

Don't	Do
Don't love it! LUKE 16:13	Love the Lord. DEUTERONOMY 6:5
Don't think it will last. JEREMIAH 17:11	know that only the things of God will last. MATTHEW 19:21
Don't think it can save you. PSALM 37:16-17; PROVERBS 11:4	Remember that only God can save you. PSALM 27:1
Don't serve it. MATTHEW 6:24	Serve the Lord. 1 PETER 5:2; MARK 12:41-44
Don't envy others who have it. EX. 20:17	Be content with what you have. LUKE 3:14
Don't hoard it. JAMES 5:3-6	Remember that God provides. JOB 1:20-21; JAMES 4:13-15
Don't be foolish with it. PROVERBS 21:5	Use it wisely. PROVERBS 12:11; 31:10-31
Don't think it can compensate for turmoil. PROVERBS 15:16-17	Find peace in God. ROMANS 15:13
Don't rely on it. PSALM 62:10	Rely on the Lord. PROVERBS 18:10-11
Don't think it can buy God's blessings. ACTS 8:9-24	Find blessings by living for God. 2 CORINTHIANS 6:10
Don't use it for fraud. MICAH 2:2	Repay your debts with it. PSALM 37:21
Don't oppress people to get it. PROVERBS 22:16; AMOS 2:6-7	Work to get it. 2 THESSALONIANS 3:9-11
Don't steal it. TITUS 2:9-10; EXODUS 20:15	Handle it justly. LEVITICUS 25:14; PSALM 112:5
Don't give special honor to those who have it. JAMES 2:2-6	Give it to those in need. MATTHEW 5:41-42
Don't use it dishonestly. PROVERBS 13:11	Be trustworthy with it. PROVERBS 11:1
Don't use it for evil. PROVERBS 22:22-23	Honor God with it. PROVERBS 3:9-10
Don't extort it. EZEKIEL 22:29	Earn it. PROVERBS 13:4; 14:23
Don't be greedy for it. LUKE 12:15	Give it intentionally. 1 CORINTHIANS 16:2
Don't worry about it. MATTHEW 6:34	Know that God will take care of you. PROVERBS 15:25

WHAT THE BIBLE SAYS ABOUT MONEY



- Bible Promises about Money
- Reasons to Give Generously
- How to Honor God with Your Finances



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WHAT THE BIBLE SAYS ABOUT MONEY

Money is a big thing in the world's eye, but from God's view it's a small thing. It's what we *do* with this small thing that makes a big, eternal difference. God cares about our faithfulness with what he has entrusted to us—whether it's a lot or a little. Jesus praised the poor widow who gave generously to God out of her meager income (Mark 12:41–44). Her outward act of exceeding faithfulness mirrored an inward spiritual reality of a heart set on the things of God.

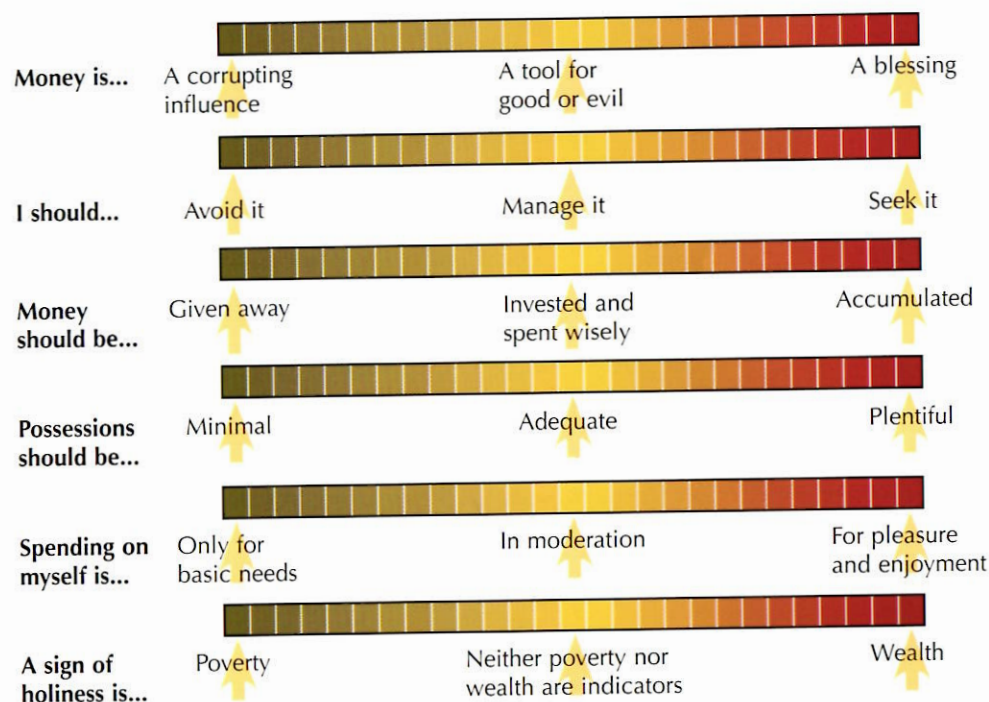
"Small things are small things, but faithfulness with a small thing is a big thing."

