

Bank Money



BY

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I'd like to thank God for giving me a brain, eyes, fingers, the Bible, and His Holy Spirit.

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Thank you reader for taking precious time from your life to read this work. May it bless you according to the riches of God's grace if He wills it.

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Dank Adulting Preface

Generation Z [the American (USA) generation born between 1999-2015] is DANK. Now don't freak out; I'm not referring to them as dank in the sense of a cold, dark, dank cave implying hopelessness but rather dank in the sense of exceptionally excellent. It's a Gen Z slang word. They are generally fun, smart, inquisitive, hilarious, and clever. I like them and it's a joy to pastor them. Gen Z has so many great qualities, but also as many flaws as my own millennial generation. But I am very optimistic for these Zoomers (members of Gen Z) because of their awareness. They tend to have a sober awareness that adulting is a serious matter, but recognition of their own limitations is fertile ground for God's voice.

This book is a Gen Z counter-catechism to what the culture is teaching, a tool to help Generation Z use the Bible as its ultimate guide, because the Bible is the dankest (if "dank" is confusing, just start substituting in your mind "dank=biblically excellent"). My endeavor through the content I'm creating for Gen Z, their parents, and their mentors is to be the Ghost of Christmas Yet to Come. I want our Ebenezer Scrooges to be rooted in Jesus Christ, spiritually mature, impacting the world for Kingdom purposes instead of waking up one day with regret and a head full of bad memories. I would be delighted if they have many good ones. As I write today, I am blessed with a phenomenal life: a lovely wife and kids, a great vocation doing what I love, no debt, freedom from spiritual torment, a skateboard, and many other heavenly graces. Following God's Word with His grace and empowerment by the Holy Spirit has allowed me to have this life, which if that sounds cool, then check out the content I produce. The content isn't exhaustive (otherwise read the Bible as well as much more thorough books I'll reference), but specific to what I sense Gen Z needs to hear. Included are "Tabletop Questions" to generate discussion.

All of my updated eBooks can be downloaded for free at dankchristianity.com. If you find it helpful, please share it with someone who can be helped by it. Multiple eBooks will also be compiled into paperbacks, God willing. You can also check out my media content at the Dank Christianity YouTube channel or on Instagram. If you like the art follow Shane Perry at [shaneaperry.art](https://www.instagram.com/shaneaperry.art) on Instagram. Go to dankchristianity.com and the contact tab to send me a note if you like. Ok. Time to get DANK!

Part 1: Money Minting

As a kid I had a piggy bank that looked like the Beast from Beauty and the Beast, with a thin slot in the middle of his back where you could drop in coins, and a removable circle at the base where you could hide your life savings. After stuffing cash into that cache, I found it really difficult to remove without ripping my beloved bills, so I used a baseball bank that could be divided in the middle to more safely store/remove that treasure.

I loved to sit in my room and just count my money on my carpet, even if I hadn't accrued a single new penny. At the time, I certainly couldn't have told you why I did that. I'm sure I would have rationalized to you that it's because my dad was an accountant and it's just in my blood. I had a love-hate relationship with that hobby because I had a keen awareness that the money was dirty. Where had this money been?! My gleeful money counting was always marred with the knowledge that I was becoming soiled by it, and was followed by careful handwashing to make myself clean again.

As I look back at that silly waste of time, I think I know why I spent so much time in that fruitless endeavor. Money meant something to me then that it doesn't mean to me now. Money meant value. If I had money, it didn't just mean that I owned something of worth, but it meant that I was something of worth. Money meant completion. If I could complete my collection, then I was complete. Money meant pleasure. I not only had a way of buying things that brought delight, but now I was a delight.

I remember distinctly once telling my dad what I wanted most in life. Looking back, I wish I had said something about loving Jesus or helping people. But no, I told him, "I want a big house." See, pretty much all my friends had big homes. I grew up in a 3 bedroom, which in reality is quite lavish, but many of my friends had huge 2 story (or more) homes with pools. If I had one of those, I thought, then I REALLY would have made it in life. That would tell me that I am truly meaningful.

Then everything started to unravel.

When I was in middle school, the band Limp Bizkit was very prominent on TV with its larger-than-life lead singer, Fred Durst. He oozed energy, charisma, and talent. I was also

convinced the band members had everything they wanted. But one night at youth group, the youth pastor told us that Durst said his life was miserable and empty. The idea completely jolted me! I thought how can this be? This is impossible! He's so popular and wealthy! Isn't that what everyone wants; isn't that all you ever need? How could rich people be miserable? This simply made no sense to me, but I stored it away for a later day.

Years later I was shocked when one of my best (and wealthiest) friends confided in me, that he wanted to kill himself. His family was so wealthy that he was even made fun of by other rich kids for having so much money. I didn't know what to do. I was paralyzed by shock and was absolutely speechless, uttering an unhelpful trope like "Hang in there"—but inside I was in complete panic for my friend and even for me. My world was over. I realized my life goal of being wealthy meant absolutely nothing. Working hard in high school, to earn admission into a great college, to get a shot at a lucrative job, to buy my dream mansion—it all suddenly felt like a waste. Why work to get all this money just to be miserable one day? How can I be so sure I won't be miserable? What if I get everything I want and realize I have nothing that I ACTUALLY want? I realized rich people can be miserable. It wasn't just that my purpose in life died that day, I felt like a major part of me died that day.

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Gen Z has a unique perspective on money. Consider a typical Zoomer's life. You are in relaxation mode and go to your favorite YouTube channel and Ping! Only an hour ago they pumped out a new video about something related to a Game involving Squid, but it already has 1,287,543 views! Obviously the young audience agrees it's dope (good). The social media influencer with a name eerily referencing the Antichrist teases that a prize of \$456,000 awaits some lucky view who could be YOU. This is all hypothetical, of course (don't quote me on the views within an hour; that's not 100% true). But a Zoomer would knowingly equate over 143 million views after 9 days with money.

After watching the MrBeast Squid Game video, you hop onto Instagram because you're hungry to scroll for a dopamine hit. Who needs meth when you have free drugs inside you that

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don't harm you, right? Wrong (I implore someone to start a smartphone rehab center). Back to Instagram, the K-pop group you love (hint: the name is 2 different colors put together) radiates style, flashiness, and a bit of "look at me!" They post about how many content views they have and advertise a new performance video simply called "Money." You notice the millions of followers they have and with a cherry on top: you see how many times that your friends are sharing Blackpink's content.

Gen Z is the first generation ever that has been conditioned to associate a social credit score with monetary value using definable data for anyone to see publicly in real time. This association has made Gen Z hyper-aware of money. The evidence is overwhelming.

The Barna Group's study on Gen Z shows that success=happiness for 43% of Gen Z. Education has a 23% correlation, family only 20%, spirituality is less important at 8%, and health is among their least considerations at 6%.¹

Our challenge is discipling the 92% of the next generation who don't value spiritual matters.

Ironically, Gen Z actually doesn't see money as the main determining factor in their sense of self and their worth. Among Christian Gen Zers, 89% of practicing (engaged) Zoomers say their faith is still their number one source of self-identity, but 42% of the non-practicing Zoomers say their number one source of self-identity is professional/education achievement, followed by hobbies/pastimes. Surprisingly, only between 13-14% of Gen Z think social/economic class determines one's sense of self.² However, when it comes to what it means to be an adult, 42% of Gen Z say that financial independence is the primary mark of adulthood—followed by emotional maturity at 23%.³

The results of the Barna study indicate that Gen Z's biggest idol is not money but success. Money is generally seen as a means of obtaining success. At least for Gen Z money is seen more as a means to an end, but sadly their goal is generally not seeking after God. To reach this generation we can start by working with the idea that money is merely a means—which they'll generally understand across the board. In her book *iGen*, Jean M. Twenge summarizes Generation Z's perspective of money as a means instead of an end:

“iGen’ers are materialistic nonconformists, interested in using money to stand out instead of to fit in.”⁴

But the temptation will be to spend their money on themselves (for self-advancement) instead of being generous to God and others.

What does the Bible have to say about money? An enormous amount. Just look at the book of Proverbs or how often Jesus mentions money. Why? For the same reason that relationships with other humans are mentioned frequently. Both wealth and human relationships are universal idols of the soul, across time and cultures, that mimic God the closest among the pantheon of false gods.

Before Adam and Eve nuked the world, money didn’t exist as a currency of exchange. They could grow food easily and never painfully labor a day in their lives, since work was completely enjoyable. Even though money didn’t exist as a means to acquire goods, gold did exist. Genesis 2:10-12 says:

10 A river went out from Eden to water the garden. From there it divided and became the source of four rivers. 11 The name of the first is Pishon, which flows through the entire land of Havilah, where there is gold. 12 Gold from that land is pure; bdellium and onyx are also there. (HCSB)

So what was the gold doing just sitting there before The Big Oof (the Fall) if it wasn’t needed as money? It’s hard to know for sure, but perhaps God made it to glorify Himself by showing how creative He is in making beauty. Maybe later the humans were supposed to dig it up and make jewelry for each other on their anniversary. Who knows. All we know is that Adam and Eve had no need of it before the Fall, at least for the exchange of goods.

