



WEEK 7

# **HOW DOES GOD VIEW MONEY?**

# WEEK 7 • OVERVIEW

Jesus spoke about few subjects as much as money. Clearly this is an important topic. This week we will look at how God desires us to think about and use money. By understanding that all things are given to us by God, and that a love of money can be a major spiritual obstacle, we can develop a godly view of money and finances. This view will help spare us from the anxiety and covetousness that often accompanies financial issues.

## DAYS

1. Money Matters
2. Storing Up Treasure
3. Ownership vs. Stewardship
4. Debt
5. Spiritual Wealth

## LEARNING OBJECTIVES

- Examine why money was such an important topic to Jesus
- Gain a proper perspective on how to view money
- Learn biblical behaviors for using and managing money

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## MEMORY VERSE

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

**WEEKLY PRAYER** *(write down your prayers for this week)*

- 1.
- 2.
- 3.

*Continue steadfastly in prayer, being watchful in it with thanksgiving.*  
(Colossians 4:2).

# DAY 1 • MONEY MATTERS

Let's begin with our memory verse this week:

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

After the kingdom of God, Jesus spoke more about money than any other subject. That's surprising to many of us. Why would Jesus teach, warn and tell parables about wealth and our attitude toward it? Why is money such an important theme to Jesus? Probably because He knew it can become one of the biggest threats to our spiritual life.

An unhealthy preoccupation with accumulating wealth in this life reveals a lack of the kind of God-honoring faith He deserves. He knows our desire for security often prompts us to grab onto things we can measure, hold and count! He knows that money can grow wings and fly away, but He never will.

During this week we will be studying and praying through this crucial theme of wealth and stewardship with the aim of aligning our thinking and values and practices with those repeatedly affirmed by our Lord. These principles given by Jesus and by others in the Bible are for our protection and blessing. To begin, notice a couple of the warnings Jesus offers to guide our view of the money we have (and the money we want!).

*And He said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." (Luke 12:15)*

*No one can serve two masters, for either he will hate the one and love the other or he will be devoted to the one and despise the other. You cannot serve God and money. (Matthew 6:24)*

*Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. (Matthew 6:19-21)*

Notice that when it comes to money, Jesus is most interested not in how much we have, but the condition of our hearts. Covetousness, greed, and deception are easy travel companions to a love of money. There can be a tremendous struggle between serving money and serving God; our heart is incapable of loving both. Because we are followers of Jesus, we take His warnings seriously.

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Money is not our God; we worship Him.

On the other hand, Jesus actually affirms that we should lay up treasures, but only that we should store them up in a way that they last and make an eternal difference. Our view of real treasure is shaped by what Jesus said lasts for eternity. Throughout this week we'll be examining what God wants for us regarding wealth. For today, ask God to guide your heart and values to align with His. Read and pray through these words of Jesus.

*Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? And which of you by being anxious can add a single hour to his span of life? 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?" or 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. Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble. (Matthew 6:25-34)*

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## JOURNAL

How have you found money, or lack of it, affects the state of your heart and faith?

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Which verse in Matthew 6 jumped off the page for you? Circle it and read it again, asking God to help you apply it to your situation.

Write one thing you would like Jesus to help you learn and live out regarding money

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## DAY 2 • STORING UP TREASURE

Let's start with our memory verse again:

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

When the Bible refers to our heart, God is speaking of the inner control center of who we are as people. Our heart is the engine of our emotions, our values, our will, and our affections. In our memory verse for the week (Matthew 6:21), Jesus instructs us that our heart will always follow after the things we treasure most: “Where your treasure is, there your heart will be also.”

There is a danger in treasuring things that are transient and temporal. While we are drawn to objects we can handle and measure, such as our wealth, Jesus alone is steady, faithful, unchanging and eternal. Our hearts are not capable of loving both God and money, so He warns us to be on guard. Think and pray about these warnings on affections for wealth that actually harm us.