—Hudson Taylor, Missionary to China

Jesus tells us to invest in the kingdom of God so that we will find genuine treasures far better than the fleeting riches of this world (Matthew 6:19–21). As we remain faithful to God in our use of money, he will prove faithful to care for us through all life's financial ups and downs. Jesus reassures us with these words: "But seek first the kingdom of God and his righteousness, and all these things will be added to you" (Matthew 6:33 ESV).

ATTITUDES TOWARD MONEY

People may have different attitudes toward money based on personal experience or how they were raised. But whatever one's feelings are about money and possessions, they need to be evaluated in light of what the Bible says. Looking at the diagram below, how do you view money in your life?



FOR THE GLORY OF GOD

First Corinthians 10:31 says, "So whether you eat or drink or whatever you do, do it all for the glory of God" (NIV). The use of money can be for the glory of God.

God Is the True Owner of Our Money.



In order to use money in ways that glorify God, it's important to first understand whose money it really is. God is the Creator and Owner of all things—including all money, property, and investments.

The earth is the LORD's and everything in it.

—PSALM 24:1 NLT

Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. —1 CHRONICLES 29:11 ESV

"The silver is mine and the gold is mine," declares the LORD Almighty.

—HAGGAI 2:8 NIV

Faithfulness Will Be Rewarded.

God is the Owner, but we are his managers whom he has entrusted with the things of this world. We are accountable to the true Owner to be faithful in our financial transactions.

"The everyday choices I make regarding money will influence the very course of eternity."

—Randy Alcorn, Christian author

His master said to him, "Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master."

—MATTHEW 25:23 ESV

Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.

—PROVERBS 3:9–10 ESV

Give generously to the poor, not grudgingly, for the LORD your God will bless you in everything you do. —DEUTERONOMY 15:10 NLT

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? —LUKE 16:10–12 NIV



Then the King will say to those on his right, "Come, you who are blessed by my Father, inherit the kingdom prepared for you from the foundation of the world. For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me."

—MATTHEW 25:34–36 ESV

God's Agenda Matters More than Ours.

Any money God has entrusted to us has the potential to be used for our selfish ends or for God's agenda. Evangelist Billy Graham said, "Give me five minutes with a person's checkbook, and I will tell you where their heart is." If you want your heart to be set on the things of God, get into the habit of placing your money into things God cares about.

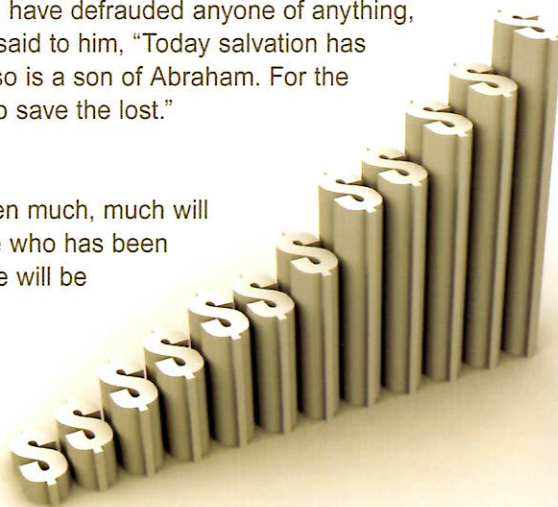
Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

—MATTHEW 6:19–21 NIV

And Zacchaeus stood and said to the Lord, "Behold, Lord, the half of my goods I give to the poor. And if I have defrauded anyone of anything, I restore it fourfold." And Jesus said to him, "Today salvation has come to this house, since he also is a son of Abraham. For the Son of Man came to seek and to save the lost."

—LUKE 19:8–10 ESV

From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked. —LUKE 12:48 NIV



God is the ultimate Owner of all things, but he is no miser. The Bible shows him to be a generous Father who gives blessings to his children because he loves them.

God Blesses His Children.

God gave his chosen people in the Old Testament a land of affluence. Abundance of wealth is portrayed (particularly in the Old Testament) as a blessing from God and considered to be evidence of God's favor.

