

Lesson 8: Money and Material Goods

Administrating Correctly That Which God Gives Us

Why is it necessary for us to study a lesson dealing with money?

We live in a world with deteriorated values; one which is moved by money and power. We have disguised greed by using more acceptable words like “success”, “prosperity” and “achievement”. We try to justify our desires by saying that it is “for our children”, but we fail to realize that we are transmitting an erroneous idea when we cause them to believe that success in life is measured by the abundance of the goods which we possess. **Luke 12:15.**

Many have reached such an extreme that, in order to satisfy our greed, we are willing to risk our spiritual well-being. Spiritual things, even God Himself, have been relegated to the mediocrity of a secondary level. The sad reality is that to live zealous for money and for paying off debts, and to work without measuring the degree to which we are compromising our schedule to the point of neglecting the care of our family and our ministry, they are a hindrance in our service to God. We sin when we forget that we are not the owners of neither our life, nor our body, nor our money. **1Corinthians 6:19-20.**

The purpose of this lesson is to instruct us that riches, as such, are not evil, but that our attitude toward them may cause us problems. We will see how God longs for us to mature to such a degree that we become capable of earning and enjoying riches and that we utilize them for the sustenance of God’s work. We will learn how the money which our employment generates is useful and necessary in order for us to function appropriately in this world, and in order to finance our ministry.

I. What does the world say about money?

A. “Money will make you happy.”

1. False. Happiness which comes through riches is only temporal and uncertain. Therefore the Bible encourages us to stop trying to get rich. **Proverbs 23:4-5** says: *“Labour not to be rich: cease from thine own wisdom. Wilt thou set thine eyes upon that which is not? for riches certainly make themselves wings; they fly away as an eagle toward heaven.”*

2. In fact, abundance may bring tribulation and affliction into our life. **Ecclesiastes 5:12** says: *“The sleep of a labouring man is sweet, whether he eat little or much: but the abundance of the rich will not suffer him to sleep.”*

B. “Money will give you value.”

1. False. Although the world teaches that “the more you have, the more you are worth.” God says that our personal value depends not on money or on other riches apart from our relationship with Him. **Jeremiah 9:23-24.**

2. Do not let the world make you believe that your value depends on the “things” that you have. You are of value because you are a child of God.

C. "Money will give you security."

1. False. Riches are uncertain. No amount of money is sufficient in the hour of problems. **1 Timothy 6:17** says, "*Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy;*"
2. The idea that money provides security is considered merely an illusion in the Bible. **Proverbs 18:11** shows that "*The rich man's wealth is his strong city, and as an high wall in his own conceit.*"

II. What does the Bible say regarding money?

- A. God states it very clear that, in and of itself, having money is never a problem.
 1. In fact, some of the best servants of the Lord were well endowed. Among other examples we have Abraham **Genesis 13:2** and Job, who in **Job 1:3** is qualified as an exceptionally rich man: "*His substance also was seven thousand sheep, and three thousand camels, and five hundred yoke of oxen, and five hundred she asses, and a very great household; so that this man was the greatest of all the men of the east.*"
 2. Also many pious women utilized their funds in order to serve the Lord. Among them were:
 - a. Joanna, Susanna and others **Luke 8:1-3**.
 - b. Lydia. Acts 16:14-15
- B. The Bible warns us in **1 Timothy 6:10** that the problem is the love of money: "*For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.*"
 1. We should study about money and possessions, due to the constant biblical warning of greed.
 - a. Greed is defined as "the excessive desire for wealth." We ordinarily refer to it as "materialism." It is the force which molds the life style of most of us.
 - b. In the light of eternity, greed is totally useless and fruitless. Throughout all history, no one has been able to escape **Ecclesiastes 5:15-16**.
 - c. Greed is the modern form of idolatry. Colossians 3:5 says: "*Mortify therefore your members which are upon the earth; fornication, uncleanness, inordinate affection, evil concupiscence, and covetousness, which is idolatry:*"
 - d. Let us not consider our materialism as a minor problem. Greed is such a grave sin that, according to the Bible, it is not even to be named among the believers. **Ephesians 5:3-5**
 2. God also tells us that the love of money is vanity. This vanity is insatiable and non-productive, **Ecclesiastes 5:10** warns; "*He that*

loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity.”

- a. Trying to have a life style with more comforts than our income permits us is due to our love of “having much.”
 - b. Vanity reflects our immaturity. The place which money and possessions occupy on our scale of priorities demonstrates where our heart is. **Matthew 6:19-21** is a well-known but not well-followed passage: *“Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.”*
3. The problem worsens, in our vanity and in order to satisfy our greed, we can turn to credit and indebtedness.
- a. When we live as prisoners to credit and indebtedness it is because we have chosen to serve wealth. **Proverbs 22:7** affirms that *“The rich ruleth over the poor, and the borrower is servant to the lender.”*
 - b. God wants us to be servants only to Him. While you are enslaved to money, debts and financial burdens, you will not be completely free to serve God; Luke 16:13 illustrates this very well: *“No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.”*
- C. In order to avoid having the love of money control us, the Bible asks that we practice “contentment.”
1. To be content does not mean to have the conformist attitude of a lazy oaf; **1 Timothy 5:8** warns us: *“But if any provide not for his own, and especially for those of his own house, he hath denied the faith, and is worse than an infidel.”*
 2. To be content is rather; to learn to live satisfied with spending that which God has given us today, although we maintain a healthy longing for improvement in the future. **1 Timothy 6:6-8**

