and industrious in your work.

### **2. Heartily**

Colossians 3:23-24 states,

<sup>23</sup> Whatever you do, do your work heartily, as for the Lord rather than for men, <sup>24</sup> knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve."

Working heartily means putting your heart into what you do; to do it with fervency and enthusiasm. Do it as if you are doing it for the Lord Himself! Indeed you are! He is the one who ultimately rewards us.

It is through work that Christians provide for themselves and their families. In its greater context, 1 Timothy 5 addresses the subject of taking care of the elderly. Children and grandchildren have a responsibility to take care of aging parents when they can no longer care for themselves. In order to do this, children need to work. 1 Timothy 5:8 states,

But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.

There are two sides of the work coin. On the one hand Christians are to work as unto the Lord, but on the other, they are not to

become workaholics who neglect their families and health. In today's fast-paced world workaholism must be guarded against.

### **Things that Lead to Poverty**

As well as knowing how to make money (through work), it is also important to understand how to avoid losing money. Many people have made a lot of money but turned right around and lost it.

It reminds me of when I was in school. There were certain teachers I really liked and respected. I said to myself, "I want to be like them. I want the same qualities in my life." But I also discovered teachers who treated students badly. In their case I thought, "I don't want to be like them." So it is with money. It is important to know the right way to earn money through work. It is also important to know how to avoid losing it. In this regard, Scripture mentions many things that can lead to poverty. These must be avoided. The first is:

#### **1. Immorality**

Proverbs 5:7-10 warns,

<sup>7</sup> Now then, *my sons*, listen to me and do not depart from the words of my mouth. <sup>8</sup> Keep your way far from her and do not go near the door of her house, <sup>9</sup> or you will give your vigor to others and your years to the cruel one; <sup>10</sup> and strangers will be filled with your strength and your hard-earned goods *will go* to the house of an alien;

Those who choose to get involved in sexual sin find that it robs them of their wealth. If they are married, they may get divorced and have endless financial problems. If the person they sin with has a sexually transmitted disease, they may catch it and require medical treatment. The possible scenarios of emotional, financial and physical devastation are endless.

Proverbs 6:32 confirms, “The one who commits adultery with a woman is lacking sense; He who would destroy himself does it.”

## **2. Laziness**

The second thing that can bring poverty is laziness. Proverbs 6:10,11 addresses the sluggard,

<sup>10</sup> "A little sleep, a little slumber, a little folding of the hands to rest"— <sup>11</sup> Your poverty will come in like a vagabond and your need like an armed man.

Those folks who choose to be lazy will find themselves in poverty. Laziness manifests itself in many ways: failing to get to work on time, not working hard, taking shortcuts, looking for the easy way out, not paying attention to detail, not carrying out all required tasks, not caring about the job, and just being lazy.

If you are lazy take drastic steps now so poverty doesn't come upon you like an armed man. Armed men are threatening and frightening, and so is poverty!

Scripture also has much to say about those who choose not to work. The word used in Scripture to describe such a person is *sluggard*. Just like a slug moves incredibly slowly, so does a sluggard. Listen to what Proverbs 6:6-11 says,

<sup>6</sup> Go to the ant, O sluggard, Observe her ways and be wise, <sup>7</sup> which, having no chief, Officer or ruler, <sup>8</sup> prepares her food in the summer *and* gathers her provision in the harvest. <sup>9</sup> How long will you lie down, O sluggard? When will you arise from your sleep? <sup>10</sup> "A little sleep, a little slumber, a little folding of the hands to rest"— <sup>11</sup> Your poverty will come in like a vagabond and your need like an armed man.

Proverbs 20:4 says, “The sluggard does not plow after the autumn, so he begs during the harvest and has nothing.”

Proverbs 21:25 states, “The desire of the sluggard puts him to death, for his hands refuse to work.”

And often the sluggard thinks knows-it-all. He has an answer for everything, but he doesn't know how to work.

Proverbs 26:16 maintains, “The sluggard is wiser in his own eyes than seven men who can give a discreet answer.”

Have you ever worked with sluggards? They bad-mouth the company but never put in an honest day's work. They wonder why they get fired and why no one wants to hire them. They are basically lazy, idle (except for their mouths) and love sleep. Proverbs 19:15 states, “Laziness casts into a deep sleep, and an idle man will suffer hunger.”