You open your hand; you satisfy the desire of every living thing. —PSALM 145:16 ESV

For the LORD your God will bless you in all your harvest and in all the work of your hands, and your joy will be complete. —DEUTERONOMY 16:15 NIV

If you then, who are evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask him!

—MATTHEW 7:11 ESV

God Gives Generously So We Can Give Generously.

Our Father's gifts to us are not for hoarding, but for giving as he gives.

Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.... You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. —2 CORINTHIANS 9:6–11 NIV

When God's people are in need, be ready to help them. Always be eager to practice hospitality. —ROMANS 12:13 NLT

Trusting God Is at the Center.

At the core of receiving blessing and giving back generously is our trust in God. Trust is an expression of faith that God will come through for us. It may not be in the way we expect, but he will work all things together for good because of his abundant love.

I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.... And my God will meet all your needs according to the riches of his glory in Christ Jesus. —PHILIPPIANS 4:11–13, 19 NIV

THE DANGER OF MONEY

Money can be a blessing used to honor God, but allowing it to become an idol corrupts our lives and harms our walk with God. When we covet and cling to money instead of using money to serve God, we begin to serve money itself.

Serving Money Takes Us Away from God.

Jesus personified money as a rival master to our real Master. Like the rich young man who did not follow Jesus because it meant giving up his money, serving “master Money” will tear us away from allegiance to God (Matthew 19:16–22).

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money. —MATTHEW 6:24 NIV

And others are the ones sown among thorns. They are those who hear the word, but the cares of the world and the deceitfulness of riches and the desires for other things enter in and choke the word, and it proves unfruitful. —MARK 4:18–19 ESV

And Jesus said to his disciples, “Truly, I say to you, only with difficulty will a rich person enter the kingdom of heaven. 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 ESV

The Love of Money Leads to Destruction.

People who love money will do anything to get it. The grip that money can have on our lives can push us to resort to devious and exploitive means.

You want what you don’t have, so you scheme and kill to get it. You are jealous of what others have, but you can’t get it, so you fight and wage war to take it away from them. Yet you don’t have what you want because you don’t ask God for it. And even when you ask, you don’t get it because your motives are all wrong—you want only what will give you pleasure. —JAMES 4:2–3 NLT

Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. —1 TIMOTHY 6:9–10 NIV

By your great wisdom in your trade you have increased your wealth, and your heart has become proud in your wealth. —EZEKIEL 28:5 ESV



Trust in God, Not Money.

Money’s false promises are fleeting and ultimately unsatisfying. God’s promises are eternal and always trustworthy.

Keep your life free from love of money, and be content with what you have, for [God] has said, “I will never leave you nor forsake you.” —HEBREWS 13:5 ESV

Money’s False Promises	The Bible’s Promises
Security	Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. —1 TIMOTHY 6:17 NLT
Power	Don’t be afraid, for I am with you. Don’t be discouraged, for I am your God. I will strengthen you and help you. I will hold you up with my victorious right hand. —ISAIAH 41:10 NLT
Privilege and social standing	And people will come from east and west, and from north and south, and recline at table in the kingdom of God. And behold, some are last who will be first, and some are first who will be last.” —LUKE 13:29–30 ESV
Success	Has not God chosen those who are poor in the world to be rich in faith and heirs of the kingdom, which he has promised to those who love him? —JAMES 2:5 ESV
Love and attention	For the LORD your God is living among you. He is a mighty savior. He will take delight in you with gladness. With his love, he will calm all your fears. He will rejoice over you with joyful songs. —ZEPHANIAH 3:17 NLT
Peace of mind	Come to me, all you who are weary and burdened, and I will give you rest. —MATTHEW 11:28 NIV
Freedom from consequences	Wealth is worthless in the day of wrath, but righteousness delivers from death. —PROVERBS 11:4 NIV
Happiness	Delight yourself in the LORD and he will give you the desires of your heart. —PSALM 37:4 ESV

WHY GIVE?

Giving Brings Freedom.

When we release our grip on money, we break free from the grip money has on our lives. Giving keeps us from spiraling down the destructive path of greed. If you want to be free from materialism and the love of money, start by giving.

"Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." —LUKE 12:15 NIV

Whoever loves money never has enough;
whoever loves wealth is never satisfied with their income. This too is meaningless.

—ECCLESIASTES 5:10 NIV

What good will it be for someone to gain the whole world, yet forfeit their soul? Or what can anyone give in exchange for their soul? —MATTHEW 16:26 NIV



Giving Is Our Worshipful Obligation.