In a fallen world, money has been what it’s been since ancient times: a way to get stuff. The original system of pure bartering, when people actually traded valuable goods for other valuable goods, makes sense to me. But later, money was made from precious metals and then things descended into wow this doesn’t make sense.

When coins made of precious metals are exchanged, there is an underlying social agreement that is formed between two parties, in which we both agree that this money has specific value. The coins in and of themselves don't have much usefulness in this form, unless they are melted to form a Rolex or teeth. Minting coins was yet another descent into abstraction.

The next step was paper currency, backed by a precious metal, so you could exchange your cash for gold or silver. However, the cash is only valuable because of its association with the precious metals. Cash, without the association, is just as valuable as the material it's made out of. We descended again.

Next we created fiat money, cash that isn't backed by a precious metal. You can't redeem it for anything of more intrinsic value at the bank. The money is essentially worthless, but an underlying social contract acknowledges that as a society we agree it has value. The cash in your wallet is no different from Monopoly money without that social contract. Oh, but now we descend completely into the abyss.

Behold the cashless society—a society in which there are no more silly inconveniences like carrying coins and bills, where everything is linked to your bank account through a card, or phone. Next it will likely be a chip implanted in one's skin, the bottom of the abyss. In the cashless society, obviously there is no cash. Money is only a series of electronic digits on a screen. So our system devolved from trading valuable goods, to precious metals, to cash backed by precious metals, to fiat cash, to now binary code representations of value, which are even more worthless.

The only reason why electronic digits are considered valuable is because the social contract still exists that we can exchange binary code cash for stuff. What if a switch is flipped that prevents this ability for exchange? All the government needs to do is say this currency is no longer valuable (read a history book) or make really unthinkable decisions that lead to hyper-inflation which makes your digits less valuable. Either way, you are not in control of how valuable your money is. Even cryptocurrency could be banned by a government, replaced by a federal crypto standard, or punitively taxed rendering it useless. Your money is never safe.

How are Christians to interact with money? Great question—we are to be in the world but not of the world (John 17:14-16). Interacting with money is essential to living in modern America. Some communities try to go off the grid in isolation but in doing so forfeit their ability to reach the world for Christ. It seems we will have to play the game and interact with money, just like Jesus did. But as long as money is seen merely as a tool, we can use it effectively for God and the good of others.

The first foundational principle of money is that it isn't yours. Job 41:11 says this:

***11 Who confronted Me, that I should repay him?
Everything under heaven belongs to Me. (HCSB)***

Everything belongs to God. The money in your bank account is God's money. The money you get for your birthday has God's name written on it (literally). When you get a job, God is providing more money for you to steward. The key to seeing money properly as a tool is to recognize that it doesn't belong to you. My dad's favorite Bible person apart from Jesus is Abraham's steward. We don't know too much about him, other than his mission had huge salvation history implications in finding Isaac a wife, which leads eventually to the birth of Jesus. He was a trusted manager of Abraham's household.

A steward is someone who cares for something that is not theirs. They are a babysitter of another's wealth. God has established that He owns everything. He made it, so it is His. All the wealth and possessions you acquire on earth don't belong to you. It's all God's. It's also all going to burn one day. Then God will make another earth and heaven, which will be amazing. And everything on that new earth will belong to God.

To illustrate this, one church did a clever exercise during Sunday service. They asked everyone to take out their wallets and hand them to the person next to them. Everyone had someone else's wallet. The question was raised: How generous do you feel with someone else's money? The answer is of course, wildly generous because it's not yours! The money you steward isn't yours either, and therefore you're free to be like God with it: a generous giver.

Christians are to develop contentment. 1 Timothy 6:6 says:

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6 But godliness with contentment is a great gain. (HCSB)

Gen Z's perspective is a bit different than what this verse is exhorting, just like the generations preceding them. When they think of wealthy people like famous Youtubers, movie stars, rappers, athletes, Elon Musk, kids at school who wears Yeezys or whose parents have luxury cars, they yearn to be like them. The rich are without a care in the world, it seems. In addition, their views of socioeconomic classes are skewed. The people they consider to be middle-class folks are in reality upper middle-class, and those they think live in poverty are actually middle-class.

If you have clothes, you'll be eating today, and you have decent shelter, your needs are met. Here's the problem: greed doesn't mean in American culture what it means in the Bible. Greed is wanting more than you need. And yes, the term "need" is subjective. This sounds completely bizarre to many Zoomers, because typically the association with greed is made with the ultra-rich, although any person regardless of how much money they have can be greedy. Let's be honest, no one likes this definition of greed. Proverbs 30:8-9 says this:

8 Keep falsehood and deceitful words far from me.

Give me neither poverty nor wealth;

feed me with the food I need.

9 Otherwise, I might have too much

and deny You, saying, "Who is the Lord?"

or I might have nothing and steal,

profaning the name of my God.(HCSB)

So what is best? To be rich or middle-class or in poverty? Well, it depends on how you define those terms. The request being made in Proverbs 30:8-9 is to have one's needs met. This is "middle-class." There are (1) those who are in poverty and don't have their needs met,

(2) those in “middle-class” who have their needs met, and (3) those who are rich who have more than what they need.

In other words, if you have your needs met, this is the ideal. Why? Because if I don't have my needs met, I am prone to envy and stealing, but if I have more than I need, I am prone to being arrogant and overconfident, which is bondage as you'll see in Part 2.

Gen Z doesn't see “middle-class” as having one's needs met or as the ideal. They don't believe “middle-class” is preferable over being rich and don't believe it's enough to have basic needs met living in the USA where lavish living has preceded them for generations of glitz, glamour, and glory. Conspicuous consumption is the environment they were born into, and it's on blast (ubiquitous) via social media.

To sum up there are three foundational attitudes toward money in the Bible:

1. We are stewards of God's money.
2. We are to be generous with others.
3. We are to be content with the money provided for our needs.

Simple right? Nope. Because sin always complicates and ruins everything.

Prayer: *God, everything is yours. My possessions are not even truly mine; they are yours entrusted to me for care and use for your kingdom purposes. Thank you for your grace in letting me tend these resources. I'm open to hearing your voice. If I am greedy please show me. I surrender to You and I'm open to your correction. Help me to be overwhelmed with your generosity and satisfied with Your love for me. Enable me, Holy Spirit, to know how great Your love is for me.*

Tabletop Questions:

1. What is money and what is its purpose?
2. How do you spend money? How do you make these decisions?
3. Read Genesis 2:10-12. Was there a need for money before the Fall in Genesis 3? What do you think the purpose of the gold was in these verses?
4. Read Job 41:11. How does the idea that our money belongs to God change the way you see and use money?
5. Do you see having more money as the main goal in life or just as a tool for some other goal? What is the purpose of our life?
6. Read 1 Timothy 6:6. Why is godliness with contentment great gain when compared to having much earthly wealth?
7. Describe what a monetary "need" is. What qualify as needs in your life?
8. Read Proverbs 30:8-9. Why are people not often content with just having their needs met? Are you content with having your needs met?
9. Evaluate this statement: If you are rich, then you will be happy.
10. Name things in life that are more valuable to you than money. How can you invest your time, talent, treasure into these things?

Part 2: Mo(re) Money Mo(re) Problems

The hip-hop artist Akon said this: “But I also know what success looks like and from my personal experience, I’m having more problems successfully dealing with all that comes with success than I had when I was poor. I was actually happier when I was poor.”⁵ Like Solomon before him, Akon recognizes that having more money doesn’t necessarily lead to more happiness.

