

“50 Things the Bible Says About Money”

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The world financial system is definitely imperfect, and sinful people do sinful things. Ponzi schemes multiply, corrupt tax policy exists, the theft of savings through inflation is very real, the rich oppress the poor, loan sharks prey on the vulnerable, benchmark interest rates are lied about, contract law is violated, increasing debt is viewed as a good thing, and politicians lie about so many things to give people a fall sense of security. But it is not just the higher ups pulling the economic strings that are entangled with sin, but many in society at large are also willing to lie, steal, and cheat the system. Some lie to get on disability, some cheat on their taxes, some believe that they should get free money from the government without having to work for a living, and others take on excessive debt even not intending to pay it back. The system is a mess, and this is what sin always does. People get into financial trouble, banks make terrible bets, and countries become insolvent. Now, without Jesus actually returning and sitting on the throne in His millennial kingdom, we cannot expect a perfect financial system. However, the Bible does offer an array of Biblical principles that will help us wisely navigate the challenges and pitfalls of money. The Bible has a great deal to say on the subject, and we might be surprised just how much there is to learn and apply. The world’s financial situation would certainly be a lot fairer and safer if people actually believed Biblical principles about money. The foundation of modern economic theory is that greed is good, healthy, and normal, and the self-interest of man is glorified. Here are fifty things the Bible says about money to turn that perspective entirely upside down.

1. All of creation ultimately belongs to God, and we are mere stewards of what He entrusts us with. Psalm 50:10 says, “For every beast of the forest is Mine, The cattle on a thousand hills.” All money, all wealth, all things, and all resources belong to God. He is the owner because He is the Creator. We must never confuse earthly ownership with Who is ultimately on the throne of all.

2. God deserves the credit, glory, and praise for even giving the opportunity and ability for people to earn money. Deuteronomy 8:16-18 says,

“In the wilderness He fed you manna which your fathers did not know, that He might humble you and that He might test you, to do good for you in the end. Otherwise, you may say in your heart, ‘My power and the strength of my hand made me this wealth.’ But you shall remember the LORD your God, for it is He who is giving you power to make wealth, that He may confirm His covenant which He swore to your fathers, as *it is* this day.”

Boasting in one’s own ability and power is akin to Nebuchadnezzar who boasted that he had built an entire kingdom unto himself all on his own. He didn’t acknowledge God or fear God, and God had to humble him severely (Daniel 4:30-31). Jeremiah 9:23 says, “Thus says the LORD, ‘Let not a wise man boast of his wisdom, and let not the mighty man boast of his might, let not a rich man boast of his riches.’”

3. Those to whom God has given wealth have a responsibility to give back to God and to His kingdom work as God leads them. Proverbs 3:9-10 says, “Honor the LORD from your wealth And from the first of all your produce; So your barns will be filled with plenty And your vats will overflow with new wine.” They should cheerfully seek to help those in need as God gives them opportunity. 1 John 3:17 says, “But whoever has the world’s goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him?” The love of God and giving to those in need go hand in hand. As Proverbs 14:31 says, “He who oppresses the poor taunts his Maker, But he who is gracious to the needy honors Him.” Remembering the needy is honoring to God, and it helps open the door for gospel proclamation (Matthew 5:16).

4. Those who invest financially in the kingdom bountifully can also expect to reap bountifully. Malachi 3:10 says, “‘Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this,’ says the LORD of hosts, ‘if I will not open for you the windows of heaven and pour out for you a blessing until it overflows.’” We need to be careful not to use this verse as a guarantee that the more money we give, the more money God will give us. We need to understand that reaping bountifully is not about making more money, though God may well entrust us with more that we might give more, but it is about reaping an eternal inheritance of rewards as souls are saved and as people glorify God as a result of the good work of giving (Matthew 5:16).

5. Neither being rich or poor is sufficient to determine a person’s spiritual state. Proverbs 22:2 says, “The rich and the poor have a common bond, The LORD is the maker of them all.” Jesus said that the poor will always be among us (John 12:8). In a sinful world with imperfect economics, some will suffer financially, and some will need help just to make ends meet. That someone is poor is not a reason to judge but an opportunity for those who are able to supply their needs. God delights in supplying our needs through others who love Him so that all can rejoice and praise Him together as one.