Proverbs 20:13 declares, “Do not love sleep, lest you become poor; open your eyes, and you will be satisfied with food.”

Proverbs 26:14-15 paints a sad picture,

“<sup>14</sup>As the door turns on its hinges, so *does* the sluggard on his bed. <sup>15</sup>The sluggard buries his hand in the dish; He is weary of bringing it to his mouth again.

If a person wants to make wealth, he mustn't be a sluggard! It is important that Christians are good workers who give an honest day's work for an honest day's pay. Christians must be diligent in their labor.

### **3. Negligence**

Proverbs 10:4 declares, "Poor is he who works with a negligent hand, but the hand of the diligent makes rich." The word negligence means marked or inclined to neglect. Neglect means to fail to give proper care or attention to something. Thus, a person who works with a negligent hand does not give proper care or attention to his work. He is sloppy. He cuts corners. He doesn't pay attention to detail, and these small things sometimes come back to bite him. Working with a negligent hand usually catches up with people and they get fired. Christian workers need to look for ways to do things better, to improve upon their job. They need to pay attention to the small stuff.

I love Proverbs 22:29 which states, "Do you see a man skilled in his work? He will stand before kings; He will not stand before obscure men." When someone is skilled at what he does and works with a diligent hand, his work will be noticed and he will be rewarded.

### **4. Stealing**

A fourth item mentioned in Proverbs that leads to poverty is stealing. The importance of avoiding illegal gain was mentioned earlier, but listen now to Proverbs 6:30,31,

<sup>30</sup> Men do not despise a thief if he steals to satisfy himself when he is hungry, <sup>31</sup> but when he is found, he must repay sevenfold; he must give all the substance of his house."

These verses teach that thieves who steal food are not to be despised, but they must repay sevenfold, even if it means giving up all the substance of their house.

Stealing isn't worth it! If a person is caught stealing on the job, he will be fired, not to mention possibly going to jail. Prospective employers are reluctant to hire anyone with a history of theft.

Stories abound of folks whose finances, reputations and families were ruined by an indiscretion of taking something that did not belong to them. Don't steal!

## **5. Surety**

A fifth area to avoid is surety. It has already been shown that Christians are to hate surety, but it must be stated that surety can lead to poverty. Proverbs 11:15 warns, “He who is surety for a stranger will surely suffer for it, but he who hates going surety is safe.” Again, surety is agreeing to cover someone else's financial obligation if they default.

Remember me sharing about co-signing a loan for a soldier who paid it off? During my time in that outfit I heard of others who were not so fortunate. If I had to do it over again, I would not co-sign the loan. The hard part is telling that to a friend, but refusing to become surety is a wise and safe decision. If a person does not become surety for another, he won't have sleepless nights worrying about whether the other person will make his next payment.

Even though a person must not be surety for another, this doesn't equate with neglecting legitimate needs. If a person legitimately needs help, Christians should help if they are able. This will be covered later in the message.

## **6. Fraud**

The next thing that can harm the acquisition of wealth is fraud. Proverbs 13:11 states, “Wealth obtained by fraud dwindles, but the one who gathers by labor increases it.” Why does wealth obtained by fraud dwindle? One reason is that a person who commits fraud will often be caught and punished. Numbers 32:23 states, “...and be sure your sin will find you out.” Folks who commit fraud often do it habitually. Eventually they fail to cover their tracks and are discovered. No one likes to be defrauded. When the discovery is

made, the punishment may be severe. Don't get involved in fraud. It is sin and is a cruel master.

## **7. Neglecting discipline**

A seventh area that leads to poverty is neglecting discipline. Proverbs 13:18 warns, "Poverty and shame will come to him who neglects discipline, but he who regards reproof will be honored." How does this apply? Let's say a person starts a new job and due to lack of experience makes some honest mistakes. The mistakes cost the company some money but since the worker is new, he simply gets a reprimand from the boss. In essence he has been disciplined. If the person heeds the discipline and changes, the problem is corrected. If he neglects the discipline and continues to make the same mistakes, it is likely that he will be fired. If so, he loses his job and income. Poverty and shame will come upon him.