King Solomon was one of the richest people in history. 1 Kings 10:27 says that silver was as common as stones during his reign. Solomon reflected on his wealth in Ecclesiastes 2:8-11:

8 I also amassed silver and gold for myself, and the treasure of kings and provinces. I gathered male and female singers for myself, and many concubines, the delights of men. 9 So I became great and surpassed all who were before me in Jerusalem; my wisdom also remained with me. 10 All that my eyes desired, I did not deny them. I did not refuse myself any pleasure, for I took pleasure in all my struggles. This was my reward for all my struggles. 11 When I considered all that I had accomplished and what I had labored to achieve, I found everything to be futile and a pursuit of the wind. There was nothing to be gained under the sun. (HCSB)

Akon’s quote and Solomon’s testimony points to the allure of money. Money essentially says to us, if you put your hope in me, then one day you’ll be...fill in the blank. Whether it’s being at peace or having security, money isn’t covering the bill for our happiness. In *The Treasure Principle*, Randy Alcorn states this:

“As the wealthiest man on Earth, Solomon learned that affluence didn’t satisfy. All it did was give him greater opportunity to chase more mirages. People tend to run out of money before mirages, so they cling to the myth that things they can’t afford will satisfy them...Why do we keep getting fooled? Because we imagine that the earthly treasures we see are the genuine items rather than mere shadows of true treasures.”⁶

Although there is a certain degree to which financial provision mitigates the miseries of not having one's needs met, there is a ceiling. According to a Princeton study, once one reaches \$75,000 for income, additional increases don't seem to have any positive effect on emotional well-being.⁷

One of the coolest fish that God made is a deep-sea anglerfish. It has a light on its head and very big teeth (Finding Nemo anyone?). When smaller creatures see the light, they swim toward it and go bye-bye. Money can be just like that with its deceptive allure. It looks appealing, but it can eat you alive. It's a trap! 1 Timothy 6:9-10 says this:

9 But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction. 10 For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many pains. (HCSB)

But how precisely does the love of money destroy someone? It has a blinding effect. When someone worships money rather than God, they will do WHATEVER it takes to maintain and pursue money. The result? Harming others, ruined relationships with loved ones, trying to look good in front of others and losing even more money, compromising your values to attain money, breaking the law, putting yourself and others in danger, becoming a villain, etc. Sounds either like self-destruction or the plot of the TV show *Breaking Bad*. The blindness caused by the love of money results in decayed spirituality.

Jesus sandwiched the idea of money's blinding effect in between the bread slices of (1) your heart follows what you value and (2) your soul's ability to serve only one object of worship. Matthew 6:19-24 records part of His sermon:

19 "Don't collect for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal. 20 But collect for yourselves treasures in heaven,

where neither moth nor rust destroys, and where thieves don't break in and steal. 21 For where your treasure is, there your heart will be also. (HCSB)

For instance, when you are walking you usually set a destination (say to math class). If you change your destination to science class, you will not reach your math class. In the same way we cannot expect to grow closer in our relationship with God if we love money and make money the destination/aim/primary goal of our hearts.

22 "The eye is the lamp of the body. If your eye is good, your whole body will be full of light. 23 But if your eye is bad, your whole body will be full of darkness. So if the light within you is darkness—how deep is that darkness! (Matthew 6:22-23 HCSB)

The blinding nature of money is reflected in meeting the needs of others. If someone can see clearly, then they are aware of the needs of others and use their earthly wealth to help them. But if someone cannot see clearly, they hoard their earthly wealth as a result of their inner darkness and decay.

24 "No one can be a slave of two masters, since either he will hate one and love the other, or be devoted to one and despise the other. You cannot be slaves of God and of money. (Matthew 6:24 HCSB)

I cannot put regular gas and diesel fuel into my Honda CRV. If I did, literally my car=R.I.P. (dead). It was just designed for regular gas. Your soul was designed for God. You cannot mix God and the love of money into your soul without R.I.P.ing. This battle may go on for the rest of our lives. In *Money, Sex & Power*, Richard J. Foster says,

"Money, like crabgrass, has a way of rerooting itself in our hearts. We think we have dethroned it and made it an obedient servant, and then all of a sudden it subversively attempts a coup. At its core money seems to have a rebellious nature."⁸

If you worship money, you will become a slave to it. When it comes to potential competitors for your heart, ask the following: Do I control it or does it control me? Unfortunately, money can exert quite a suffocating control over us.

There was once a rich, Gucci boy who asked Jesus what good thing he had to do to inherit eternal life. Jesus recited some of the ten commandments, intentionally excluding coveting. The Gucci boy said he followed the commandments Jesus listed. Jesus unveiled his coveting problem as reported in Matthew 19:21-22:

21 "If you want to be perfect," Jesus said to him, "go, sell your belongings and give to the poor, and you will have treasure in heaven. Then come, follow Me."

22 When the young man heard that command, he went away grieving, because he had many possessions. (HCSB)

Jesus wasn't trying to be a savage (ruthless) by making the rich boy now a sad boy. He was trying to set him free by revealing that he loved money more than God. In order to have a relationship with God, he had to alter his relationship with money. Jesus also gave a chilling statement:

23 "I assure you: It will be hard for a rich person to enter the kingdom of heaven! 24 Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God." (Matthew 19:23-24 HCSB)

In other words, it is really hard for a rich person to go to heaven. A camel, which is quite thicc (meaty) at about 2000 lbs., could never fit through the tiny eye of a needle, just like a rich person couldn't possibly change their relationship with money, apart from the regenerating work of the Holy Spirit in a willing heart.

If riches are the aim of our lives, they will cost us many things, including our souls because our souls were designed for God and God alone. Whatever idol you place your hope in other than God, is destined to collapse. And you'll become less like God in the process. Proverbs 11:28 offers this great contrast between what happens to both the rich person trusting in riches and the righteous person trusting in God:

**28 Anyone trusting in his riches will fall,
but the righteous will flourish like foliage. (HCSB)**

How do we spiritually flourish, free from the enslavement of money? Should we practice generosity in hopes that practicing good habits will change us, akin to what Aristotle thought? We'll become arrogant and delight in our own "goodness." Should we run away from society and live in a cave so we don't need to use money? We are to be in the world but not of the world. Should we moralistically and repeatedly force bible verses into our minds in hopes that will change us, without involving the Holy Spirit in the process? We'll get a headache.

Trying to change in our own power won't work. The answer is simple. All we do is surrender to the Holy Spirit in obedient cooperation with His grace, and ask that He apply the gospel to our hearts and enable our repentance (change of mind).

As we repent, it's good to have a sober assessment of the nature of our idol. Money offers a number of incentives, which is why it's so popular as a replacement for God. It offers a sense of personal worth, a means to attract a mate, hope for a better tomorrow, peace in the midst of distress, a sense of purpose in obtaining it, and an elusive, perceived foundation that makes us feel protected from the hardships of life. Like idols, money has an appeal based on a degree of truth, which hides a destructive lie.

Alistair Begg writes in *Pathway to Freedom*:

**"Money can buy:
-medicine, but not health.
-a house, but not a home.**

**-companionship, but not friends.
-entertainment, but not happiness.
-food but not an appetite.
-a bed, but not sleep.
-a good life, but not eternal life.”⁹**

Money, like every idol has limitations:

1. Money is impersonal.
2. Money is deaf.
3. Money is blind.
4. Money doesn't have a voice.
5. Money can be destroyed/lost.
6. Money can lose its value.
7. Money doesn't have hands and arms.
8. Money haunts you.
9. Money has no loyalty to you.
10. Money doesn't love you.

I couldn't have put it better with regard to the fleeting nature of money and the slavery that can accompany its pursuit than Switchfoot's song "Gone":

*My high school dreams are gone
My childhood sweets are gone
Life is a day that doesn't last for long*

*Life is more than money
Time was never money
Time was never cash
Life is still more than girls*

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*Life is more than hundred dollar bills
And roto-tom fills
Life is more than fame and rock and roll and thrills
All the riches of the kings end up in wills*

*We got information in the information age
But do we know what life is
Outside of our convenient Lexus cages*

*She said he said live like no tomorrow
Every moment that we borrow
Brings us closer to the God
Who's not short of cash*

Ultimately we find the satisfaction for our core desires in our relationship with God. It's time to be free.

Prayer: *Father I acknowledge that I don't trust You. I have trusted in money in ways that rob me of joy and peace. God, you are in control. I relinquish control over my life and grasping at money to pursue the illusion of control and a false sense of security. I trust You now by the power of the Holy Spirit and I renounce doubt in Jesus' name.*

Tabletop Questions:

1. Who comes to mind when you think of a rich person? What did they do to become rich?
2. Why do people feel the need to flex (show off) how much money they have?
3. Read 1 Timothy 6:6-10. How can someone ruin themselves by loving money?
4. Do you worry about your future and money? How often do you think about these things?
5. Why do people worry about money? How do people behave when they're worried?
6. Can you be rich and not love money? Can be you be poor and love money? Why?
7. Why can it be problematic to be in a hurry to make money? Why can it be problematic to become a workaholic hoping to get rich?
8. Why do people think money can make them happy? To what extent can it and how does it fall short?
9. Do you know any rich people who aren't happy or aren't satisfied in life?
10. Is there a cure for greed without God? Why?

Part 3: Gospel Gains

If someone were to buy you, how much would you be worth? I'm worth \$30, apparently says the market of college guys. I was in a short-lived band with my college dormmates and we were doing a fundraiser event called the Dude Auction. What was entertaining about the event is that guys from Zahm Hall would show up with a lot of money and bid on us.