6. The church is a place where those who have much are able to supply the needs of those who lack what they need. 2 Corinthians 8:13-15 says,

“For *this* is not for the ease of others *and* for your affliction, but by way of equality— at this present time your abundance *being a supply* for their need, so that their abundance also may become *a supply* for your need, that there may be equality; as it is written, ‘HE WHO *gathered* MUCH DID NOT HAVE TOO MUCH, AND HE WHO *gathered* LITTLE HAD NO LACK.’”

Just as the Israelites of old received precisely what they needed from God (if they took too much manna, it would rot), so too does God delight when those who have ample supply give to those who are in need in His body. That way, everybody has what they need.

7. Giving is an individual matter before God as He enables us to give and as He leads us to give. 2 Corinthians 9:7a says, “Each one *must do* just as he has purposed in his heart.” We should not be guilt-tripped or pressured to give more and more money, for emotions can be

manipulated in the moment. We need to think through what we are able to do, and we should do that rather than what somebody else tells us we must do.

8. Giving should bring us great joy, and it should not be something that we do reluctantly but readily. 2 Corinthians 9:7b says that we should give “not grudgingly or under compulsion, for God loves a cheerful giver.” The Scripture plainly states that giving is not for our affliction (2 Corinthians 8:12), so let us not make it into that. But if we have the ability to give, then we should give delighting in the help and joy that it will bring others who need to see the love of God manifested in their lives through giving. 2 Corinthians 8:12 says, “For if the readiness is present, it is acceptable according to what a person has, not according to what he does not have.” He wants us to have readiness of heart, hearts that are open to His leading and available to do His work. We might not be able to give at the present time, but we should be ready and willing givers should the opportunity arise.

9. Savings gained by honest labor and wise investments is the right way to go, but stealing and cheating people out of money is wrong. Proverbs 13:11 says, “Wealth obtained by fraud dwindles, But the one who gathers by labor increases it.” Some people are more concerned about their own present well-being such that they are willing to steal from others, even from future generations. Fraud dishonors God, but faithful and honest labor is a good thing.

10. Money is not the root of all sorts of evil, but the love of money is. 1 Timothy 6:10 says, “For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.” Those who love money will find that they are willing to compromise their integrity further to get more money. The desire for more begins to control their thinking and to dominate their desires, leading to all kinds of evil thoughts and deeds. The Pharisees loved money, and it controlled their thinking and destroyed their souls (Luke 16:14). The love of money is a defining characteristic of the last days (2 Timothy 3:2), but Christians must guard their hearts to make sure that they are free of the love of money. This is why having hearts that are not enslaved to money is a prerequisite of those who desire to be an elder in the church (1 Timothy 3:3).

11. Money cannot satisfy the soul because only Jesus can. Ecclesiastes 5:10 says, “He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity.” This is why people always need more and more. Just one dollar more is the cry of the unsatisfied greedy heart. Psalm 16:11 says, “You will make known to me the path of life; In Your presence is fullness of joy; In Your right hand there are pleasures forever.” In Jesus, not money or the pursuit of money, is fullness of joy. There is no getting around this reality. “For who can eat and who can have enjoyment without Him?” (Ecclesiastes 2:25)

12. Money doesn't go with us when we die. Psalm 49:10 says, “For he sees that even wise men die; The stupid and the senseless alike perish And leave their wealth to others.” We cannot buy our way into heaven, and we cannot take our possessions to heaven. They don't go to hell either. Thus, God says that we should store up treasure in heaven where it cannot be destroyed, stolen, or rot away (Matthew 6:19-20) by investing in the kingdom of God and not hoarding things because of greed. The love for possessions and money can be enough to keep someone from following Christ, just as it did the rich young ruler (Luke 18:22). This is sad because riches

don't last, but life with Christ goes on forever. In heaven, we will have access to all of God's riches which is far more than any of the kings of this earth ever imagined that they could have.