III. What does the Bible say about the giving of our money?

- A. We should give our money because in giving we follow after God.
1. Our Father wants us to become like Him. Thus **Ephesians 5:1** teacher us, *“Be ye therefore followers of God, as dear children;”*
 2. Our God is a generous God; spontaneous giving is a facet of His character. John 3:16 says that *“For God so loved the world, that He gave His Only Begotten Son...”*

B. We should give of our money to the needy, because we thereby please God and receive His blessing. **Proverbs 22:9** promises, *“He that hath a bountiful eye shall be blessed; for he giveth of his bread to the poor.”*

1. It is easy to excuse ourselves for not giving; there exists the sad reality that so many lazy people do take advantage of others. Let us give of our money to the poor; true charity must be a facet of the followers of Christ. Practice the principles found in Deuteronomy 15:7: *“If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother”*

2. Do not close your heart to the needs of the poor. Lend attention to what it says in **Proverbs 28:27**: *“He who giveth unto the poor shall not lack: but he that hideth his eyes shall have many a curse.”*

3. Give money to the needy and prove the promises of God contained in **Proverbs 19:17**: *“He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will He pay him again.”*

C. We should give of our money to God and to His church, because in so doing we show, through our practice, our love to Him. **2 Corinthians 8:7-9.**

1. God commands us to honor Him with our money. Giving money to God should have priority over any other expenditure. **Proverbs 3:9-10**: *“Honor the Lord with thy substance, and with the first fruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.”*

2. By giving to God we are also fulfilling our responsibility to sustain the work of the ministry within our local church.

a. Your tithe and offering should be given to the local church and not to another person or another ministry. In the New Testament it is evident that the church receives and administers the money necessary for the advance of the work of God. **Acts 4:34-35.**

b. Of course, we are free to give to any other cause outside our local church; however, we should never do it by sacrificing the money which God has asked us to give to the church.

3. God is not so interested in the quantity of money which we give Him as He is in the proportion thereof and the attitude with which we do it. As we ponder this, let's clear up the question of the tithe.

a. When the “tithe” is spoken of, it means giving to God 10% (per cent) of our increase.

i. The tithe was given as a commandment to the Jews in the Old Testament. If they did not give it, they were robbing God. **Malachi 3:8-10.**

ii. But tithing appeared as a principle in Abraham's time, many years before the Law of Moses. **Genesis 14:17-20.** The law is not eternal, but the principle is and is therefore applicable through all ages.

- iii. The Word of God never asks Christians to “give a tithe”: we are not obligated to pay the tithe. This is due to the fact that we are no longer under the guidance of the law. **Galatians 3:23-25.**
 - b. As we saw before, in the New Testament, Christians gave voluntarily much more than 10%. They sold all and gave it completely to the church. **Acts 4:34-35.**
 - i. Honestly speaking, you may give whatever amount you wish as long as you give it from the heart, not with sorrow, nor out of necessity. Remember also that the Bible contains specific promises for those who give offerings in such a manner. **2 Corinthians 9:6-7**
 - ii. Give in proportion to the amount which God has allowed you to earn, just as you were instructed in **I Corinthians 16:2**: “*Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come.*” When giving, consider that, in the Bible, nobody gave less than a tithe.
 - c. The tithing principle helps us to establish how much we are going to give voluntarily to God.
 - i. Giving at least a tithe provides a structure for our finances.
 - ii. As we grow, we should become more like the New Testament and give sacrificially much beyond the tithe.
 - d. Remember that the principle of “sowing and reaping” still applies. The same passage which we just studied in **2 Corinthians 9:6-7** teaches us that we will reap that which we have sowed.
 - i. Because God is faithful to fulfill the promises that He makes to us, you may be sure that He will return multiplied to you that which you have given to Him.
 - ii. Nevertheless, keep in mind that desiring to receive God’s blessing is not a proper motive for giving offerings to Him.
- D.** Finally, we should give because, by giving, we are the ones who become most blessed. **Philippians 4:15-17.**

Some Popular Beliefs

1. If you gain enough wealth, you will be satisfied.
2. God is very pleased with rich people and therefore He has given them much wealth.
3. All wealthy people are evil because they have violated God’s laws in order to become wealthy.
4. Practicing contentment is synonymous with being a conformist.

From Biblical principles studied in this lesson, we should understand why these teachings are completely false.

Write in your own words the spiritual principle from this lesson that has had the greatest impact on you.

Put Into Practice What You Have Learned

1. Make the decision to spend no more than that which your budget allows you. Flee from indebtedness.
2. Begin giving to the church in proportion to how much God has prospered you. Make it a priority above all your other expenses.

How Much Did We Learn?

- | | | |
|--|-------|------|
| 1. Money is the root of all evil. | False | True |
| 2. Greed is idolatry. | False | True |
| 3. Your value is measured by your possessions. | False | True |
| 4. When we give of our money, we are being like God. | False | True |
| 5. We may give the first fruits of our increases to whom we wish. | False | True |
| 6. He who gives little receives little, and he who gives much receives much. | False | True |

Before starting Lesson 9, Memorize Matthew 6:19-21

“Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.”