I played the cello and our set list included The Office theme song and Fort Minor's "Remember the Name." My friends were auctioned off for under \$20. When it was my turn on the block for bidding, the bidders hollered and screamed because the cello sounded great with those songs, so the market said I was worth \$30.

However, if my sense of value is determined by how valuable others see me as, then how do I know how much I'm truly worth? Am I really worth \$30, or am I worth more if those college guys had more money?

We unfortunately fall into the trap of determining our sense of value based on the perceptions of others or our perceptions of ourselves. And the perceived value often has a dollar amount stapled to it.

1 Peter 1:18-19 is the truth that breaks the lies tied to perceived value based on wealth:

18 For you know that you were redeemed from your empty way of life inherited from the fathers, not with perishable things like silver or gold, 19 but with the precious blood of Christ, like that of a lamb without defect or blemish. (HCSB)

If you could put a price tag on salvation, how much would it cost? The price is infinite because of the infinite worth of Jesus the Son to God the Father. The price for your salvation is so wildly expensive you could never pay for it. And even if you could pay for it, payment needed to be made by someone completely sinless. Each of us fall woefully short of sinlessness.

The key is to know how precious Jesus is to God the Father. Yes, you are precious to God, but Jesus is different. Jesus is the only divine child of God and we are only as precious as the Son to the Father because of the cross. It is heartwarming to know that Jesus went after you and found you precious enough to sacrifice Himself for. Some even erroneously say Jesus didn't have us in mind when He died for us, but rather died merely to obey the Father. But for the joy set before Him, He endured the cross, and had you in mind as He endured prolonged torment, anticipating the joy of having you for Himself. You are the joy that Christ didn't have yet, as He has already had full acceptance, glory, and praise of the Father. If we really understood the heart of God and how excruciating it was to watch His only Son suffer, then we would begin to understand the true gravity of that sacrifice. To have the Son is eternal life.

This concept was beautifully and simply illustrated by the Lord in 2 parables as recorded in Matthew 13:44-46:

44 "The kingdom of heaven is like treasure, buried in a field, that a man found and reburied. Then in his joy [emphasis added] he goes and sells everything he has and buys that field.

45 "Again, the kingdom of heaven is like a merchant in search of fine pearls. 46 When he found one priceless pearl, he went and sold everything he had, and bought it." (HCSB)

The phrase that sticks out to me is "in his joy." It doesn't say "from his sense of duty" or because "knowing it was the right thing to do" or "through tears and much grieving." When we can honestly say to ourselves that the kingdom of heaven is something worth giving everything else up for, then money doesn't have a hold on us. Jesus is far superior to money. To you as a Christian:

1. Jesus is personal (cold hard cash is distant).
2. Jesus hears you (money is deaf).
3. Jesus sees you (money is blind).
4. Jesus speaks to you (money is mute).

5. Jesus died but then resurrected for all time (money can disappear).
6. Jesus is eternally and infinitely valuable (money's value is finite and always changing).
7. Jesus has hands and arms with scars (money can't hold you).
8. Jesus heals you (money can cause spiritual decay).
9. Jesus is completely for you (money has no allegiance but to the highest bidder).
10. Jesus loves you (money feels nothing for you).

In Christ, you have something of much more value than everything on earth combined, including the value of all the real estate, all the money, all the natural resources, etc. In Christ you have a relationship with a personal, sovereign God who attentively hears everything you say (unless you are a husband who is harsh with his wife as mentioned in 1 Peter 3:7, just FYI young Christian hope-to-one-day-be-married men out there). God speaks to you words of life, peace, and comfort through His Word, prayer, and Holy Spirit-indwelt people. God can never be destroyed, and because you are united to Christ, God the Father cherishes you with the same value as His Own Begotten Son. Jesus' arms are not too short to redeem or restore you. Jesus will never leave you or forsake you. Simply put, Jesus loves you. Money can't even compare.

The gospel constantly points back to the cosmic exchange that took place at the crucifixion. Jesus was made dead so we could be made alive; He was condemned so that we would be set free; He was abandoned so that we would be united to God. 2 Corinthians 8:9 states:

9 For you know the grace of our Lord Jesus Christ: Though He was rich, for your sake He became poor, so that by His poverty you might become rich. (HCSB)

He was made poor so that we could become rich.

Think about what the Son of God had before taking upon Himself human nature. In heaven He had rest, peace, no need of any kind, and ruled the universe as its Creator. On earth

He was born in a barn, placed in an animal food trough, lived in poverty in a random Podunk (unimportant) town, was homeless for 3 years, owned nothing but His clothing at His death (which was also taken from Him), and had His battered body buried in a tomb that didn't even belong to Him. On earth Jesus was a man of sorrows. He was tormented, sleepless, hungry, and murdered. And the death He died was humiliating: dying naked on splintered wood that He had to scrape His already raw, fleshless back against to gasp for air as He choked for 5 solid hours. When He died He owned nothing and was treated far worse than any of the poorest people who had ever walked on this earth because He was innocent.

And He became poor in this way just so that we might become rich, to become His.

To the degree we allow the Holy Spirit to work these truths in renewing our minds and changing the affections of our hearts is the degree to which we'll be free from the love of money. It will give you a freedom and rest in your soul that no amount of money can buy. Oh yes, and it was prophesied to be hundreds of years before in Isaiah 55:1-2:

***"1 Come, everyone who is thirsty,
come to the waters;
and you without money,
come, buy, and eat!
Come, buy wine and milk
without money and without cost!
2 Why do you spend money on what is not food,
and your wages on what does not satisfy?
Listen carefully to Me, and eat what is good,
and you will enjoy the choicest of foods." (HCSB)***

Rendered in another way, Charles Spurgeon in his daily devotionals for May 13 writes this:

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“There are sorrows in life that wealth cannot alleviate; and there is the deep need of a dying hour, for which no riches can provide. But when you have God for your portion, you have more than everything else put together. In Him every need is met, whether in life or in death. With God for your portion you are rich indeed, for He will supply your need, comfort your heart, relieve your grief, guide your steps, walk with you in the dark valley, and then take you home to enjoy Him as your portion forever.”¹⁰

Prayer: Jesus thank You that because You had Your precious blood spilled for me, I am now considered precious as an adopted child in God's sight. You were sacrificed at infinite cost to the Father and now I am considered as equally valued as even You are to God the Father. Father, thank You that you saved me with the most prized possession You have, Your only Son. I renounce deprecating and negative views of myself that are not in line with the truth. Because of Christ's sacrifice for me I am a holy saint, not based on my effort, but that of Christ.

Tabletop Questions:

1. What is the most precious thing to you? How would you feel if someone destroyed it and laughed while they did it? How do you imagine God the Father felt when Jesus was killed?
2. Read 2 Corinthians 8:9. What did the Son of God have in heaven before His human life on earth? Describe His earthly experience.
3. Have you ever owed money to someone? How does it feel to owe someone a lot of money and not have the ability to pay it back?
4. What's the most expensive thing you can imagine someone owning? How does it compare with complete forgiveness of sin leading to eternal life?
5. Read Matthew 13:44-46. How precious is Jesus to you?
6. How much are you willing to sacrifice for Jesus? What to you is off limits for God?
7. Read Isaiah 55:1-2. How awesome is that?!
8. Name something you owned but it got old after a while. Why does a relationship with God never get old?
9. Read 1 Peter 1:18-19. How much was the cost to God the Father to lose His only Son? How does this truth change our hearts?
10. Do you want to love Jesus more than money? How can your heart become less greedy?

Part 4: Gospel-CENTered Giving

As a kid one of my favorite Christmas traditions was watching “A Christmas Carol” with my family, the 1951 version of course. Only 7 minutes into the movie Ebenezer Scrooge demonstrates how he relates to money. He is cruel to those who owe him, declines giving to a charity, doesn’t want more bread at a restaurant if it costs extra, thinks it’s ok if some people die to decrease the surplus population, shoves a girl who’s in his way as she sings carols for money, and lacks compassion for a man who owes him money by not giving him more time to pay the debt.

Later we find out why he worships money. Ebenezer’s mom died in childbirth and his dad blamed Ebenezer and never forgave him. Ebenezer had a soul wound of rejection that remained with him throughout his life, but he found solace in the pursuit of wealth. However, it backfired when he lost the woman he loved because he would rather have money than her. Upon seeing his lonely grave in a vision of the future he repeatedly shouts, “I repent!” as he awakes.

When he wakes up he acts cray cray (crazy). The once cold, stoic, and hard man begins to laugh and dance across the house, exclaiming how light he feels. He stands on his head and his maid runs away screaming. Finding her and sitting with her on the stairs, he surprises her with a guinea (gold coin). Confused, she asks if this is a bribe to keep her mouth shut, to which Scrooge denies and says it’s a Christmas present. Erupting in joy, she exits wishing him a Merry Christmas.