13. It is good and right for those who have financial resources to leave their children an inheritance. Proverbs 13:12 says, "A good man leaves an inheritance to his children's children, And the wealth of the sinner is stored up for the righteous." This teaches children and grandchildren the value of saving and wise investing, and it can put them in a better position to give to God and have more time to use in His service. This is not about one's ego, family trusts, "generational wealth," or something of that nature. Rather, it is simply an opportunity for generosity toward one's children and grandchildren, for wealth doesn't go with us when we die. Gifts and an inheritance doesn't spoil children, but parents who don't teach their children the value of honest labor and how to give to others spoil children. Those who do not have financial resources to give as an inheritance ought not to be discouraged because passing on the wisdom of God is worth far more than money.

14. Wealth is a very weak and uncertain thing to put one's hope and confidence in. Proverbs 18:12 says, "A rich man's wealth is his strong city, And like a high wall in his own imagination." Our confidence should be in Christ Who owns all things. Wealth can disappear at any time, but Jesus will never leave His own. Those who trust in their wealth are doing nothing more than imaging that some mythical high wall stands between them and danger and loss. Proverbs 3:5 says, "For *wealth* certainly makes itself wings Like an eagle that flies *toward* the heavens." It can be here and then gone, just like that, but God will never abandon His children.

15. Wealth can be deceptive and can lead people to being deceived. Proverbs 19:4 says, "Wealth adds many friends, But a poor man is separated from his friend." People tend to flock toward those who have great amounts of money and the things that the world glories in. They like to associate and "make friends" with those of means. People will even stop being friends with people who become poor. Thus, many friendships are deceitful as they are based in shallow, disingenuous motives by people who are in the relationship for their own personal gain. Money can't buy friends or love, let alone salvation, but it can sure make people think that they have a lot more than what they really possess. Money is fantastic at providing false and fading feelings of worth and being wanted.

16. Wealth can be dangerous. Proverbs 13:8 says, "The ransom of a man's life is his wealth, But the poor hears no rebuke." Nobody is going to bother to kidnap or extort a person for their money if they don't have any money. The wealthy become a target of thieves and violent men. This doesn't mean wealth is bad, but it does have its own inherent risks.

17. Wealth can quickly become an idol. Proverbs 23:4 says, "Do not weary yourself to gain wealth, Cease from your consideration *of it*." It is very easy to make an idol out of wealth by loving money and by thinking about it constantly. It can consume a person thoroughly. Luke 12:34 says, "For where your treasure is, there your heart will be also." This is why Jesus says that we cannot love both God and money (Matthew 6:24). There is nothing wrong with wanting to make money, but some will sacrifice their health, their family, and their opportunity to serve in the kingdom of Christ just so that they can make some extra money. But wealth can come,

and wealth can go. We must use our time wisely, invest in what lasts, and not sacrifice the good things that God gives us in life.

18. Wealth can make it very difficult for a person to commit to following Christ. Jesus encountered a rich man who enquired about eternal life, and he seemed interested in trusting Christ. But one thing held him back- his money. Mark 10:21 says, “Looking at him, Jesus felt a love for him and said to him, ‘One thing you lack: go and sell all you possess and give to the poor, and you will have treasure in heaven; and come, follow Me.’” The thought of having to give his money away made the man extremely sad, and it led to Jesus saying that it is very difficult for a rich man to enter heaven. Matthew 19:24 says, “Again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God.”

19. Wisdom should be valued above wealth. Proverbs 16:16 says, “How much better it is to get wisdom than gold! And to get understanding is to be chosen above silver.” Wisdom finds in Jesus the greatest treasure and wealth of all. We must be willing to view the kingdom of heaven as a treasure hidden in a field, such that we would be willing to give up all that we have in order to take possession of the field along with its treasure (Matthew 13:44). If we are bankrupt but have wisdom, we are rich in Jesus. As Proverbs 28:6 says, “Better is the poor who walks in his integrity Than he who is crooked though he be rich.”

20. A godly testimony has great value that no amount of wealth can buy. Proverbs 22:1 says, “A good name is to be more desired than great wealth, Favor is better than silver and gold.” No amount of money can buy a good testimony, and a godly testimony is critical to being able to bear fruit for the kingdom. Hebrews 12:14 says, “Pursue peace with all men, and the sanctification without which no one will see the Lord.” The most valuable things in life, godly character being one of them, cannot be bought with money.