All of us will be disciplined from time to time. No one likes to be told they did something wrong. And because of a person's sin nature and pride, his first reaction to discipline will often be to fight it. Bad choice! If we are ever disciplined we must listen carefully and make necessary changes or be willing to suffer the consequences. The consequences in the adult world can often have severe economic repercussions. Don't neglect discipline!

## **8. Hastiness**

An eighth area that can bring poverty is hastiness. Proverbs 21:5 declares, "The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty." Diligence leads to advantage. Hastiness leads to poverty. Have you ever made a hasty decision and lived to regret it? We all have! Hopefully there is a learning curve. Those who do not learn and continue to make hasty financial decisions may suffer devastating consequences. People often are hasty in financial decisions because they run across a deal that seems too good to be true. If something seems too good to be true (besides salvation), it probably is! Many get-rich-quick

schemes are alluring. Be weary because often they are empty. Proverbs 28:19 states, “He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty.”

## **9. Lying**

A ninth area that can lead to poverty is lying. This is closely connected with the area of fraud. Lying is a form of fraud. Proverbs 21:6 warns, “The getting of treasures by a lying tongue is a fleeting vapor, the pursuit of death.” These are strong words! Lying can lead to death.

One measure of a person's maturity is his willingness to tell the truth even when it is not to his advantage. One huge problem in the world today is what has been called "situational ethics." In other words, people often allow the situation to determine whether or not they tell the truth. If there is nothing to be lost by telling the truth then the person tells it. If there is something to be lost, he doesn't. This may work in TV sitcoms, but in the business world lying can become the kiss of death on a career.

Having been an employer with a painting business, I expected the painters to tell me the truth. When they were sent on a job, I did not want them telling me the work was done if it wasn't.

Most employers look for four critical qualities in their employees: competency, hard work, people skills and ethical standards! If a person does not possess these, his employment may be in jeopardy.

Besides the fact that Scripture condemns lying, there are many reasons not to lie. First, those who lie have to cover their tracks by telling other lies. Lying then becomes a habit and the person's whole life becomes a string of lies. Second, once a person lies and is discovered, it is hard to ever trust him again.

## **10. Loving pleasure**

A tenth area that can lead to poverty is loving pleasure. Proverbs 21:17 states, “He who loves pleasure will become a poor man; he who loves wine and oil will not become rich.” These are straightforward words. If a person seeks pleasure and has to have expensive things, he better have a big bank account or poverty may be right around the corner.

Proverbs 23:1-3 warns,

<sup>1</sup> When you sit down to dine with a ruler, consider carefully what is before you; <sup>2</sup> and put a knife to your throat, if you are a man of great appetite. <sup>3</sup> Do not desire his delicacies, for it is deceptive food.

Not everyone can live like a king. Trying to do so may bring the opposite of the intended result! It has been said that those who would live like kings sometimes find themselves in poverty. Don't love pleasure, love God. If God chooses to give you what some people call “the finer things of life”, great, but let Him give them in His timing!

## **11. Foolishness**

An eleventh area that can lead to poverty is foolishness. Proverbs 21:20 states, “There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up.” Wise folks save. Fools spend it all. What is the tendency of your life? Are you able to hold on to what you earn or does money burn a hole in your pocket? Do you control it or does it control you? Are you able to save or do you spend all you get? The answers to these questions will help each person determine if he is being wise with God's money.

## **12. Not giving to the poor**

A twelfth area that can lead to poverty is: Proverbs 28:27 makes a powerful contrast, “He who gives to the poor will never want, but he who shuts his eyes will have many curses.” It is easy to shut one’s eyes to the plight of the poor. After all, many folks have become poor through their own folly: addictions, riotous living, and poor financial planning. It is easy to say, “Too, bad, it is your own fault.” But there are poor folks who are not drunks or drug addicts and who have not misused God's money. There are elderly folks on fixed incomes. There are single moms who struggle to get by. There are families where the breadwinner has been injured, laid off or had a prolonged illness. There are families that have gone through hard times for no apparent reason...

People who have a measure of wealth are to share with the poor. Every church and community has folks who go through financial struggles. This is why many churches have special funds to help folks need. In addition, Christians should keep their eyes and hearts open to help where and when God leads. The Lord expects believers to give to the poor.

There are other principles regarding the ACQUISITION of wealth but they also relate to the ADMINISTRATION of wealth and will thus be covered under that category.