*No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. (Matthew 6:24)*

*And [Jesus] said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” (Luke 12:15)*

*For what does it profit a man to gain the whole world and forfeit his soul? For what can a man give in return for his soul? (Mark 8:36-37)*

*For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. (1 Timothy 6:10)*

Again, it is worth repeating that God does not condemn the possession of wealth, only the misappropriated affection for that which is not going to endure—an inordinate love for something that is not God.

It turns out that the greatest strategy for protecting our hearts from the dangers of loving money is to cultivate a corollary opposite virtue: generosity. Generous hearts see God as the source of all we have, and willingly release it for God to use beyond our own consumption.

*We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints—and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us. Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also. (2 Corinthians 8:1-7)*

From this exemplary demonstration of generosity by the churches in Macedonia, Paul underscores several important spiritual truths. Generosity grows out of grace (8:1,7). Generosity does not require surplus (8:2-4). Generosity is a sign of a surrendered life (8:5). Generosity should grow greater in our hearts as we excel in spiritual maturity (8:7).

Look at the verses already listed. Circle or highlight the one (or two) that most challenges or encourages you.

## **JOURNAL**

How has the danger of loving money impacted your life?

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Assess your own generosity as objectively as possible. Write a prayer asking God to show you how to grow in this virtue and how to exercise it.

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## DAY 3 • OWNERSHIP VS. STEWARDSHIP

Begin with reciting our memory verse:

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

Babies come into the world with fists clenched, and then quickly develop the skill of grasping everything in their reach. The early vocabulary of every toddler universally features the proclamation: “MINE.” Throughout our lives we labor to acquire, then struggle to hold onto all we can. But at death, our hands fall wide open and every acquisition is left behind. No wonder Solomon says, “All is vanity!” The Bible consistently portrays a better way to understand the ownership of all we have, whether much or little. With crystal clarity, the Scriptures affirm God is the source, the rightful owner and the ultimate object of **all** we possess.

*For every beast of the forest is mine, the cattle on a thousand hills. I know all the birds of the hills, and all that moves in the field is mine. (Psalm 50:10-11)*

*The silver is mine, and the gold is mine, declares the Lord of hosts. (Haggai 2:8)*

*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. Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all. (1 Chronicles 29:11-12)*

*The earth is the Lord’s and the fullness thereof, the world and those who dwell therein. (Psalm 24:1)*

*For from Him and through Him and to Him are all things. To Him be glory forever. Amen. (Romans 11:36)*

If God owns everything, our temporary possession of anything must be considered a stewardship. A steward is someone to whom something has been entrusted. Think for a minute about some of your most treasured possessions. House, truck, fly rod, jewelry, investments, 401K retirement fund. A steward understands that the ultimate ownership of all that we have belongs to God—God who sovereignly provided the means for us to have each of these (and all) things.

One of the dangers of a legalistic focus on tithing (the practice of giving 10 percent of our income) is the subtle assumption that the other 90 percent is mine! While God is generous to give us all things freely to enjoy, the ownership of those things, and our very lives, belongs to Him alone.



Here are some quotes to consider:

*He is no fool who gives what he cannot keep to gain what he cannot lose. (Jim Elliot)*

*I have held many things in my hands, and I have lost them all; but whatever I have placed in God's hands, that I still possess. (Martin Luther)*

*He who has God and everything, has no more than he who has God alone. (C. S. Lewis)*

Wise stewardship honors God, relieves tension, gives you self-confidence, eliminates guilt, enhances your witness, and enables you to give more generously. When we come to believe it all belongs to God anyway, there is a very calming freedom to hold things more loosely.

## **JOURNAL**

Circle or highlight the Bible verses listed that spoke most clearly to you, then write in your own words how or why this impacted you.

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What personal treasures or possessions are difficult for you to consider as “owned by God”?

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Write out a prayer of surrender in response to today's reflections.

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## DAY 4 • DEBT

Recite our verse from memory: For where your treasure is, there your heart will be also. (Matthew 6:21)

Someone has said there are three types of people in the world: those who live on 100 percent of their income; those who live on less than 100 percent of their income; and those who live on more than 100 percent of their income. Debt in America continues to be a massive millstone around the necks of far too many people in our consumerist, instant-gratification culture.

