

Study 7

Handling Money The Way
JESUS
commanded

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.”

Matthew 6:19

Jesus had more to say about money and its use than He had to say about hell! Money is generally something that represents our life. We exchange money for parts of our life: *our time and effort*. What we do with it says an awful lot about us. As we look at this vital topic of what Jesus taught about money and the way it should be handled we will be looking at what might be one of the most important aspects of how we live. The way we handled money will either be a great source of blessing or pain for us.

It beckons and woos us. It tantalizes and seduced us. It sucks us into its grasp and wreaks havoc in our lives. And we still deny its sinister power.

Bill Hybels, *Honest To God*, page 153

A MATTER OF FOCUS

Money is power. It is a power that can seduce, blind, and deceive.

1. Note what the Scriptures say is the root of all kinds of evil based on 1Timothy 6:10- (select one)
 - (a) Money
 - (b) Pride
 - (c) The love of money



Christ warned against being seduced by love for money especially where it becomes our primary focus (the thing we live for). Where we are besotted with the pursuit of money, the Bible refers to it as “greed”.

2. What is the last of the Ten Commandments? (Exodus 20) Describe the connection between this commandment and greed.

3. What does Colossians 3:5 call “covetousness” or “greed”? What are we to do with it based on this verse?

While we live in a world that demands the use of money, and rewards fame and effort with it, we are not to make it our focus. Money must serve us rather than the other way around!

What’s fascinating is that as our financial needs are supplied, our appetite for money tends to increase rather than diminish.

Bill Hybels, page 154

A MATTER OF THE HEART

Christ taught that what we do with money reveals what is really in our hearts (Luke 12:34). The love of money has the power to grip a heart.

4. What did Christ teach was a way to ensure that money did not rule our hearts? (Mark 10:21 and note Luke 19:8)

5. What instructions did Paul ask Timothy to pass on to those who were rich? (Note 1Timothy 6:18)

6. What does Psalm 62:10 warn us about?

While we all need money, it's vitally important that we are not driven by a lust for it. Generosity seems to be the antidote to covetousness and greed. Whenever we are reluctant to share or give it should perhaps sound an alarm that we need to check the condition of our hearts.



7. Note Ecclesiastes 5:10.

8. What did John the Baptist tell soldiers in Luke 3:14? How should we apply this to our lives?

9. Read Luke 16:14 and note why the Pharisees were so opposed to Christ's teaching about money (note verse 13 as well)-

10. What characteristic is necessary for anyone who desires to be a leader in the church according to 1Timothy 3:3?

MONEY AS A BLESSING

While money can result in great misery for those who are consumed by it, it can also be a great blessing. We need to be careful not to assume that those who are rich are the ones who are consumed by money. It could well be that those who become rich have done so because they are not ruled by it! And, on the other hand, those who are poor *may* idolise money. Levels of wealth are not necessarily the indicator of how much money is loved.

11. What does Ecclesiastes 10:19 claim money can do?

Many people have an attitude that says, "All I need is enough money to put food on my table." Well, that is actually a selfish way to think. Imagine if you were in the position to put food on the tables of countless families.

Brian Houston, *You Need More Money*, page 17

Brian Houston notes in his book (*You Need More Money*) that money can be a blessing in the following ways-

- *It says to land, "I can own you."*
- *Money says to vision, "I can fulfil you."*
- *Money says to buildings, "I can build you"*
- *Money says to things, "I can buy you."*
- *Money says to a missionary, "I can support you."*
- *Money says to the poverty-stricken, "I can feed you."*
- *Money says to opportunity, "I can accept you."*



Money should work for us rather than us working for it. But if we get ourselves into unreasonable debt we position ourselves to be servants of money. A sad, but typical, story is of the young person who gets their first job and borrows to buy their first car, a 1978 Toyota. They are barely able to make the monthly repayments but as soon as they get a pay rise they trade-up their car for a 1984 Mitsubishi and even consequently even larger monthly repayments. After struggling for months then years to try and repay their car loan, they get another pay rise and trade-up again for a 1992 Holden. Rather than using their money wisely, debt has deceptively crept in to choke what could have been a huge blessing.

Contrast this with the refugee who arrived with little grasp of English. To support his small family, his wife and daughter, he set up a roadside fruit and vegetable stall. Soon he was making \$24,000 a year. With that money he saved \$16,000 and used the other \$8,000 to accommodate and feed his family in a one room apartment. After doing this for four years, he went to a Bank Manager with a business plan and a deposit of \$64,000 to borrow the money needed to buy a warehouse and establish a fruit and vegetable distribution process. Within just a few years he was making \$1,000,000 a year.

12. At what point in this story could this refugee be described as “rich”? Explain.

Earn as much as you can. Save as much as you can. Give as much as you can.

John Wesley

13. How did Christ say money could be used in Luke 16:9?

In Luke 16:10-12, Christ indicates that money is a symbol of responsibility. How we use it indicates how we would handle increased responsibility. We are told by Christ to use money wisely to both be a blessing to the poor and an influence to the ungodly.

14. Why was the wise character of Ecclesiastes 9:15 soon forgotten?

We should therefore avoid “bad” debt (money borrowed for expenses rather than for investments). We should save money.

14. What does Christ seem to be commending about how money should at least be handled in Matthew 25:27?

15. What did Christ say we should do in Matthew 23:23?

16. Christ-followers should be generous. What promise did Christ give His followers about the benefits of generosity? (Luke 6:38)

17. Why was the servant of Matthew 25:21 commended and what would he have had to have done in order to earn this commendation?

May God give us the wisdom to handle money wisely and use it for His glory, the benefit of others and dignity that we deserve. May we know when enough is enough and when to go for more.

Amen.