## **The Administration of Money - How to use it**

Just as God empowers people to gain a measure of wealth, He expects them to manage it well. There are at least four key principles in this regard. The first is to plan.

### **1. Plan**

Proverbs 27:23,24 states,

Know well the condition of your flocks, and pay attention to your herds; for riches are not forever, nor does a crown endure to all generations.

In Old Testament society, flocks were a measure of a person's wealth. If he had a lot of flocks and herds, he was probably a wealthy man. If he didn't, he wasn't. The same thing is true in many parts of our country today. Cattle, horses and sheep abound in places like Texas, Wyoming and California. In Texas they say you can tell if a person is into oil or cattle by checking his boots.

Verses twenty-three and twenty-four of Proverbs 27 give a warning to the keepers of flocks and herds. Those who possess this wealth must know well and pay attention to the condition of their assets, because riches are not forever. Knowing the condition of one's flocks and herds implies that a person has a plan and is monitoring that plan. The insinuation is that if a person fails to watch closely over his wealth, it may vanish.

The same is true regarding kingdoms. Failure to manage a kingdom's wealth, can result in disaster. Just because a king is in power, doesn't mean it will always be that way. Many royal crowns have changed heads because of faulty fiscal policy. Many families have gone bankrupt for the same reason. Unfortunately, bankruptcy is at epidemic proportions today.

How does a person plan? First it is important to have a budget. Inflows and outflows must be tracked. This is a matter of keeping careful track of expenses.

Regarding inflows, it is easy for a person on a salary to know what he receives each month. It is harder for those who work by-the-job or who are on commission to know average monthly inflows. Their work may be seasonal. For example, those who do exterior painting may have little work during winter months. One person

shared that he cleaned carpets in the winter and painted in the summer to balance his income year-round. For those whose incomes fluctuate, it is important to get an approximate average when planning a budget. There are any number of excellent Christian books that are helpful in this regard. If you need help, go online to Christian Book Distributors at [www.Christianbook.com](http://www.Christianbook.com) or to Crown Financial Ministries at [www.crown.org](http://www.crown.org) and search for financial budgeting tools, or talk to a fellow believer who is financially savvy. The author Dave Ramsey has written an excellent book called, “The Total Money Makeover – A Proven Plan for Financial Fitness.”

Most budget categories are similar for most people, but each person may have some unique categories, too. Common categories are things like:

- Taxes (federal, state, property, FICA)
- Giving
- Savings (short term and long term)
- Insurance (medical, dental, property, car, and life insurance)
- Housing (house payment or rent)
- Household (clothing, cleaning supplies, etc.)
- Utilities (electric/natural gas, water, garbage, phone, internet)
- Food (eaten at home)
- Transportation (car payments, fuel costs, car repair)
- Entertainment (dining out, movies)
- Miscellaneous (house repair, clothing, dues)

Unique categories might be things like:

- Education Expenses
- Childcare
- Homeowners dues (if you have a homeowners association)

Budgets need to be flexible and have buffers built in for emergencies.

If you don't currently have a budget and are not tracking income and outflows, there is no time like the present to start. Remember, those who fail to plan, plan to fail. Riches are not forever. Each person needs to know well the condition of his flocks (wealth), no matter how big or small. Benjamin Franklin said, "Beware of little expenses; a small leak will sink a great ship."

The second key principle regarding managing money is to stay debt free.

## **2. Stay debt free**

Proverbs 22:7 warns, "The rich rules over the poor, and the borrower becomes the lenders slave." When folks borrow money they have to pay it back, usually with interest. There are some items like homes and cars that are more difficult to buy aside from borrowing. But buying on credit must be kept to a minimum. It is easy to let credit-debt pile up to the point where it seems like there is no way out.

Many Christian financial counselors recommend plastic surgery, i.e. taking scissors to credit cards. I personally feel that having a couple of credit cards is OK as long as the debt is managed. Credit cards can be very useful in emergencies and allow a person to avoid carrying large amounts of cash. Some folks use credit cards to help manage finances. They buy everything on one credit card, pay it off at the end of the month and use the itemized statement to track spending. Actually, without buying something on credit and paying it back, it is nearly impossible to get a credit rating. This may make it difficult to rent a place or get any kind of loan. But it must be remembered that those who use credit cards tend to spend more than those who use cash.