In the act of giving we worship God by acknowledging that it is ultimately God's money and it is his right to instruct us how to use it. Theologian Richard Foster suggests that rather than approaching the question of giving as "How much of my money should I give God?" we should ask, "How much of God's money should I keep for myself?"

Will man rob God? Yet you are robbing me. But you say, "How have we robbed you?" In your tithes and contributions. You are cursed with a curse, for you are robbing me, the whole nation of you. Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. —MALACHI 3:8–10 ESV

Then he will say to those on his left, "Depart from me, you cursed, into the eternal fire prepared for the devil and his angels. For I was hungry and you gave me no food, I was thirsty and you gave me no drink, I was a stranger and you did not welcome me, naked and you did not clothe me, sick and in prison and you did not visit me." Then they also will answer, saying, "Lord, when did we see you hungry or thirsty or a stranger or naked or sick or in prison, and did not minister to you?" Then he will answer them, saying, "Truly, I say to you, as you did not do it to one of the least of these, you did not do it to me." —MATTHEW 25:41–45 ESV

Do not neglect to do good and to share what you have, for such sacrifices are pleasing to God. —HEBREWS 13:16 ESV

Giving Makes Us Trust God.

Stockpiling money may be a sign of trusting in money rather than God. Giving helps focus our eyes back on God, seeking him as the first priority and relying on him to supply our needs.

And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? Therefore do not be anxious, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you. —MATTHEW 6:28–33 ESV

Giving Is a Fundamental Part of Following Jesus.

Following Jesus requires earthly sacrifice for heavenly gain. Christian author Randy Alcorn explains, "The more holdings we have on earth, the more likely we are to forget that we're citizens of another world ... and our inheritance lies there, not here."

And whoever does not carry their cross and follow me cannot be my disciple.... In the same way, those of you who do not give up everything you have cannot be my disciples. —LUKE 14:27, 33 NIV

Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back. Do to others as you would have them do to you.

—LUKE 6:30–31 NIV

Jesus said to them, "Truly, I say to you, in the new world, when the Son of Man will sit on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. And everyone who has left houses or brothers or sisters or father or mother or children or lands, for my name's sake, will receive a hundredfold and will inherit eternal life. —MATTHEW 19:28–29 ESV



Giving is a Privilege.

Whether we have been blessed with much or with little, we can be part of God's plan. Financial giving is one of many ways to do the Lord's work. As God has blessed you, you can bless others.

Now I want you to know, dear brothers and sisters, what God in his kindness has done through the churches in Macedonia. They are being tested by many troubles, and they are very poor. But they are also filled with abundant joy, which has overflowed in rich generosity. For I can testify that they gave not only what they could afford, but far more. And they did it of their own free will. They begged us again and again for the privilege of sharing in the gift for the believers in Jerusalem. —2 CORINTHIANS 8:1–4 NLT

We have different gifts, according to the grace given to each of us. If your gift is prophesying, then prophesy in accordance with your faith; if it is serving, then serve; if it is teaching, then teach; if it is to encourage, then give encouragement; if it is giving, then give generously; if it is to lead, do it diligently; if it is to show mercy, do it cheerfully. —ROMANS 12:6–8 NIV

Now the full number of those who believed were of one heart and soul, and no one said that any of the things that belonged to him was his own, but they had everything in common. And with great power the apostles were giving their testimony to the resurrection of the Lord Jesus, and great grace was upon them all. There was not a needy person among them, for as many as were owners of lands or houses sold them and brought the proceeds of what was sold and laid it at the apostles' feet, and it was distributed to each as any had need. —ACTS 4:32–35 ESV

Giving Comes from Love

Missionary Amy Carmichael said, "You can give without loving, but you cannot love without giving." God gave generously to us out of his great love, and we give generously out of our love for others.

This is how we know what love is: Jesus Christ laid down his life for us. And we ought to lay down our lives for our brothers and sisters. If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person? Dear children, let us not love with words or speech but with actions and in truth. —1 JOHN 3:16–18 NIV

If a brother or sister is poorly clothed and lacking in daily food, and one of you says to them, "Go in peace, be warmed and filled," without giving them the things needed for the body, what good is that? So also faith by itself, if it does not have works, is dead. —JAMES 2:15–17 ESV



PROVERBS ABOUT MONEY

Bribery

The greedy bring ruin to their households, but the one who hates bribes will live. —PROVERBS 15:27 NIV
The wicked accepts a bribe in secret to pervert the ways of justice. —PROVERBS 17:23 ESV