21. We need to be wary of trying to get rich quick and other schemes in which we are encouraged to hasten after wealth. Proverbs 28:22 says, “A man with an evil eye hastens after wealth And does not know that want will come upon him.” These ploys prey on those who are greedy and don’t want to put the time and effort in to labor honestly for their wealth. Proverbs 14:23 says, “In all labor there is profit, But mere talk *leads* only to poverty.” Shortcuts to riches are usually scams, and those who fall for them reveal greed and lust in their hearts.

22. The Bible gives us reason to pause when thinking of charging a brother or sister in Christ interest on a personal loan. Proverbs 28:8 says, “One who increases his possessions by usury and extortion Gathers it for him who will pity the poor” (NKJV). The purpose of loaning somebody money is not to rob them of every last possession or collateral. It is not to extort or charge excessive interest. In fact, the Jews were not to charge interest at all to their fellow countrymen, and so it makes sense not to charge fellow believers interest either, since they are our heavenly countrymen. Deuteronomy 23:19 says, “You shall not charge interest to your countrymen: interest on money, food, *or* anything that may be loaned at interest.” Foreigners could be charged interest, for why give free money to a country that is an enemy of yours? If a brother or sister is in such a position that they need to ask for a loan from another Christian, then they probably can’t afford the interest anyway. It doesn’t make sense to try to profit from their trouble. The lender in this case should only give what they can afford to lose, knowing their

Christian brother or sister may not be able to repay. He or she should only borrow what they believe that they can repay. In Israel, after seven years, the loan balance would be wiped out (Deuteronomy 15:1, 31:10). Thus, there was inherent motivation to not loan too much lest the lender lose out in seven years. A borrower of conscience would only take as much as he believed he could repay before the seven years expired. Regardless, interest wasn't part of the equation because it was considered unjust.

23. Wealth should not be used as an excuse to draw attention to self. Matthew 6:2-4 says,

“So when you give to the poor, do not sound a trumpet before you, as the hypocrites do in the synagogues and in the streets, so that they may be honored by men. Truly I say to you, they have their reward in full. But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees *what is done* in secret will reward you.”

God sees all and knows all, and there is great wisdom in giving to the work of God and to those in need without others noticing or applauding or hanging a banner in our name. Only what is done in secret will bring with it eternal rewards.

24. Eternal rewards are far more valuable than anything wealth can buy on earth. 2

Corinthians 5:10 says, “For we must all appear before the judgment seat of Christ, so that each one may be recompensed for his deeds in the body, according to what he has done, whether good or bad.” These are rewards that bring honor to our Savior, which should be our chief delight. These honors which ultimately honor Him Who enabled and empowered us to obey and be faithful last forever. Thus, their value is infinitely more significant than anything the world can define as valuable.

25. It is wrong to take on debt and not repay it. Psalm 37:21 says, “The wicked borrows and does not pay back, But the righteous is gracious and gives.” There is wisdom in avoiding debt if at all possible (Proverbs 22:7), but there may be times when it is necessary. In such times, we must only borrow what we will be able to pay back. Our focus should always be on looking to help others through giving rather than on getting something for nothing because we don't intend to pay a loan back.

26. We should avoid being a co-signer of somebody else's debt. Proverbs 6:1-3 says, “My son, if you have become surety for your neighbor, Have given a pledge for a stranger, *If* you have been snared with the words of your mouth, Have been caught with the words of your mouth, Do this then, my son, and deliver yourself.” Helping a person financially is better off done via a gift or a loan. By being co-responsible for their poor financial choices or misfortune, the liability one could face could be far more than what a loan or gift would have ever been (Proverbs 27:13).

27. Borrowing is not inherently wrong, but one must be very careful when taking on debt. Proverbs 22:7 says, “The rich rules over the poor, And the borrower *becomes* the lender's slave.” Borrowing from the wrong people or places can lead to an endless debt death spiral if agreements are changed or interest rates go up. Some lenders seek to exploit borrowers,

especially those with poor credit. Borrowing must always be done with discernment and without getting too deep into debt.