One key to staying debt free is paying off credit cards each month. This means that spending must be controlled. It is so easy to buy a little here and there, and wind up way outside one's budget. A few months of uncontrolled spending may make it impossible to pay off credit balances each month. Interest payments rise and the borrower becomes caught in a web of debt. He indeed becomes the lenders slave.

I have counseled many Christians who have gotten themselves up to their ears in debt. I remember one couple that was paying several hundred dollars of interest on their credit cards over an above their other debt. Even with careful budgeting and spending it took several years to get out of debt. You might make a deal with yourself and say, if I go three months without paying off my entire credit card balance, I will get rid of the card.

In order to stay out of debt it is important to exercise delayed gratification. Rather than buying something on credit, folks need to save and pay cash. It may take longer, but the credit trap will be avoided. In addition while a person waits, a newer/better model may come out. This is certainly true with regard to computers.

The third key in the administration of finances is to save.

### **3. Save**

Proverbs 21:20 states, "There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up." Wise people save some of what they get, but foolish folks spend it all. For some people, money seems to burn a hole in their pocket. The wise person realizes that wealth is not forever and saves for the future. It's not how much a person gets, its how much he keeps that counts. And the keeping is not for the purpose of piling up money! It is for future needs like retirement. Even though Christians never retire from ministry, there may come a time when they stop working to earn money. At that point they need enough to live on.

It is important to understand that saving is not hoarding. Christians are not to hoard. Matthew 6:19-21 makes this clear,

<sup>19</sup> Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal.

<sup>20</sup> But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; <sup>21</sup> for where your treasure is, there will your heart be also.”

Where is the line between saving and hoarding? Saving is the legitimate accumulation of wealth for a reasonable future need like retirement. Hoarding is the accumulation of wealth for wealth's sake. In Matthew 6:19, the phrase *lay up* means **to heap up**. In other words, hoarding is heaping up wealth for no apparent reason other than to have more wealth.

When I think of hoarding, I picture a person opening a strong-box, digging his hands into a mountain of gold coins and letting them run through his fingers as he says, "Mine, all mine." That person has become fixated on wealth. It has captured his heart. Notice the warning in Matthew 6:21, "For where your treasure is, there will your heart be also." Even those who save for legitimate future needs must be careful not to let the accumulation of wealth steal their affection from God. We are not to trust in the uncertainty of riches. 1 Timothy 6:17-19 states,

<sup>17</sup> Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. <sup>18</sup>

Instruct them to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

In this passage Paul tells Timothy to instruct those who have wealth not to be conceited or to put their hope in their riches. Yes, God gives wealth to be enjoyed but godly living entails being rich in good works, being generous and ready to share. It is these things along with love that should mark a Christian's life.

But a wise person does need to save for the future. Many financial counselors recommend three key ingredients for an effective savings plan. The first is building an **emergency fund** equal to three months of normal expenses. This is a pool of money to draw from in case the bread-winner is laid off, the family needs to move or some other major financial need arises. This emergency fund must be liquid. A savings or money-market account may be a good place for such a fund. Some folks count on credit cards for emergencies. The problem is, the credit cards then have to be paid off. It is better to have the funds on hand.

The second important area is **short-term savings**. This helps meet known needs in the future. If a person knows that he will require another car in a few years, he should start saving in order to pay cash or make a sizable down payment. If a homeowner knows that his house will need a new roof in 5 years, he should start saving ahead of time. Mutual funds or certificates of deposit may be good vehicles for short-term savings.

The third key area involves **long-term savings** for things like college education and retirement. These savings might better be called **investments**. Proverbs 31:16 addresses investing. The verse is part of the passage on the virtuous woman, “She considers a field and buys it; from her earnings she plants a vineyard.” This woman is obviously investing for the future.

People use many different vehicles for investing: stocks, bonds, gold, mutual funds, real estate, T-bills, Certificates of Deposit, oil,

jewelry, art, and precious coins. When long-term savings are started the goal must be not to dip into them until the appointed time. If it is in the form of an IRA (Individual Retirement Account) there will be stiff penalties if assets are liquidated before the beneficiary reaches the proper age.

Regarding tangible assets, the Bible teaches that gold, silver, land, cattle and natural resources belong to God.