Scrooge then yells out the window at a boy to get him a turkey, and that if he comes back quickly he’ll get half a crown (silver coin). He sends the tasty dead bird to the home of Bob Cratchit, his employee. The Cratchit family is floored by the gift. Tiny Tim suggests it was Scrooge who sent it, but everyone else disagrees. His British mum says, “Whatever made you think it might be him?” And Bob says, “What would make Mr. Scrooge take such leave of his senses suddenly?” To which Tiny Tim shortly states: “Christmas.” You may cry now.

Funny thing is, this tale seems to be an elongated rendition of the story of Zacchaeus in Luke 19:1-10:

1 He entered Jericho and was passing through. 2 There was a man named Zacchaeus who was a chief tax collector, and he was rich. 3 He was trying to see who Jesus was, but he was not able because of the crowd, since he was a short man. 4 So running ahead, he climbed up a sycamore tree to see Jesus, since He was about to pass that way. 5 When Jesus came to the place, He looked up and said to him, "Zacchaeus, hurry and come down because today I must stay at your house. (HCSB)

Zacchaeus, like Scrooge, was likely to lose in a popularity contest. Not only was he a tax collector, but he was a CHIEF tax collector. Not only a sellout, but a highly sus (suspicious) sellout who no one would like or trust. I love Jesus' tone of urgency and directive leading, singling him out. And did you notice the last word in the following verse?

6 So he quickly came down and welcomed Him joyfully. (Luke 19:6 HCSB)

He came down quickly in response to Jesus' urgent request and invited him in joyfully. Finally, someone noticed him, and noticed him with affection calling him by his first name. Jesus, undeterred by the crowd's complaint that He was spending time with such a sinner, obviously had quite a transformative conversation that was so personal, it's not even recorded. Whatever was said, resulted in quite a response.

Zacchaeus stands up and says he'll give 50% of his money away, and will give back 4 times what he stole from others. Imagine he had \$1 million. He gives \$500,000 away and probably wronged a lot of people. Let's say 400 people at \$250 each. Then he will owe them \$1,000 each to payback. In restitution he pays \$400,000 plus the \$500,000 he already promised. In total he is giving 90% (\$900,000) of his wealth away. What would compel such a man, whose money was his sense of value, to give away so much? To Zacchaeus it was an easy decision, because Jesus saved him. He had a personal encounter with someone who loved him more than money could.

Contentment. This is a tough one. I grew up outside of LA during the 90s when skater culture was in its heyday. Brands were a big deal: shoes, t-shirts, skateboard decks, helmets (which I think are wise to wear by the way), etc. I even made a list of skating shoe brands that I didn't own...yet. Envy and coveting were the norm. But no matter what behavior modification you try to do, you can't fix envy. Comparing yourself to others who have less doesn't birth contentment. It only births pride and a false compassion. The degree to which we are content with what God has already given us says a lot about how satisfactory Christ's sacrifice is to us.

Hebrews 13:5 doesn't mince words:

5 Your life should be free from the love of money. Be satisfied with what you have, for He Himself has said, I will never leave you or forsake you. (HCSB)

On what basis can we to be free from the love of money? The fact that God is with us, forever. In other words, one who loves money is controlled by doubt.

1 Timothy 6:6-8 offers an eternal perspective on contentment:

6 But godliness with contentment is a great gain. 7 For we brought nothing into the world, and we can take nothing out. 8 But if we have food and clothing, we will be content with these. (HCSB)

When both of my boys were born, I noticed they didn't bring anything with them from the womb except their umbilical cords. We enter the world with nothing. In the same way when we die, everything stays behind. I remember making money killing bears in a videogame. When I beat the game, I had so much money left over that I couldn't use anymore. In the same way, we can't take anything with us to heaven. We are to be content with a godly life and what we need to physically live.

If our sense of security is rooted in being a child of God, then will we feel free to give, and not out of duty. 2 Corinthians 9:6-15 states:

6 Remember this: The person who sows sparingly will also reap sparingly, and the person who sows generously will also reap generously. 7 Each person should do as he has decided in his heart—not reluctantly or out of necessity, for God loves a cheerful giver. 8 And God is able to make every grace overflow to you, so that in every way, always having everything you need, you may excel in every good work. (HCSB)

God is the broker who guarantees that the generous investments we make provide explosive returns. We don't give or have a relationship with God to become rich, treating God as a money dispenser like the prosperity gospel treats Him. The returns aren't the reason why we give, they are a natural result of a changed heart by God's love. And there is some treasure in heaven that awaits us, but I'm glad Jesus didn't tell us what awaits. Then my heart would be focused on the treasure instead of the Treasure-Giver, who is the true Treasure anyway. We can live in that confidence, that we will always have enough to do everything God wants to do through us.

Christians are called to be incredibly and sacrificially generous with time, talent, and treasure. Yes, even treasure. Here's why.

In 2 Corinthians 8:1-9 we see one of the most extravagant expressions of generosity ever in the New Testament. Paul and others have been trying to reach the Gentiles, finding much success all over Greece. The gospel, although quite a foreign ideology compared to the long-established Greek religious system, was turning the entire religious establishment on its head and creating astonishing spiritual change, accompanied by hardship. However, despite suffering, the Macedonian church displays the heart of God through extravagant action:

1 We want you to know, brothers, about the grace of God granted to the churches of Macedonia: 2 During a severe testing by affliction, their abundance of joy and their deep poverty overflowed into the wealth of their generosity. (HCSB)

AND NOW IT GETS CRAZY:

3 I testify that, on their own, according to their ability and beyond their ability, 4 they begged us insistently for the privilege of sharing in the ministry to the saints. (HCSB)

Wow. Read it again.

3 I testify that, on their own, according to their ability and beyond their ability, 4 they begged us insistently for the privilege of sharing in the ministry to the saints. (HCSB)

Do you and I give to others even when we are unable to and when it is at our expense? Do you and I also beg others for the opportunity to give to others in a sacrificial way, so that it makes God look good and expands His kingdom? The answer is, most certainly not unless the Spirit of God works this in your heart by the gospel, which Paul states shortly after:

9 For you know the grace of our Lord Jesus Christ: Though He was rich, for your sake He became poor, so that by His poverty you might become rich. (HCSB)

The amount of Jesus' grace for us is the distance between what He had in heaven with the Father and what He had as a poor man being stripped of everything on the cross. It's an infinite distance. And why? So that we could have what He already had in heaven with the Father. But He had to lose everything to give us everything.

And when the Macedonian churches let these gospel truths by the Spirit seep into their souls, their souls flooded sopping wet and poured out a fraction of sacrifice incomparable to what Jesus did for them.

The truth of the gospel is what liberates each Christian to give as freely as they've been given. Here are symptoms of the love of money: good works aren't plentiful, generosity is forced, there is great reluctance to share, and one hoards wealth/possessions. These

manifestations show the heart of such a person, namely that they have set their hope on wealth. In other words: When I have "X amount of money," then my life will be complete. Whatever we set our hope on is what we worship, our idol. Paul puts it like this to Timothy:

17 Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth, but on God, who richly provides us with all things to enjoy. 18 Instruct them to do what is good, to be rich in good works, to be generous, willing to share, 19 storing up for themselves a good reserve for the age to come, so that they may take hold of life that is real. (1 Timothy 6:17-19 HCSB)

In other words, that which is truly life is not a self-serving one, but rather a sacrificial one aimed at eternity. Randy Alcorn writes in *The Law of Rewards*,

“The Bible tells us that this life lays the foundation upon which eternal life is built. Eternity will hold for us what we have invested there during our life on earth. Scripture makes clear that the one central business of this life is to prepare for the next.”¹¹

It does beg the question: how much do I give? There isn't a clear dollar amount in the previous verses.

Jesus makes much of “small” donation as recorded in Mark 12:41-44:

41 Sitting across from the temple treasury, He watched how the crowd dropped money into the treasury. Many rich people were putting in large sums. 42 And a poor widow came and dropped in two tiny coins worth very little. 43 Summoning His disciples, He said to them, “I assure you: This poor widow has put in more than all those giving to the temple treasury. 44 For they all gave out of their surplus, but she out of her poverty has put in everything she possessed—all she had to live on.” (HCSB)

What the widow deposited were the tiniest coins in circulation, and Jesus has knowledge that this is all she had. Jesus never drew great attention to huge donations, not even to those supporting His public ministry. The only time He marvels at giving is when it is such a measly amount done in such a quiet way, but Jesus knows how much it cost the woman to do that. Also, she's a WIDOW who has lost her husband, who in that society was her only provider. Put another way she essentially lost the equivalent of a job, savings, and retirement yet still gives the rest of savings.

