

MONEY AND POSSESSIONS

One of the greatest temptations that a believer can face is the tremendous amount of materialism in the world. We are misled to believe that success is measured by material wealth, when Biblical success is measured by following God's will. Many believers find themselves in harmful situations because of their attitudes toward money and possessions. The purpose of this lesson is to guide you in managing your resources by following Biblical principles.

The key word of this lesson is:

ATTITUDE

The key question this lesson answers:

What should my attitude be toward money and possessions?

The key purpose of this lesson:

To teach from the scriptures how to be a biblical steward of God's resources.

The key point of this lesson:

To be content with the resources that God has entrusted you with.

MEMORY VERSES:

*"Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content." – **Philippians 4:11***

*"For where your treasure is, there will your heart be also." – **Matthew 6:21***

DEVELOP AN ATTITUDE OF A MANAGER

A. God owns everything in this world because he created everything.

“The earth is the LORD’s, and the fulness thereof; the world, and they that dwell therein.” – Psalm 24:1

*“For every best of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine. If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof.”
– Psalm 50:10-12*

B. You have the responsibility to manage a portion of God’s resources. God owns it, and you manage it.

“Behold that which I have seen: it is good and comely for one to eat and to drink, and to enjoy the good of all his labour that he taketh under the sun all the days of his life, which God giveth him: for it is his portion. Every man also to whom God hath given riches and wealth, and hath given him power to eat thereof, and to take his portion, and to rejoice in his labour; this is the gift of God.” – Ecclesiastes 5:18-19

C. The way that you manage your physical resources will reveal the way that you will manage your spiritual responsibilities.

“He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man’s, who shall give you that which is your own?” – Luke 16:10-12

D. God will hold you accountable for your faithfulness in managing the resources he entrusted you with.

“Moreover it is required in stewards, that a man be found faithful. But with me it is a very small thing that I should be judged of you, or of man’s judgment: yea, I judge not mine own self. For I know nothing by myself; yet am I not hereby justified: but he that judgeth me is the Lord.” – 1 Corinthians 4:2

DISCUSSION:

Have you considered the fact that you only manage God’s resources, and that you do not really own anything?

How well are you managing all the resources God has given you?

DEVELOP AN ATTITUDE OF ETERNAL PERSPECTIVE

- A. The amount of material goods you possess is not a reflection of your spiritual character.**

Luke 12:15

- B. There is no eternal value in accumulating material things.**

Luke 12:16-21

- C. It is better to pursue a right relationship with God than to pursue the riches of the world.**

Proverbs 15:16; 16:8

- D. The quickest way to reveal what has your heart's attention is to evaluate where you invest your resources.**

Matthew 6:19-21

- E. Focus your attention on the kingdom of God, and allow him to take care of your physical needs.**

Matthew 6:33

- F. The most precious possession you have is your eternal soul, not your material things.**

Matthew 16:24-26

- G. You must choose between serving the Lord and material things.**

Luke 16:13; Colossians 3:2

DISCUSSION:

Do you equate how much you have with how much God loves you?

What area of your life has your heart's attention?

Do you spend more time focusing on your income than you do on seeking ways to invest your resources in furthering God's kingdom?

DEVELOP AN ATTITUDE OF FAITH

- A. You must trust God to help provide for all of your needs rather than attempt to provide for them solely on your own.

Philippians 4:19

- B. Your possessions will hinder your relationship with God if you place your trust in them.

Mark 10:23-27; Proverbs 11:28

- C. Do not forget God when he blesses you materially.

Deuteronomy 6:10-12; Deuteronomy 8:10-18

- D. Do not lose faith in God when you have difficult times of great loss.

Job 1:20-22

DISCUSSION:

Are you a self-sufficient person? How does that hinder what God wants to do in your life?

Have you ever had a time of great financial difficulty? How did that affect your relationship with God?

DEVELOP AN ATTITUDE OF BEING BLAMELESS

- A. Avoid getting involved in opportunities to obtain wealth quickly.

Proverbs 20:21; Proverbs 28:20, 22

- B. Do not be envious of someone else's wealth.

Psalms 49:16-17; Exodus 20:17

- C. Do not allow your financial stewardship to hinder your testimony or cause God's name to be evil spoken of within your community.

Proverbs 30:7-9; Psalm 37:21

D. Be honest and ethical in your business dealings. God will not bless you when you choose to compromise biblical principles to gain wealth.