Haggai 2:8 states, "The silver is Mine, and the gold is Mine, declares the Lord of hosts."

Psalms 50:10-12 declares,

<sup>10</sup> For every beast of the forest is Mine, the cattle on a thousand hills. <sup>11</sup> I know every bird of the mountains, and everything that moves in the field is Mine. <sup>12</sup> If I were hungry, I would not tell you; for the world is Mine and all it contains.

Some folks steer clear of silver, gold, land, cattle and natural resources in-lieu-of stocks and bonds because stocks and bonds sometimes give a higher return depending on the economy. However, some Christians see stocks and bonds as part of a giant paper pyramid that could collapse at any time.

People should seek wise financial counsel and spend time in prayer to determine which investment vehicles are best for them. There are two good rules-of-thumb. First, "The higher the yield, the greater the risk." If someone promises you a high rate of return on an investment, be cautious. Second, "Don't invest in things that oppose Christian values." In other words don't invest in companies that promote values that God condemns. Tobacco companies are one example.

Another key in long-term savings is diversification. Ecclesiastes 11:2 gives sound advice, “Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth.” This is equivalent to the old adage; don't put all your eggs in one basket. As your assets grow, seek wise financial counsel regarding diversification. Some folks see mutual funds as a way to have built-in diversification in their investments since mutual funds invest in a wide-range of companies.

The fourth key principle in the administration of money is to give.

#### **4. Give**

Proverbs 11:24 states an unusual truth,

There is one who scatters, yet increases all the more, and there is one who withholds what is justly due, but it results only in want.

Folks who desire to accumulate wealth must learn how to give some of it away. Proverbs 11:25 declares, “The generous man will be prosperous, and he who waters will himself be watered.” Luke 6:38 states,

Give, and it will be given to you; good measure, pressed down, shaken together, running over, they will pour into your lap. For by your standard of measure it will be measured to you in return.

This good-measure principle of being pressed down, shaken together, and running over is illustrated when putting cereal in a plastic storage container. To get more in the container all a person has to do is to shake it gently. The cereal settles and becomes more compact.

Many folks want to hold on to as much of their wealth as possible. God teaches that we are to give some of it away. In this regard, Christians are to give four ways:

**a. Give to God**

Proverbs 3:9,10 states,

Honor the Lord from your wealth, and from the first of all your produce; so your barns will be filled with plenty, and your vats will overflow with new wine.

An entire booklet entitled "Tithes and Offerings" is devoted to the subject of giving to God, but suffice it to say, God desires that we give to His work, and give cheerfully. Here's a funny illustration entitled "The IRS."

A church secretary answers the church telephone and a voice at the other end asks to speak to the pastor. The secretary transfers the call. Pastor Smith picks up the phone and says, "Good morning."

A voice at the other end says, "Hello, is this Pastor Smith?"

Pastor Smith replies, "It is."

The voice on the other end of the phone says "This is the IRS. Can you help us?"

"I can." Replies the pastor.

"Do you know a Sam Jones?" Says the voice.

"I do." Says Pastor Smith.

"Is he a member of your congregation?"

"He is."

"Did he donate \$10,000 to the church?"

"He will."

Here's another story I like:

The minister of a church was preoccupied with thoughts of how he was going to ask the congregation to come up with more money than they were expecting for repairs to the church building. Therefore, he was annoyed to find that the regular pianist was sick and a substitute had been brought in at the last minute. The substitute wanted to know what to play. "Here's a copy of the service," he said impatiently. "But you'll have to think of something to play after I make the announcement about the finances." During the service, the minister paused and said, "Brothers and Sisters, we are in great difficulty; the roof repairs cost twice as much as we expected, and we need \$4,000 more. Any of you who can pledge \$100 or more, please stand up." At that moment, the substitute pianist played "The Star-Spangled Banner." And that is how the substitute pianist became the permanent pianist!

The second place Christians should give to is family.

### **b. Give to family**

It is important to provide for one's family. Again, 1 Timothy 5:8 was written in the context of providing for widows who are family members. The verse states,

But if anyone does not provide for his own, and especially for those of his household, he has denied the faith, and is worse than an unbeliever.

If a person does not provide for his family, Scripture says that he has denied the faith. These are strong words. It is also obvious that parents with children need to provide for them as they grow.