Jesus doesn't care so much about the dollar amount, but He does care about the heart. And often the percentage given says a lot about the condition of the heart, provided that wealth isn't given to flex to others, as the Pharisees did. As her tiny coins made an embarrassing and pitiful *clink clank* into the treasury, Jesus was delighted.

The reason why this widow was so free to give had a lot to do with the kind of God she believed God to be. The following section of Jesus' sermon will be a constant encouragement throughout your life. How much would you give to your local church, charitable organizations, and friends/family/neighbors/strangers if you truly believed these timeless verses?

25 "This is why I tell you: Don't worry about your life, what you will eat or what you will drink; or about your body, what you will wear. Isn't life more than food and the body more than clothing? 26 Look at the birds of the sky: They don't sow or reap or gather into barns, yet your heavenly Father feeds them. Aren't you worth more than they? 27 Can any of you add a single cubit to his height by worrying? 28 And why do you worry about clothes? Learn how the wildflowers of the field grow: they don't labor or spin thread. 29 Yet I tell you that not even Solomon in all his splendor was adorned like one of these! 30 If that's how God clothes the grass of the field, which is here today and thrown into the furnace tomorrow, won't He do much more for you—you of little faith? 31 So don't worry, saying, 'What will we eat?' or 'What will we drink?' or 'What will we wear?' 32 For the idolaters eagerly seek all these things, and your heavenly Father knows that you need them. 33 But seek first the kingdom of God and His righteousness, and all these things will be provided for you. 34 Therefore don't worry

about tomorrow, because tomorrow will worry about itself. Each day has enough trouble of its own. (Matthew 6:25-34 HCSB)

I have benefitted from having these truths resonate deeply in my soul. They have also been the keys to trust God more and to give at my expense.

Prayer: Lord help me to be a giver as You are a giver. Let me not give under compulsion or because I have to, but because I joyfully and gratefully want to. Only You, Holy Spirit, can change my heart to give from a posture of love and worship. Help me to not give to look good in front of others or to myself, but enable me to give from a heart of thanksgiving knowing how precious I am to you and what infinite treasure I have in my salvation.

Tabletop Questions:

1. Would you describe yourself as generous? On a scale of Scrooge to Making it Rain! What prevents you from being more generous?
2. Read Luke 19:1-10. What do you think Zacchaeus wanted that money couldn't provide him? Why do you think he responded the way he did after interacting with Jesus?
3. Read 2 Corinthians 9:6-7. How do we become more generous? When are the times you find that you are more generous than normal?
4. What do you think are the monetary concerns for different age demographics? Kids, teenagers, young adults, regular adults, and the precious elderly?
5. Read James 1:17. What has God given you so far?
6. What's on your wish list? Which of these things do you think will change as you get older?
7. Read Philippians 4:19. Has God supplied your needs so far? Can you trust Him that He will continue?
8. How do you think God feels when He gives you gifts that you enjoy?
9. Read Hebrews 13:5. Are you content with your money? How do we become content with what we have?
10. What are things others have that you want?

Part 5: Show Me the Money...Practically

John Wesley gave a sermon called "The Use of Money." In it he articulates 3 gospel-centered ideas about money: Earn all you can, save all you can, and give all you can. Go do that. And below are additional ideas that have been life-changing to me.

Making money is a godly thing. 1 Timothy 5:8 says, "**8 But if anyone does not provide for his own, that is his own household, he has denied the faith and is worse than an unbeliever**" (HCSB). Here are a few basic principles about using and making money:

1. Prioritize being generous to God and others
2. Don't spend money on stupid stuff
3. Closely surround yourself with friends who have good habits with money
4. Make a budget and live within your means
5. Don't be shackled to debt
6. Save and invest your money
7. Work hard and often especially when you're young
8. Kill your over-the-top dreams
9. Work according to your calling
10. Develop good habits of rest

1. Prioritize being generous to God and others

Where do I send God money? God's Venmo, bank account, or crypto wallet if you will is the local church:

1 Now about the collection for the saints: You should do the same as I instructed the Galatian churches. 2 On the first day of the week, each of you is to set something aside and save in keeping with how he prospers, so that no collections will need to be made when I come. 3 When I arrive, I will send with letters those you recommend to carry your gracious gift to Jerusalem. (1 Corinthians 16:1-3 HCSB)

God doesn't need our money since the cattle on a thousand hills belongs to Him. What God wants is your heart and also that we see giving as an act of worship. Hoarding in the house creates little space for Him to move around in your living room.

Tithing is a practice done since Old Testament times, the practice of giving 10% of your income back to God through the organized faith structure like the temple or local church. My mom would put coins in a white envelope that I would give to my children's ministry teacher. I don't even remember if it was from my allowance or not, but my parents wanted to cultivate a rhythm of giving. One day I asked my teacher what the church used it for, after all I didn't want it going to waste. She said that it was for people in need, so that was good enough for me.

The local church, in addition to helping people in need, is to also (and primarily) use the funds we give to make disciples. Believe it or not, any local church making disciples requires money, even house churches. Jesus had a donor list and this enabled him to focus on the work of His ministry instead of working in carpentry. Whether it's using a particular space/building for worship, resource materials, compensating pastors so they can do more ministry work and sermon prep instead of working another job, compensating support staff, or planting new churches, God's work involves God's people giving God's money. We get what we put in, all of us collectively.

The point of giving money to God in this manner is to further establish God's kingdom through earthly means. We want churches to use money well and we feel betrayed when church leaders mishandle money or enrich themselves selfishly. We don't want to give money to causes we don't think make an impact. I understand many of young people's opinions regarding the use of church funds to improve our little forts instead of making the world a better place. I know there are many financial abuses that have happened in local churches. I don't even want to know how much money has been managed poorly, but I bet it's super cringe (painful). The worst is when I see pastors buy clothes and homes that are absolutely outrageous. I can understand if you don't want to give to those churches. DON'T. Go to a different church community or start a new one that you can joyfully financially support in a significant way.

What's so sad is that the change we want to see for God's kingdom is literally within our grasp. Relevant magazine shocks us with some data; check this out:

“-Tithers make up only 10 to 25 percent of a normal congregation.

-Only 5 percent of the U.S. tithes, with 80 percent of Americans only giving 2 percent of their income.

-Christians are only giving at 2.5 percent per capita, while during the Great Depression they gave at a 3.3 percent rate.

Numbers like that can invoke a lot of guilt, which isn't really the point. The larger point is what would happen if believers were to increase their giving to a minimum of, let's say, 10 percent. There would be an additional \$165 billion for churches to use and distribute. The global impact would be phenomenal.

Here's just a few things the Church could do with the kind of money:

•\$25 billion could relieve global hunger, starvation and deaths from preventable diseases in five years.

•\$12 billion could eliminate illiteracy in five years.

•\$15 billion could solve the world's water and sanitation issues, specifically at places in the world where 1 billion people live on less than \$1 per day.

•\$1 billion could fully fund all overseas mission work.

•\$100 – \$110 billion would still be left over for additional ministry expansion.”¹²

Ok, so then how much am I to give? Part of my dad's church ministry was helping church members with personal financial coaching. What's fascinating is that 100% of all the people who came to him with financial problems did not give. They didn't give anything to the local church, to other charities, or to others. God did not bless their hoarding.

Instead of telling them to give a specific dollar amount, he coached them into giving something. What ended up happening was after taking a baby step and progressively more, God started to free them from their bondage and over time God blessed them financially even when they were giving more. I leave you with the same exhortation: Start by giving

something to your local church. We don't give to be blessed later; we give because God is a giver and we are to be like Him.

Paul also has an interesting challenge in 2 Corinthians 8:7 with regards to giving:

7 Now as you excel in everything—faith, speech, knowledge, and in all diligence, and in your love for us—excel also in this grace. (HCSB)

In other words, we are to make progress “in this grace,” namely the grace of giving and generosity. Additionally, if I'm giving the same amount or rather the same percentage of wealth over my lifetime, then I'm not excelling in this grace. As we grow more in our faith, it is congruent with increased generosity.

I've given at least 10% to the local church while working either in pastoral ministry or not since I had my first job. The worst crunch time was feeling led to give on the verge of not being able to pay next month's rent, begging God to help me get 2 roommates! Which He did within that month. I've never regretted giving as God has always exceeded my expectations to provide, but He'll make you sweat, which will lead to your freedom from greed, doubt, and the weight of being in control. And when I'm struggling to believe God will come through, I've been challenged to give more. Giving until it hurts allows room for the Spirit to do something freeing in your heart, trust falling into a sovereign provider.

God will likely also compel you to grow in generosity for other kingdom-building causes or opportunities within your local church to meet needs. Embrace them. My wife Lauren and I financially support children in other countries who need Jesus, food, and education. We also welcome opportunities to give what was freely given by God to others within our church, as well as neighbors, friends, and family. It really is better to give than receive! I think Jesus said something about that...