Debt

Be not one of those who give pledges, who put up security for debts. If you have nothing with which to pay, why should your bed be taken from under you? —PROVERBS 22:26–27 ESV
The rich rules over the poor, and the borrower is the slave of the lender. —PROVERBS 22:7 ESV

Diligence

Lazy hands make for poverty, but diligent hands bring wealth. —PROVERBS 10:4 NIV

Envy

A heart at peace gives life to the body, but envy rots the bones. —PROVERBS 14:30 NIV

Fraud

Food gained by fraud tastes sweet, but one ends up with a mouth full of gravel. —PROVERBS 20:17 NIV

Generosity

Whoever is generous to the poor lends to the LORD, and he will repay him for his deed. —PROVERBS 19:17 ESV
The generous will themselves be blessed, for they share their food with the poor. —PROVERBS 22:9 NIV

Hoarding Goods

The people curse him who holds back grain, but a blessing is on the head of him who sells it. —PROVERBS 11:26 ESV

Honesty in Business

The wicked earns deceptive wages, but one who sows righteousness gets a sure reward. —PROVERBS 11:18 ESV
A fortune made by a lying tongue is a fleeting vapor and a deadly snare. —PROVERBS 21:6 NIV

Moderation

Don't wear yourself out trying to get rich. Be wise enough to know when to quit. —PROVERBS 23:4 NLT

Patience

Dishonest money dwindles away, but whoever gathers money little by little makes it grow. —PROVERBS 13:11 NIV

Reputation

A good name is to be chosen rather than great riches, and favor is better than silver or gold. —PROVERBS 22:1 ESV

Stinginess

The stingy are eager to get rich and are unaware that poverty awaits them. —PROVERBS 28:22 NIV

Success

The reward for humility and fear of the LORD is riches and honor and life. —PROVERBS 22:4 ESV
Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf. —PROVERBS 11:28 ESV

True Wealth

How much better to get wisdom than gold! To get understanding is to be chosen rather than silver. —PROVERBS 16:16 ESV

Work

Those who work their land will have abundant food, but those who chase fantasies have no sense. —PROVERBS 12:11 NIV

HOW TO HONOR GOD WITH MONEY

1. Ask God to help you depend on him instead of money.

For you say, I am rich, I have prospered, and I need nothing, not realizing that you are wretched, pitiable, poor, blind, and naked. I counsel you to buy from me gold refined by fire, so that you may be rich.... Behold, I stand at the door and knock. If anyone hears my voice and opens the door, I will come in to him and eat with him, and he with me. —REVELATION 3:17–20 ESV

But remember the LORD your God, for it is he who gives you the ability to produce wealth. —DEUTERONOMY 8:18 NIV

2. Stay focused on what matters most.

Better a little with the fear of the LORD than great wealth with turmoil. Better a small serving of vegetables with love than a fattened calf with hatred.

—PROVERBS 15:16–17 NIV

You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And a second is like it: You shall love your neighbor as yourself. —MATTHEW 22:37–39 ESV

3. Remember that God is always faithful.

He who did not spare his own Son but gave him up for us all, how will he not also with him graciously give us all things? —ROMANS 8:32 ESV

"For I know the plans I have for you," declares the LORD, "plans to prosper you and not to harm you, plans to give you hope and a future." —JEREMIAH 29:11 NIV



4. Ask God for your needs.

Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, "Who is the LORD?" Or I may become poor and steal, and so dishonor the name of my God.

—PROVERBS 30:8–9 NIV

5. Ask for wisdom in financial matters.

If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you.

—JAMES 1:5 NIV

6. Handle money honestly and responsibly.

Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed.

—ROMANS 13:7 ESV

7. Put your money to work for God's purposes.

Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. —LUKE 12:33 NIV

8. Be ready to give freely.

But if there are any poor Israelites in your towns when you arrive in the land the LORD your God is giving you, do not be hard-hearted or tightfisted toward them.

—DEUTERONOMY 15:7 NLT

9. Practice being content with what you have.

But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. —1 TIMOTHY 6:6–8 ESV

I coveted no one's silver or gold or apparel. You yourselves know that these hands ministered to my necessities and to those who were with me. In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, "It is more blessed to give than to receive." —ACTS 20:33–35 ESV

10. Praise God for his blessings!

Praise the LORD! How joyful are those who fear the Lord and delight in obeying his commands. Their children will be successful everywhere; an entire generation of godly people will be blessed. They themselves will be wealthy, and their good deeds will last forever. Light shines in the darkness for the godly. They are generous, compassionate, and righteous. Good comes to those who lend money generously and conduct their business fairly. —PSALM 112:1–5 NLT

