

MONEY



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CWR

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INTRODUCTION

As I begin to write this study guide, the world appears to be in financial meltdown. Banks are being bailed out by the governments of many countries and the prospects probably look bleaker than at any time for the past seventy years.

Governments, lenders and personal borrowers all share the blame; greed overtook us and we somehow believed that we could borrow our way to a continually better future.

Did you know that somewhere in the world today, a child under the age of five is dying of hunger *every two seconds*? And this has been happening whilst we in the West have been spending so recklessly – buying things we have no real need of. In Britain alone the amount of personal debt has been increasing by £1 million every five minutes and we now have 15 million more credit cards in this country than we do people.

So, how are we as Christians supposed to respond? Do we take the teaching of Jesus seriously? In the Bible there are around 2,350 verses on handling money and possessions (compared to around 500 each on prayer and faith!), yet it is a subject we rarely hear about from the pulpit. Shockingly, the amount of debt we have and the giving we do is not that different from everyone else.

Jesus tells us that we belong to another kingdom and that we should have radically different priorities because of what He has done for us. He encourages us not to store up treasure on earth but to invest in eternity because we will have for ever to be glad we did! Yet, many of us get so caught up with materialism and advertising pressure that we forget godly priorities.

Today millions of people – including, sadly, many Christians – are suffering because they have been seduced by temporary worldly desires. Charities are struggling as giving is sacrificed before lifestyle; yet, if we were only to follow God's blueprint for our finances, we would be both healthier and happier.

Hopefully, this *Life Issues* study guide will help many understand the basics of God's teaching about money, enabling decisions to be made that bring freedom in this life, and eternal treasures in the next.



WEEK ONE

HANDLING MONEY GOD'S WAY

© To open with

Can you remember what it felt like as a brand-new Christian? Share testimonies.

God's kingdom is like a treasure hidden in a field for years and then accidentally found by a trespasser. The finder is ecstatic – what a find! – and proceeds to sell everything he owns to raise money and buy that field. Or, God's kingdom is like a jewel merchant on the hunt for excellent pearls. Finding one that is flawless, he immediately sells everything and buys it.
(Matt. 13:44–46, *The Message*)

© Direct impact

Jesus, the Son of God, died for us so we can have the certain hope of eternal life! This is the most priceless experience on earth, yet it is also a free gift to those who believe. Jesus willingly takes all our imperfections so that we are spotless and perfect in God's sight.

Compared to this, riches on earth are meaningless and inconsequential. Compared with eternity, the time we spend on earth is but a blink of an eye. However, whilst we are on earth we are God's hands – and also His wallet. And He challenges us to show the world His priorities.



'... if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?' (Luke 16:11).

'You cannot serve both God and Money' (Matt. 6:24).

'... any of you who does not give up everything he has cannot be my disciple' (Luke 14:33).

'What good will it be for a man if he gains the whole world, and yet forfeits his soul?' (Matt. 16:26).

These verses can make us all feel uncomfortable! Yet it's clear that the way we handle money has a direct impact both on our spiritual life on earth, and also on the treasures we take with us to heaven.

By handling money and possessions in accordance with biblical principles we will be following Jesus more closely and will therefore have a more intimate relationship with Him. This is clearly shown in the parable of the talents. Those who handled their master's finances faithfully received his congratulations: 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' (Matt. 25:21).

The way we handle money can move us either closer to, or further from, both God and other people. Sadly, money is often seen as a worldly issue and kept at arm's length by many Christians.

- Are you as open to praying about how to handle money and possessions as you are about other matters?
- As Christians, we tend to feel guilty if we've got money, and equally guilty if we haven't. Why do you think that is?



A large rectangular area enclosed by a dashed line, intended for writing a response to the questions above.

© Christ the King

During the Crusades in the twelfth century, mercenary soldiers were asked to fight. As it was a religious war they were ordered to be baptised but many mercenaries, as they were put under the water, held their swords out of it because they wanted to be in control of their most important possession. Today many of us behave in exactly the same way. We hold our wallets and purses tightly and tell God that He can be Lord of the rest of our lives, but that money is too important to surrender.

There is not good and bad in money – there is good and bad in people. We can use money for godly or selfish purposes, and the way we handle it shows very clearly where our priorities lie. It also accurately reflects our inner character.