2 Corinthians 8:21; Proverbs 10:4, 22

DISCUSSION:

Have you allowed someone else's wealth to affect your financial decisions?

What is your financial testimony around your community?

DEVELOP AN ATTITUDE OF CONTENTMENT

THE KEY POINT OF THIS LESSON!

Be content with what God has given you. To be content does not mean to have a poor attitude and grudgingly resign yourself to accept your state in life. Having an attitude of contentment is realizing that whatever you possess is a blessing from God, and to rest satisfied in God's provision. Contentment is a learned character trait, and it sometimes requires that you go through adversity to learn it. The Apostle Paul explained what he learned about contentment while in prison.

"Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me."
– **Philippians 4:11-13**

A. God uses both the poor and the rich to further his kingdom.

The important issue is not the amount of wealth you have, but rather how willing you are to use the resources God has given you to serve him.

1. Jesus was accompanied by a group of wealthy women who materially provided for his ministry.

Luke 8:1-3

2. Paul used the churches of Macedonia as an example of how to support the ministry even in a time of deep poverty.

2 Corinthians 8:1-3

B. Contentment comes from having a proper understanding that a relationship with God is the only source of eternal riches.

It can sometimes require sacrificing temporal riches for rewards only God can give.

Philippians 3:7-8; 1 Timothy 6:6-8

C. Loving money is the root of all evil.

The rich and the poor can both love money and make it their goal in life to increase riches. However, they will never be happy, and it will bring them nothing but sorrow.

1 Timothy 6:9-10

D. People get into financial trouble for many reasons.

Most often, it is because they are not content with what God has given them.

1. Media and advertising attempt to influence you to make purchases by creating discontent in your heart. The bible calls it covetousness, and equates it with idolatry.

Psalms 37:4; Colossians 3:5

2. Excessive debt is the result of individuals purchasing items they cannot afford.

Proverbs 22:7; Romans 13:8

E. God desires for you to be balanced in your finances.

There is a proper balance that you should develop in your attitude toward money and possessions. The bible does not contradict itself, but it rather provides principles to give you balance in handling your finances. Here are a few examples...

1. Compare what the bible says about providing for your needs.

“Therefore take no thought, saying What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed?” – Matthew 6:31

“For even when we were with you, this we commanded you, that if any would not work, neither should he eat.” – 2 Thessalonians 3:10

2. Compare what the bible says about saving money and possessions.

“He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.” – Proverbs 10:4

“For we brought nothing into this world, and it is certain we can carry nothing out.” – 1 Timothy 6:7

DISCUSSION:

Do you feel like your current financial situation hinders you from fully serving God?

Has there been a time when you chose to sacrifice your resources so that you could focus on your relationship with Christ?

Is there an area in your finances that you need to be more balanced in?

Is your current financial situation allowing you to save money?

Do you have a spending plan in place to help protect you from making purchases you cannot afford? If not, schedule a time to work with the person discipling you to develop one.

REVIEW AND DISCUSSION

1. Explain what it means to manage God's resources instead of owning them.

2. List three principles and supporting verses that will help you develop an attitude with an eternal perspective concerning money and possessions.

a.

b.

c.

3. Explain why a person can never truly be satisfied by obtaining wealth.

4. Why is it important to be blameless in your finances?

5. How does having a wrong attitude about money affect your relationship with God?

6. What is the key purpose of the lesson, and what has it taught you?

PERSONAL BIBLE STUDY

One of the best ways to develop contentment is to focus on things in life that are far more important than money, and which money cannot buy. Read the following verses and write down some of the things that cannot be purchased with money.

Psalm 119:14, 72, 127

Proverbs 16:16

Proverbs 16:8; 28:6; Psalm 37:16

Ecclesiastes 4:6

Ecclesiastes 5:12

Matthew 16:26

In *Ecclesiastes 2:4-11*, Solomon talks about his wealth. What was his attitude while accumulating his wealth and possessions? What was his conclusion after he acquired everything he desired?

Read *Matthew 6:25-34* and *Philippians 4:19*. God promises to provide for your every physical and spiritual need. However, it is important for you to be able to discern the difference between wants and needs. Compare the following verses, and then write down some examples of needs and wants in your own life.

NEEDS:

James 2:15-16; Hebrews 4:15-16; Mark 2:25

Make a list of some needs...

WANTS:

Psalm 23:1; Proverbs 13:25; James 1:4

Make a list of some wants...