28. The best long term investment is holding to God's truth. Proverbs 23:23 says, "Buy truth, and do not sell it, *Get* wisdom and instruction and understanding." We must put all of our "spiritual capital" into truth and into following the commands of God. Many things we will own for a time and then sell, but truth must never be sold. It is always a "buy."

29. There is clear wisdom in saving money, but a fool spends everything he has. Proverbs 21:20 says, "There is precious treasure and oil in the dwelling of the wise, But a foolish man swallows it up." The prodigal son took all of his inheritance and "swallowed it up" on frivolous and sinful activities. He ended up eating with the pigs. Some people spend too much and don't bother to save for a rainy day. This is unwise, for a person must learn to put some money aside for emergencies or unexpected expenses. Saving also enables one to invest and to make a return on that investment. While too much spending can lead to bankruptcy and poverty, saving can lead to increased wealth and prosperity.

30. A wise man is able to discern evil and seek out protection, including in matters of money. Proverbs 22:3 says, "The prudent sees the evil and hides himself, But the naive go on, and are punished for it." Wisdom enables a person to know, for example, when something is too good to be true, when a ponzi scheme is a ponzi scheme, or when money is going to lose its value. By having discernment and being able to protect one's money, a person can be able to continue to give to the Lord and benefit those in need.

31. Gold and silver and precious stones are recognized in the Bible as wealth. Proverbs 3:14-15 uses gold, silver, and precious stones to emphasize the value of wisdom. Genesis 2:12 speaks of gold with an implication of its value, and Revelation 21:21 says heaven has streets of gold. Gold and silver will change in market value, but they always have intrinsic value. In an age where paper promises and even many currencies are only as good as the good faith and solvency of the counterparty (which is in many cases insolvent), this is something worth understanding. There is nothing inherently wrong with paper promises to pay, but it is just important to understand that promises do get broken because people lie and go broke.

32. Monetary debasement is often a symptom of a country that is failing, falling, or going bankrupt. Isaiah 1:22 says, as part of a laundry list of characteristics of collapse, "Your silver has become dross, Your drink diluted with water." In modern experience, this might mean that the dollar doesn't go as far as it used to and that the buying power of future generations is being stolen. Stealing, even if it is in the form of inflation, money printing, or socialized bank losses, is wrong.

33. Riches cannot save a person from the wrath of God in the day of judgment. Proverbs 11:4 says, "Riches do not profit in the day of wrath, But righteousness delivers from death." God gave Jesus as a ransom for our lives because we couldn't ever pay to offset our sin (Matthew 20:28). He nailed our debts to the cross (Colossians 2:4), and our eternity is paid in full in Him. We have been bought with the price of His blood (1 Corinthians 6:20). Proverbs

11:28 says, “He who trusts in his riches will fall, But the righteous will flourish like the green leaf.”

34. A monetary system or financial structure built upon lies and theft is dangerous and wrong. Leviticus 19:36 says, “You shall have just balances, just weights, a just ephah, and a just hin; I am the LORD your God, who brought you out from the land of Egypt.” Manipulating benchmark rates, creating false market values for the benefit of the few, and giving people less than what was stated or promised are all means of theft. Contracts must be honored, and those who break their promises should be held to account. Proverbs 11:1 says, “A false balance is an abomination to the LORD, But a just weight is His delight.”

35. There is wisdom in planning financially as long as we don’t fall for the sin of presumption. Luke 14:28-30 says,

“For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, saying, ‘This man began to build and was not able to finish.’”

It is wise to think through budgeting, how to pay off debt fastest, how to save money, to figure out how much one can give to the Lord, and to determine what the best investments are for future returns. Isaiah 32:8 says, “But the noble man devises noble plans; And by noble plans he stands.” There is nothing wrong with planning, but we must never draw confidence in the flesh as a result of our designs. Only God knows what will happen for sure in our lives in the future, and only He is in ultimate control. Thus, He must be our boast and confidence (James 4:12-16, Proverbs 19:21). Proverbs 16:9 says, “The mind of man plans his way, But the LORD directs his steps.”