It is impossible to enthrone Christ as King if we have not first dethroned all other gods, including our selfish love of money and possessions. From this we can clearly see that there is a strong connection between our spiritual state and the way we handle money. In fact, it can be argued that changes in our financial behaviour can demonstrate real spiritual growth (see Luke 19:1–9).

- If the rich young ruler (Mark 10:17–25) and the widow (Luke 21:1–4) attended Christian conferences, which do you think would be appearing on the platform?



© Master

Many Christians will handle more than £1 million in their lifetime! How many things have we purchased that we didn't really need? How much has advertising influenced us? How much have we wasted? This is important, given that we generally throw away *one-third* of our food in Britain. But the aim here is to focus on new and positive questions. What can we do for the poor? How can we use money that will literally make a difference to eternity?

In the Bible there are over 250 names for God, but when it comes to handling money and possessions His key title is 'Master'. It is essential, as we begin to change our money habits, to acknowledge that God owns everything: 'The earth is the LORD's, and everything in it, the world, and all who live in it' (Psa. 24:1). Recognising that God owns absolutely everything is the key element in allowing Jesus to become Lord of our money and possessions because it makes a complete difference to the way we think and act. From this point, every spending decision becomes a spiritual decision because we are no longer wondering how we are going to spend *our* money, we are praying, 'Lord, what do You want me to do with *Your* money?'

In 1 Timothy 6:8 we are told: 'But if we have food and clothing, we will be content with that.' We can rest assured that God has promised to supply all our needs – which are basically food, essential clothing and shelter. Anything over and above that is a 'want'. The trouble is, over the years we have constantly redefined what our needs are so they have become a much-expanded list! Still, God loves us and may well give us many of our wants as well, if He thinks they will genuinely benefit us and we will be good stewards of them. He is a generous God!

© Think

Many of our financial pressures and stresses come as a direct consequence of having not allowed God to be Lord of our finances. Acknowledging His role and being obedient should lead to both financial contentment and peace of mind. But to live like this in a society that tells us 'we are what we own' means developing a new mindset. Here are a few suggestions.

- Pray daily for a willingness to acknowledge that God owns everything – especially items you know you're attached to!
- Meditate on 1 Chronicles 29:11–12: 'Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendour, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. Wealth and honour come from you; you are the ruler of all things.'
- See how long you can go without using the words 'my' or 'mine'!
- Every time you buy something, acknowledge that it belongs to God; if it is an asset, add it to your 'Surrender to God' list on page 12.



By surrendering our finances to God we will benefit in the following ways:

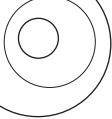
- We will never need to hoard money. God will clearly direct any savings and stop us trying to find security in our finances.
- We will neither overindulge and waste money, nor hold back on things that God tells us that we should or could have.
- Our financial position will never be allowed to boost or deflate our egos.
- We will never be in a place where money attempts to corrupt us through greed, pride or deceit.
- We will never need to worry about our financial position because God is providing what He knows we need.

Discuss

- Can a materialistic world ever be won over by a materialistic Church?
- ‘When the Bible refers to money as power it does not mean something vague or impersonal ... No, according to Jesus and all the writers of the New Testament behind money are very real spiritual forces that energise it and give it a law of its own. Hence money is capable of inspiring devotion.’¹ Do you believe money is ‘a power’?
- What dangers does having money bring – and what potential?
- Can people find true security in money?
- Does having more money and possessions increase or decrease anxiety? Why?
- Why is it hard to trust God with money?



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⊙ Prayer

Lord, we love You and thank You for all that You have done for us, and all the blessings You continually pour out on us. We ask that You will help us handle money Your way, and begin to grasp how dangerous it can become both spiritually and practically when we fail to do so. Amen.

⊙ Practical step

Write a ‘Surrender to God’ list of all of ‘your’ assets (including house/cash/pensions etc.). Then pray: ‘Today, Lord, I acknowledge that You own everything, including this list of assets. From now on, I want to ask You how to handle them. Please give me the power to do this. I trust that You have perfect plans for my life. Amen.’

Add to your list anything you feel God is telling you to buy in the future. You might like to write the prayer down in a journal, attach the list and add the date and your signature. (If you’re married, you may wish to do this with your partner.)



A large dashed rectangular box intended for writing a list of assets and a prayer.