The cultural norm is to go get that new house-car-TV-appliance-toy now whether you can afford it today or not. Debt is destroying the health of families and singles all around us. In 2019, the average credit card debt for Colorado families was over \$6,700. This is not God's idea of financial freedom.

To be clear, Jesus did say the poor will always be among us; those who cannot care sufficiently for their own needs. They deserve our compassion, our generosity and care. Still for far too many of us, a willingness to get further and further into debt jeopardizes our peace and virtually eliminates our ability to live a generous life that reflects God's grace. The Scripture warns us about the reality of borrowing beyond our means to repay.

*The rich rules over the poor, and the borrower is the slave of the lender.* (Proverbs 22:7)

*The wicked borrows but does not pay back, but the righteous is generous and gives.* (Psalm 37:21)

*The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.* (Proverbs 21:5)

As we saw earlier this week, we are called stewards, not consumers. Undisciplined consumers often spend money they do not have... to get things they don't need... to impress people they don't like. Such impulsive or compulsive acquiring is often borne out of covetousness. Buying now when you can't afford it is the surest way to become enslaved to a monthly payment that can become a weight of anxiety and pressure. Out-of-control debt will limit our ability to be free to move in generosity when God presents an opportunity.

## JOURNAL

Perhaps a personal financial assessment is in order. How closely are you living within your means?

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Write out a prayer that reflects your desires for moving toward debt-freedom, then plan your next steps.

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There are many excellent resources to aggressively reduce debt and promote financial peace of mind.

***Financial Peace University offers a free financial assessment tool. Just search for "Financial Peace University" on your search engine.***

## DAY 5 • SPIRITUAL WEALTH

Recite our verse for the week: For where your treasure is, there your heart will be also. (Matthew 6:21)

Our US currency is imprinted with the phrase: “In God We Trust.” There is some irony in this, but we’re wise to believe and live by this commitment every time we handle our finances. Our inclination is to depend upon the things we can see, handle and manage. The Bible teaches us that dependence on wealth is sure to fail.

*Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.* (Proverbs 11:28)

*Riches and honor are with me, enduring wealth and righteousness. My fruit is better than gold, even fine gold, and my yield than choice silver.* (Proverbs 8:18-19)

Jesus frequently taught in parables to drive home spiritual truth. One particularly addresses the danger of trusting in increasing wealth without careful recognition of God’s ownership of everything.

*And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.” And he told them a parable, saying, “The land of a rich man produced plentifully, and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ So is the one who lays up treasure for himself and is not rich toward God.”* (Luke 12:15-21)

Jesus’ phrase, “not rich toward God” is a diagnosis of spiritual poverty caused by presumptive reliance on financial security. This is a massive warning to us regardless of our net worth. You can be financially poor but spiritually rich. You can be financially rich but spiritually poor. You can be economically wealthy and spiritually rich. You can be economically destitute and a spiritual pauper. What matters is faith in the one who owns everything and us. In God we trust. Paul provides one of the best summaries for how to live in this present age with a view on the age to come. It is a restatement, of sorts, of our memory verse for this week, Matthew 6:21.

*As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life. (1 Timothy 6:17-19)*

When John D. Rockefeller died, his accountant was asked, “How much did John D. leave?” His accountant’s reply was classic: “He left all of it.” God encourages us to lay up eternal investments that will never be lost as we trust in Him, not our wealth. One of the ways we demonstrate that trust is through a generous life that mirrors our generous Savior.

**JOURNAL**

Circle or highlight the Bible verses above that spoke most clearly to you, then write in your own words how or why this impacted you.

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In your own words, write what it means to be rich toward God.

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Write one or two major discoveries or commitments you have made this week.

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**WEEKLY PRAYER** *(write down your prayers for this week)*

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*Continue steadfastly in prayer, being watchful in it with thanksgiving.  
(Colossians 4:2).*