36. Christians should pay their taxes. Matthew 22:21b says, “Then render to Caesar the things that are Caesar’s; and to God the things that are God’s.” Matthew 17:24-27 also compels believers to pay tax so as not to create a needless offense and get in the way of gospel testimony. Oppressive tax policy should be spoken out against, but governments need money in order to function, providing services such as military protection, infrastructure, courts of justice, police, etc. Some things that aren’t privatized could be privatized, but some things just can’t and shouldn’t be. Thus, governments have a right to tax.

37. Those who are able to work should do everything that they can to be able to find work. 2 Thessalonians 3:10-12 says,

“For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either. For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies. Now such persons we command and exhort in the Lord Jesus Christ to work in quiet fashion and eat their own bread.”

A welfare system or a church family that doesn't encourage people to work for their food and one that promotes laziness is not good. But there will be times when disability strikes, when the job market is terrible, or when costs are just too high for those on a low income to make ends meet that the church needs to help its own and do what it can help others as well. Feeding the hungry, clothing the needy, or offering a roof over the heads of the destitute are acts of love for Jesus Himself. It is not wrong for the government to help the poor and needy, but the church needs to recognize that the more it helps the less debt they will cast on the government and the more they will see open doors for the gospel. Whether the government is helping or not and solvent or not, the church must not stop caring for the hurting (Proverbs 14:31). Fewer people will choose welfare if there are good jobs, and welfare should be designed to encourage people to work for their own bread. All people, but Christians especially, should provide for their own families. 1 Timothy 5:8 says, "But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever." But when tragedy strikes, disability begins, or an employer sends out a pink slip, it is a ministry of grace to extend a hand of support to those in need. It is fraud and laziness that compassion must not enable, but compassion is still in order nonetheless.

38. There is wisdom in seeking shorter loan time frames. Deuteronomy 15:1-3 says,

"At the end of every seven years you shall grant a remission of debts. This is the manner of remission: every creditor shall release what he has loaned to his neighbor; he shall not exact it of his neighbor and his brother, because the Lord's remission has been proclaimed. From a foreigner you may exact it, but your hand shall release whatever of yours is with your brother."

The longer the term of the loan, the lower the payments might be. However, often interest is front-loaded, and much more interest will be paid over the life of the loan. Shorter durations of debt terms can lead to less interest being paid, to getting farther ahead financially in the longer run, and to avoiding taking on excessive debt just because the time is stretched out.

39. Quiet, faithful, steadfast work is an honorable endeavor, and it helps the church support its workers and ministries. 1 Thessalonians 4:10b-12 says,

"But we urge you, brethren, to excel still more, and to make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we commanded you, so that you will behave properly toward outsiders and not be in any need."

A quiet life implies a life in balance, one that makes wise financial decisions, one that avoids debt as much as possible, and one not controlled by the crazed pursuit of money. It is a poor testimony when God's people have to beg unbelievers for what they need, so this is why those in the church who can work should faithfully work. The church should be able to support its own, even if it means one local church helping out another (1 Thessalonians 4:9-10). The church should be looking to help those outside of the church, not looking to them for help. The church needs to take care of the needs within first, and then it can move to minister to those outside of the church. Galatians 6:9-10 says, "Let us not lose heart in doing good, for in due time we will

reap if we do not grow weary. So then, while we have opportunity, let us do good to all people, and especially to those who are of the household of the faith.”

40. The church is for worship, not for doing business. John 2:16 says, “And to those who were selling the doves He said, ‘Take these things away; stop making My Father’s house a place of business.’” If the church becomes confused with a profit-generating business, especially a dishonest one (Matthew 21:13), then it has veered off course. It is a house of prayer (Luke 19:46), and it is the pillar and support of the truth (1 Timothy 3:15). 2 Corinthians 2:17 says, “For we are not like many, peddling the word of God, but as from sincerity, but as from God, we speak in Christ in the sight of God.” If Christians take the mindset of salesmen trying to get something from potential church attenders, they will quickly compromise the gospel. Freely we have received the gospel, and freely we should give it.

41. Seeking a financial balance of having enough but not too much is a healthy approach. Proverbs 30:7-9 says,

“Two things I asked of You, Do not refuse me before I die: Keep deception and lies far from me, Give me neither poverty nor riches; Feed me with the food that is my portion, That I not be full and deny *You* and say, ‘Who is the LORD?’ Or that I not be in want and steal, And profane the name of my God.”