2. Don't spend money on stupid stuff

Are you a spender or a saver? Know thyself. I'm naturally a spender and I have bought lots of dumb stuff. Trash (low quality) video games, a green Zippo lighter but I don't smoke,

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sweatshirts I've had since I was 18, and a workout program to dunk a basketball (which I think I only successfully did once). Think of these purchases as opportunity costs. Every time we make an unwise purchase, it's less money in the bank and worse, less money that could have been invested in other people or even literal, financial investments for a return. And we can't get that money back; these are missed opportunities.

Now before we get legalistic, I don't think buying items for leisure is necessarily sinful (God gives us gifts to enjoy after all), nor is buying multiple clothing items, but just be mindful of your spending habits. John MacArthur writes the following in *Whose Money is it Anyway?*:

“But even with mankind’s sinful excesses in handling the world’s goods, God does not command us to stop using and enjoying them. The sin is not in enjoying the earth’s bounty. The sin is overindulgence and waste—flaunting your wealth and engaging in a self-centered, compassionless consumption.”¹³

Image can be enormously important to Zoomers; thank you Instagram. You can spend a fortune on clothes that at some point won't fit or will go out of style. Items you REALLY don't need cost too much anyway; thank you inflation. Does a bag of Flaming Hot Cheetos really have to be THAT expensive?! If you would like to guarantee your financial self-destruction, buy a lot of clothing and snacks/drinks you don't need. Fancy term: depreciating assets.

In time, as long as you aren't stubborn and are open to change, you will get quite good at spending money efficiently, which leaves more to spend on purchases you've delayed or to help more people. I'm sure there are still many (legal) shortcuts I don't know about, but I've asked God for wisdom on how to take care of His money better. My favorite shortcut happened when I didn't have enough money for styling my hair to attract a mate, so I experimented. For years I've been using Aloe Vera instead. There's no flaking and my hair holds literally all day. I can buy it in bulk and it is CHEAP. It's probably good for my hair and skin. I've never read the warning label, so if anyone is concerned for me and knows something I don't know, please tell me.

3. Closely surround yourself with friends who have good habits with money

You probably know when you bought something stupid. And if you don't, your good friend hopefully will tell you. Lovingly disagreeable friends, speaking the truth in love, can be lifesavers. Word on the street (taken from a famous quote from Jim Rohn) is that people typically make the average amount of money that their top 5 friends do. Of course, we don't base our friendships on how much money people make, but it seems your spending and saving habits are correlated with those of your friends. Why? Because it's all about mindset. The way you think determines what you do with money. We are rarely unaffected by the habits of our closest friends.

Meet my friend Eduardo (not his name). Eduardo is one of the most effective managers of money I've seen. He's also wildly smart and disciplined, as well as a natural saver. He worked his butt off in college, knowing what he wanted to do in life, interning in the summers at the firm he wanted to work at one day. In grad school, he continued with the firm and worked out an ideal living situation for himself. He was able to pay off his debt, dump an enormous amount of money into his retirement at an early age, and had little to no expenses. Now married, he and his wife continue to store large portions of their combined income into investments that will continue to free up their options in the future. Not too shabby!

Being around Eduardo though has helped me because I tend to overspend. When he overspends, it's usually because he's being generous to me or others. When I've been out with friends who are big spenders, I notice I exercise my natural tendency of being a big spender. But because I've seen the lifestyle he lives and the ease of mind Eduardo has, saving has become much more desirable to me. Your closest friends will always influence you, whether you like it or not, especially with regards to money.

4. Make a budget and live within your means

I loathe making a budget. It seems so tedious, and at times even unnecessary, but there is one reason that gets me to do it every time. LIFE IS UNPREDICTABLE.

A budget helps you when the crazy happens. Car accidents, unforeseen medical expenses, putting your kids into preschool because you forgot they get older, replacing the

water heater after taking cold showers for a week like your ancestors, and a last-minute birthday gift are all unforeseen expenses that must be paid for somehow. Money, at least yours, doesn't just grow on trees, unless you have a functioning avocado tree, which mine is not.

Your monthly budget should provide space for the crazy. Think of a line item reserving X amount of dollars that gives you a cushion. Having a budget also prevents you from unnecessarily dipping into your savings. Granted, sometimes you have to use savings for particular reasons or maybe even cash in some of your investments. But at least you can survive the crazy moments (yes plural) when they hit because they always do.

All you need to do is figure out how much money you make, and what your expenses are. Know what your financial goals are, and align your spending habits to your goals. If this is a foreign concept, find someone in your church who is wise with money to coach you (there has to be at least 1!) and listen to them. You'd be surprised how many people would love to coach you if you just ask them. Be patient, work hard, and diligence after a while pays off. As Proverbs 28:20 says:

***20 A faithful man will have many blessings,
but one in a hurry to get rich
will not go unpunished. (HCSB)***

5. Don't be shackled to debt

I was standing in front of the automatic shipping machine at the post office to ship a video game that I sold. I took my debit card out and this old guy standing next to me scolded me saying, "Don't use that!"

A little startled thinking *Oh my gosh is this machine going to blow up if I use my card* I turn to face him to hear the stranger's plea. He offered a good bit of wisdom in saying that using a credit card can be a dangerous thing. I stuck the card back in the slot since it was actually a debit card and he turned his head exasperatedly and threw his hands in the air. If I wasn't so awkward then I could have just told him it wasn't a credit card.

But he had a good point. Living off of debt (especially living off credit cards that charge about 18% interest) is a source of stress you can live without. Living within your means is always a challenge, because we usually like a better lifestyle than the one we currently have. Debt can be used in beneficial ways, so it's not inherently sinful, but it is unwise to live off debt as opposed to intentionally/strategically using it. Most people who buy homes don't have enough savings to buy them outright, hence mortgages. (Remember, you don't need to own land to be a complete human being; just throwing that out there.) There are other ways to build wealth, but it's good to at least consider owning land.

Many of you have school debt. It's normal. You've already heard: "When you go to school make sure you ended up getting a degree toward a real job." That means don't get a "worthless" degree in something that won't lead to a job. As much as some young people don't like to hear it, the wisdom is generally true. There is nothing wrong necessarily with getting any degree, but it's unwise to drop tens of thousands of dollars (or even hundreds of thousands!) without an intentional path. It's ok if that path changes. It's also ok if you don't use higher education for your career path; there are many great careers that don't require college diplomas.

For a good beginner's strategic plan for managing debt look no further than Financial Peace University with Dave Ramsey. There's even a YouTube channel where Ramsey and his staff answer callers' questions. You may find yourself saying: This caller could be me. Yes, those horror stories could be you because those are real people. Many people are just like those callers.

To sum up, you can use debt effectively but treat it like the garbage disposal in your sink. It's a useful tool, but if you stick your hand down the drain it will turn into ground beef. Debt can emotionally/mentally mangle you up, so treat it with wisdom and caution. Ron Blue states this in *Master Your Money*:

"Debt is not a sin! The Bible discourages the use of debt, but does not prohibit it. Debt is never the real problem, it is only symptomatic of the real problem—greed,

self-indulgence, impatience, fear, poor self-image, lack of self-worth, lack of self-discipline, and perhaps many others.”¹⁴

Also, Randy Alcorn has two helpful questions to ask yourself about debt in *Money, Possessions and Eternity*:

“Before going into debt, I must ask myself not only, ‘Am I mortgaging my future to pay for the whims of my present,’ but, ‘Am I mortgaging God by supposing to commit him to a program he may not even approve of?’”¹⁵

6. Save and invest your money

Delayed gratification, one of my least favorite concepts. I don't want it now, I wanted it yesterday. It is actually the number one way to determine how people will manage money. How you save determines much of your financial future, as well as future restraints that are usually self-inflicted.

This leads to the burning question: How do I invest my money? Should I put it into real estate, bonds, gold, Tesla stock, crypto, antiques, or Spider-man comics? There isn't a simple answer to that question. There are many options because people have different comfort levels with risk, and varying strategies for building wealth. Different investments offer different rates of return in different time frames.

This isn't financial advice, so you can't sue me. One good place to start is to ask older people who are doing great financially what they did to get there. A lot of people I know have had success building wealth by putting even a little bit of money into retirement accounts early in their careers. The most frequent advice I've received is considering safe retirement plans such as a Roth IRA and/or if your employer offers a 401(k) plan. Free Roth IRA calculators on the internet that let you play around with the numbers are cool to check out.

You're probably thinking: Why should I save money, especially for retirement which is forever from now, when I could spend it on boba today (or everyday), and also Jesus might come back? The latter is more legit than the former, but I also know you're more thinking of the

former with perhaps another item substituting for boba. The answer is simple. We live with the imminent return of Jesus always in mind, but we also build for the future in case He's still waiting for more people to repent.