It is also appropriate to leave an inheritance to children. Proverbs 19:14 states, "House and wealth are an inheritance from fathers, but a prudent wife is from the Lord."

Proverbs 13:22 indicates that it is good to leave an inheritance to grandchildren. The verse says, “A good man leaves an inheritance to his children's children, and the wealth of the sinner is stored up for the righteous.” One way to leave something for grandchildren is by starting a fund to help them through college if they decide to go. If, however, a grandchild is rebellious and does not follow the Lord, it would be unwise to help him or her financially.

**c. Give to those in need**

Matthew 5:42 directs, “Give to him who asks of you, and do not turn away from him who wants to borrow from you.”

We often loan things. It isn't long before a person finds out who treats things well and who doesn't. It also isn't long before a person finds out who pays back loans and who doesn't. If you borrow something always return it in better condition. If you borrow a car, return it with a full tank of gas. If you borrow a tool, be sure to clean it before giving it back.

In regard to money, before you loan money, be sure it is for a genuine need. If you loan items or money, don't exact usury (interest). Better than loaning money is giving it. Here is a quotable quote. "Before you ask a friend for money, decide which you need more." One cynical person said, “If there is someone you don't want to see again, just loan him some money!”

**d. Give to the poor**

Although the importance of giving to the poor has already been addressed, listen again to the key verses on this topic. Proverbs 28:27 states, “He who gives to the poor will never want, but he who shuts his eyes will have many curses.” Proverbs 21:13 states, “He who shuts his ear to the cry of the poor will also cry himself and not be answered.” Proverbs 19:17 states, “He who is gracious

to a poor man lends to the Lord, and He will repay him for his good deed.”

Giving to the poor must also be done with caution. Certain people are in tough spots because of their own foolishness and will misuse money given to them. On the other hand, others are in dire straits because of circumstances beyond their control. Helping the poor by giving to organizations like Christian Rescue Missions or the Salvation Army is a good way to give. Those people can then be directed to those organizations for help.

### **Summary**

There are many attitudes that Christians need to have about money.

- All money belongs to God
- We must see ourselves as stewards of God's money
- God is the one who empowers us to earn money
- Our lives don't consist of what we have
- We can't take it with us
- Riches do not get us into heaven
- We must trust in God, not in riches
- We need to be content with food and covering
- Don't have the "I want to be rich" mindset
- Money is not the root of evil, the love of it is
- We must avoid illegal gain
- We are to have a bountiful/cheerful attitude about giving
- We must avoid covetousness, usury, and surety
- We must have a balanced attitude toward wealth

The primary way to acquire money is through WORK. Work must be done diligently and heartily. It is vital for a person to avoid what might be called the poverty pitfalls of:

- Immorality
- Laziness
- Negligence
- Stealing
- Surety
- Fraud
- Neglecting discipline
- Hastiness
- Lying
- Loving pleasure
- Foolishness
- Not giving to the poor

Regarding the administration of money, God wants Christians to:

- PLAN
- STAY DEBT FREE
- SAVE
- GIVE – to God, family, those in need, and the poor

WISDOM is doing things God's way. If Christians PLAN, STAY OUT OF DEBT, SAVE and GIVE they are exercising wisdom. Listen to Proverbs 8:17-21 which talks about what happens to those who seek after wisdom,

<sup>17</sup> "I love those who love me; and those who diligently seek me will find me. <sup>18</sup> "Riches and honor are with me, enduring wealth and righteousness. <sup>19</sup> "My fruit is better than gold, even pure gold, and my yield *better* than choicest silver. <sup>20</sup> "I walk in the way of righteousness, In the midst of the paths of justice, <sup>21</sup> to endow those who love me with wealth, that I may fill their treasuries.

J.L. Kraft, head of the Kraft Cheese Corporation, who had given approximately 25% of his enormous income to Christian causes for many years, said, "The only investment I ever made which has paid consistently increasing dividends is the money I have given to the Lord."

May God richly bless you as you seek to wisely use the finances He has placed in your care.



4. What are the pitfalls that lead to poverty? List them below with their appropriate Bible verses.

5. What are the four ways that Christians are to administrate the wealth God has placed in their care? List the appropriate Bible verses.

6. What do you need to do to be a better steward of God's money? On a separate piece of paper, write out a brief plan on how to accomplish this.