Contentment enables a person to be satisfied in Christ whether they have too much or if they are in need (Philippians 4:11-12). Contentment keeps them from temptation to steal if they are poor or to be prideful if they have plenty. Thus, it is possible to honor God if one has much or little financially. But there is wisdom in not hoarding wealth when one has an abundance lest one fall into pride, and there is wisdom in the church meeting the needs of those who are poor so that they are not tempted to try to get money or food the wrong way.

42. A true Biblical love relationship is worth more than money can buy because it is a gift of God. Proverbs 19:14 says, “House and wealth are an inheritance from fathers, But a prudent wife is from the LORD.” Some things are just so unique and special that it is incredible evidence of God’s love and grace Who is able to do beyond what we can ask or imagine. We are indeed dependent on Him not just for the ability to earn money but for receiving good and gracious gifts in this life (James 1:17). Some things we just know we can’t take credit for because it is so obvious that God’s providence was at work. Song of Solomon 8:2 says, “Many waters cannot quench love, Nor will rivers overflow it; If a man were to give all the riches of his house for love, It would be utterly despised.” Some things are called priceless but still can be bought for a price, but other things are actually so valuable that no price will suffice.

43. The Bible doesn’t advocate the government owning everything or the elimination of personal property rights, but it does call the church to make sure that those who have extra give to those who are in need. Acts 4:32 says, “And the congregation of those who believed were of one heart and soul; and not one of them claimed that anything belonging to him was his own, but all things were common property to them.” Acts 2:44-45 says, “And all those who had believed were together and had all things in common; and they *began* selling their property and possessions and were sharing them with all, as anyone might have need.” The Bible does affirm

property rights (Genesis 47:27, Exodus 22:8, 1 Chronicles 27:31), but wealth can be willingly and cheerfully redistributed in the church as long as it is according to the individual leading of the people doing the giving and not according to a corporate mandate. Having all things in common means viewing somebody else's need as an opportunity for supplying it because that person cares about the interests of others as more important than his own (Philippians 2:4-5).

44. We need to remember that our heavenly possessions in Christ are more important and valuable than anything that we might lose if and when we suffer persecution. Hebrews 10:34 says, "For you showed sympathy to the prisoners and accepted joyfully the seizure of your property, knowing that you have for yourselves a better possession and a lasting one." The early Christians suffered, some were imprisoned, and some suffered property loss. But they kept rejoicing, knowing that what they had in Christ was more than worth it. The weight of glory (2 Corinthians 4:17) is far heavier and better than the weights of sin that entangle us (Hebrews 12:1).

45. Giving is a personal act of love to Jesus. Matthew 25:44-46 says,

"Then they themselves also will answer, 'Lord, when did we see You hungry, or thirsty, or a stranger, or naked, or sick, or in prison, and did not take care of You?' Then He will answer them, 'Truly I say to you, to the extent that you did not do it to one of the least of these, you did not do it to Me.' These will go away into eternal punishment, but the righteous into eternal life."

46. Those who faithfully labor in full-time Christian service are worthy of receiving wages. 1 Corinthians 9:14 says, "So also the Lord directed those who proclaim the gospel to get their living from the gospel." This doesn't mean that a person in full-time gospel service has to take wages, for Paul didn't (1 Corinthians 9:15). But neither is it right to reject giving wages to a worker who has earned those wages in faithful gospel work and who depends on those wages in order to live and support his family. It is difficult to do full-time ministry and try to make a living working full-time at the same time, especially for those who have to support a family. Paul was a single man who travelled and made tents on the side. Others don't have that option or ability. 1 Timothy 5:18 says, "For the Scripture says, 'YOU SHALL NOT MUZZLE THE OX WHILE HE IS THRESHING,' and 'The laborer is worthy of his wages.'" The gospel should not be used as a means to fleece people or as a guilt-motivation to get more money from them. The church should facilitate giving in secret, transparent records and budgets, and reasonable and fair wages for those who labor. The giving should be regular and the wages regular (1 Corinthians 16:2). One shouldn't be using his standing in the gospel to get rich and flaunt that wealth, but neither should a preacher's labor in the Word be interrupted and inhibited by having to go and make money. However, there will be times, especially in mission and church-planting work, where no wages will be available and a person will have to work. But the principle does exist that it is good and healthy for a person to be paid so that he can be freed up so do gospel ministry.