Of course, as Christians we never "retire" in the sense that until we go home with Jesus we still have a job to do on earth, but vocationally speaking, retirement does afford many fulfilling opportunities to give our time and talents to others and to God. Just talk to older folks who didn't (or weren't able to) save and put aside more money when they were younger. It should be enough incentive for you to save when you realize how they could be spending their time now, if they had been able to retire.

There are many ways to build wealth and do something productive with money you save. A good place to start is to do what sounds interesting and understandable to you. Real estate isn't second-nature to me, so I generally tend to avoid it, but for others, it's fun and simple. If you don't want the risk of the stock market, mutual funds tend to be safer, so they might be a good starting point. If you have a higher risk tolerance, investments in stocks or other financial products could be something to consider. The new hot item, cryptocurrency, is wildly volatile and doesn't operate like stocks at all—although I once thought it did until I looked into it. The YouTube channel Crypto Capital Venture will give you a better feel of that market. Invest cautiously.

You may be disappointed I didn't answer the question of where you specifically are to put your savings, but those strategies will be as unique as the person you are. I highly recommend you check out Financial Peace University's website for practical money wisdom and tools to save.

I think the most detailed book on how to spend your money wisely is called *Saving Without Sacrifice* written by Bob Ostrander. For additional coaching resources go to axis.org, get a valuable subscription to their content, and then download *A Parent's Guide to Personal Finance* and *A Parent's Guide to Money*. Carefully explore different investing/saving options that suit your goals and talk to smart older people; that's about it.

7. Work hard and often especially when you're young

My dad told me when I was in my young 20s that as you age you're not going to have the same energy that you once had. For whatever reason, that made a big impression on me to try to maximize my youthful energy. And what sucks is, he was right.

As I write this I'm 33 which is still young, but I cannot do what I did when I was 23 for sure. When I was that age, fortunately by God's grace, I worked my butt off. Just thinking back about my season in school, I would wake up and go to class. Then I would work all day until 12AM, go to bed, and repeat. Every single day but my weekly day off. I can't work to that extent now, at least over the duration of time that I did before. You will slow down.

My strong recommendation is to work as hard as you can (within reason) when you're young especially when you're single. Work can include a combination of school and/or job. In my experience, working more than 50 hours a week isn't very sustainable long-term, especially if you aren't taking days off. Every person is different and so is every season of life; some seasons are more restful and some are more hectic.

But from ages 18-29, you are capable of doing 50 hours a week and I recommend you take advantage of your youthful energy. For those who may be married later, this is your God-given window to maximize this season of growth, and it pays off huge dividends later. Both singles and married people are to work hard for the Lord, but my interests are often divided between my vocation and my family. My wife and kids are always more important than a job, so I willingly and joyfully choose them over what additional job-related things I could be doing. The best advice with regards to working hard for God comes from Ephesians 6:6-8:

6 Don't work only while being watched, in order to please men, but as slaves of Christ, do God's will from your heart. 7 Serve with a good attitude, as to the Lord and not to men, 8 knowing that whatever good each one does, slave or free, he will receive this back from the Lord. (HCSB)

8. Kill your over-the-top dreams

Person A: "I want to be a professional singer."

Person B: "Oh, and what are you doing now to get you to that goal?"

Person A: "Well, nothing."

Person B: "So you're not trying to promote your content for others to see, making connections with others in the music world, getting better at your craft, or doing anything to learn more?"

Person A: "Well, no. But my goal is to be famous and I'm sure things will happen in 6 months."

I've had a number of these conversations. If you're not doing anything right now, for whatever unattainable dream you hope to achieve, you need to kill your dream.

But David, don't say that! You'll discourage them. We must help the kids achieve their dreams! (some of you may be thinking right now).

Usually over-the-top dreams are articulated like this: I want to get rich and not try too hard.

Here's a story of a homeless man I talked to. This is not intended to be a negative commentary on the homeless because they are made in God's image and it makes sense to me that as Christians we are to have an enormous amount of compassion for them. Also I'm not saying if you have big dreams you'll become homeless.

I was serving in a homeless ministry and a man wanted me to read a section of a book he was writing. The concept was actually pretty interesting about an old and weakened warrior who became awesome again. I read the section of the book and was impressed at his word choice, tons of big SAT (the test high schoolers don't like) words. I offered some suggestions because it was challenging to read and I also got one of my friends to also read and give feedback to him.

The problem was that it took way too long for him to write it. He also wanted to start an amusement park based on the book all the guests could stay for free at the local hotels. He also wanted to give my friend 1/3 of all the money if he continued to read and edit his book. See the problem? It's not that dreams are bad but it was over-the-top. And if it's taking forever to take the first small step of writing a chapter of the book, with the intention of creating an amusement park, it's time to reassess. Don't kill the plans God has for you, just kill the ones you added onto His.

9. Work according to your calling

God is awesome and so merciful. He's also gracious to create us uniquely, with different personalities and skill sets. I believe that God has a calling on each one of our lives and He gives us meaningful vocations that we can enjoy.

I remember reading a book entitled *Business as a Calling* in business school. I don't remember anything about the book other than the title. But I thought it was so interesting to refer to a business vocation as a calling. Unfortunately, I've still seen many churches still only refer to pastoral ministry as a calling, without mentioning every vocation is a calling. I also intentionally say *pastoral* ministry because every Christian is involved in ministry.

There have been a number of seasons in my life God had me do a job I didn't like, but that was to sanctify me. I didn't care too much for personality tests, but I realized later when I was actually more interested in them (like Myers-Briggs, StrengthsFinder, and Big Five) that the jobs I disdained were the ones that didn't fit my wiring at all.

It's been said that if you like 80% of your job and don't like 20%, it's a great fit. Just because you work a job that fits your calling doesn't mean everything will be roses and wonderful. But it's certainly better than everything else. What I tell people is to do what you like and what you're good at; it's probably what God wants you to do. You might not even make as much money working according to your calling, but you'll be in God's will which is the best place to be. Sometimes you won't know what your calling is until you explore it, but always be receptive to true feedback from others if your calling is something else. Finally, take the necessary steps to qualify for the career God is leading you to do!

10. Develop good habits of rest

I plan to write an eBook called *Dank Rest* so I'm not going to spend an enormous amount of time here. But long story short: get some rest.

\$49\$

Rest is good for the entire body, and especially your soul. If you find that you are procrastinating a lot, it's likely a symptom of burnout. Create in your weekly rhythm a day to cease from work. Try to take time out of your day for God, yourself, and others.

People that can't rest have a worship problem. 2 Chronicles 36:21 states:

20 He deported those who escaped from the sword to Babylon, and they became servants to him and his sons until the rise of the Persian kingdom. 21 This fulfilled the word of the Lord through Jeremiah and the land enjoyed its Sabbath rest all the days of the desolation until 70 years were fulfilled. (HCSB)

Israel had a worship problem because they couldn't stop working. They also kept worshipping the demons Baal and Ashtoreth. Why? Baal promised storms to grow the crops for food and Ashtoreth promised children for future security to take care of them in old age since social security/a 401(k) did not exist. God wanted the fields to rest for Israel's benefit, but Israel worked it to death since they weren't trusting God for His provision. When exiled, the land finally rested.

If you can't rest, it's probably because you are deriving a false sense of value from your work and success instead of the value you already have in Christ. Overworking can be sinful. Rest in Christ by the power of the Holy Spirit, and it will result in a healthier approach to work and making money.

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I pray that you will continue to integrate these principles into your life! That's all I have to share for now. Thanks for taking the time to read, and may God use it to benefit you. See you next time in *Dank Success*. Bye-bye!

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Prayer: *Father help me to be wise with the money You have entrusted to me. You have given me so many things. If I were to name every blessing You have ever given me it would take a very long time to recount them. I turn from selfishness and greed in the power of Your Holy Spirit and I ask that You would form Christ in me. I ask also that You would entrust me with more wealth, not for my own self-advancement, but to give toward endeavors that make You look good and point others to You.*

Tabletop Questions:

1. How ready do you feel for adulthood regarding money?
2. What do you need in order to feel more prepared for adulthood?
3. What do you want to do for a career? Has God seemed to validate that desire through circumstance or through others acknowledging your giftedness?
4. Read 1 Timothy 5:8. Why does Paul use such harsh language for someone unwilling to work?
5. How much money do you want to make? How do you intend on doing that?
6. Are you good at making plans for how to spend your money?
7. Read Phil 4:19. How has God supplied your needs so far? Can you trust Him that He will continue to?
8. Read Ephesians 6:6-8. How is it helpful to see your work as worshipping God instead of pleasing your boss?
9. What is your greatest fear concerning money?
10. Read Matthew 6:25-35. What is Jesus saying by using illustrations about birds and flowers? How can this be an encouragement to you?

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