47. It is not the dollar amount that God is most concerned about, but He looks at the heart. Mark 12:41-44 says,

“And He sat down opposite the treasury, and *began* observing how the people were putting money into the treasury; and many rich people were putting in large sums. A poor widow came and put in two small copper coins, which amount to a cent. Calling His disciples to Him, He said to them, ‘Truly I say to you, this poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on.’”

The Bible does not command those who are in need to give the few pennies that they have and risk not eating (2 Corinthians 8:12), but God does delight in a heart attitude that wants to give all to Him, even if it is but a few cents. We should be confident that God knows our hearts, and all we need to concern ourselves with is giving as He leads us. If that is a small sum or a large sum, so be it. After all, God owns it all. What counts is that God knows our hearts, and He desires a willingness to sacrifice for His kingdom work because of hearts that are wholly devoted to Him (2 Chronicles 16:9).

48. We are not to put God to the test in our giving. Some falsely teach that we can give over and above what is wise because our giving is predicated on God giving the money right back to us or multiplying it. Luke 6:38 says, “Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, *and* running over. For by your standard of measure it will be measured to you in return.” This verse is best understood to mean that those who give generously will also reap generously, but that doesn’t necessarily guarantee a quick doubling of one’s money or a check guaranteed to miraculously arrive on the front doorstep, for example. That constitutes putting God to the test. Deuteronomy 6:16 says, “You shall not put the LORD your God to the test, as you tested Him at Massah.” Some tout giving as a means to getting more from God, but we should give simply because we love God. We should also not do foolish acts of giving which would endanger our financial state and put our families at risk. Sacrifice is fine, but daring God based upon false expectations or arrogant presumptions driven by greed is not of the Spirit.

49. Tithing was an Old Testament command, but the principle of giving still applies. If we added up all the tithes and offerings of the Old Testament, we would arrive at a percentage far greater than ten. All of those tithes and offerings were to support the priesthood and the tabernacle and sacrificial system. We don’t operate under that system any longer, but we still are called to give to God’s work, to His church, and to support those who labor in His fields (1 Corinthians 9:9). For some, a tenth might not be enough, for they might have more that God wants them to give. For some, a tenth might be more than they can afford at the present time. It is not worth being legalistic about the ten percent rule, but we should focus on giving as God leads us.

50. Contentment is something we must learn by faith because it is a great profit in this life and in the next. 1 Timothy 6:6 says, “But godliness actually is a means of great gain when accompanied by contentment.” Hebrews 13:5 echoes this passage, saying, “Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, ‘I WILL NEVER DESERT YOU, NOR WILL I EVER FORSAKE YOU.’” We have Jesus and every spiritual blessing (Ephesians 1:3), and we need to be content with that. Contentment can take a while to learn, but as long as we have Jesus with us, He is all that we need. We must

remember that we serve a God who promises to supply all that we need. Philippians 4:19 says, “And my God will supply all your needs according to His riches in glory in Christ Jesus.” His provision might not look like what we always think it should look like, but God will keep His Word and meet needs. We just must understand that sometimes what we think we need is not what we actually need. In all circumstances, God is at work, causing all things to work for our good so that we can be spiritually blessed, sanctified, and made more like Christ (Romans 8:28-29). Psalm 37:25 says, “I have been young and now I am old, Yet I have not seen the righteous forsaken Or his descendants begging bread.” God promises not to forsake His own, and He tells us not to worry about what we will eat or what we will wear. Luke 12:29-31 says, “And do not seek what you will eat and what you will drink, and do not keep worrying. For all these things the nations of the world eagerly seek; but your Father knows that you need these things. But seek His kingdom, and these things will be added to you.” As we concern ourselves with the kingdom, He says that the rest will be added to us. We should never underestimate God’s ability to provide and meet needs as we focus on the gospel and let Him take care of the rest.