



All Christians' Fellowship International

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Introduction to the Christian Faith – (Youths and Young Adults)

Lesson #6 What the Bible Says About Money

In this lesson you will learn:

- Verses that instruct you about money
- What tithing means
- What our attitude should be about money

What does the Word of God say about **money**? Does it speak directly about how we should spend our money, give to God and to others? Does God really care what I do with my money?

The Bible contains about **2,350** verses on money. Fifteen percent of the Bible is about money/possessions. That's more than any other single topic including heaven, hell, faith or prayer.

Let's remember that God owns everything, our money, and possessions. We own nothing. We are caretakers. If we look at it from God's perspective, he has given us His possessions for a period of time, only for our enjoyment.

God has given each of us an opportunity to earn a living, creating some wealth with the prospect of giving God his required portion each time.

Acts 20:35b says: *"it is more blessed to give than receive..."* God gives us everything we have for our enjoyment, but not to hold to so tightly we forget to share it with God and others.

God has many requirements and expects us to be accountable to him in how we spend our money and use it to further his kingdom.

According to the Bible we are caretakers of God's resources. Nothing illustrates this better than **Psalms 50: 7-15**. It says: *"Hear, O my people, and I will speak, O Israel, and I will testify against you: I am God, your God. I do not rebuke you for your sacrifices or your burnt offerings, which are ever before me.*

I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills.

I know every bird in the mountains, and the creatures of the field are mine. If I were hungry, I would not tell you, for the world is mine, and all that is in it. Do I eat the flesh of bulls or drink the blood of goats?

Sacrifice thank offerings to God, fulfill your vows to the Most High, and call upon me in the day of trouble; I will deliver you, and you will honour me."

This Psalm tells us the following:

1. The earth is the Lord's. Everything belongs to him.
2. He owns all the animals created. The objects that earn our income belong to him as well.
3. All gold, silver, money, and possessions were created for him, by him and belong to Him.
4. He owns everything, we are caretakers, and he needs nothing from us.

Bible Verses that talk about Money

Below are many verses that illustrate money is vitally important to God.

Proverbs 10:4 says: *"Lazy hands make a man poor but diligent hands bring wealth."*

Proverbs 10:15 says: *"The wealth of the rich is their fortified city, but poverty is the ruin of the poor."*

Proverbs 10:22 says: *"The blessing of the Lord brings wealth, and he adds no trouble to it."*

Proverbs 11:4 says: *"Wealth is worthless in the day of wrath, but righteousness delivers from death."*

Proverbs 11:25 says: *"A generous man will prosper; he who refreshes others will himself be refreshed."*

Proverbs 11:28 says: *"Whoever trusts in riches will fall, but the righteous will thrive like a green leaf."*

Proverbs 13:8 says: *"A man's riches may ransom his life, but the poor man hears no threat."*

Proverbs 14:23 says: *"All hard work brings a profit, but mere talk leads only to poverty."*

Proverbs 22:9 says: *"A generous man will himself be blessed, for he shares his food with the poor."*

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

We must ask ourselves, are we tempted by the treasures we possess? We must see ourselves as being caught between the struggle of how we use our money and how God wants us to use it. Satan uses money to tempt us as it can bring power and we quickly find a love for money that can rule our hearts. But God wants his rule and authority in the hearts of mankind and God is using the kingdom truth of stewardship to instill his rule and authority in our hearts. The Bible tells us in the last days men will be lovers of money.

In **Matthew 6:21**, Jesus says: *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal."*

How can money affect our lives? Consider the verses below.

The Parable of the Loaned Money

Read **Matthew 25:14-30**

This parable teaches us that bringing our finances under Christ's Lordship is one of the most basic ingredients for having His Kingdom rule and authority established in our lives. In this parable, we must ask ourselves the question, "What is Jesus teaching here?" Is it about how well we make financial investments or is it how well we manage and use what He has given to us for the glory of his kingdom? Clearly all wealth comes from the hand of God. Jesus here is showing this most effectively. He shows us we must be accountable, responsible and faithful in all our giving and all our use of money so we will not be found to be a foolish steward with God's resources.

God or Money?

I Timothy 6:10 says: *“For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”*

There is nothing sinful about having money, but there is a definite word of caution in this verse.

Ecclesiastes 5:10 says: *“Whoever loves money never has enough; whoever loves wealth is never satisfied with his income. This too is meaningless.”*

The problem is not money. The Bible points out that money **isn't** the root of evil but **the love of money is**. God wants us to find our purpose, security, and hope in him and not in money that is so uncertain.

James 4:1 says: *“What causes fights and quarrels among you? Don't they not come from your desires that battle within you?”*

You want something, but don't get it, so you covet. You can't have what you want so you quarrel and fight.

What Money Should Be Given to God?

Tithe. What is the tithe? Simply put the tithe is a tenth of our income given back to God for the work of his kingdom. It should be designated to the work of his house. A tenth means **10%** of whatever we earn off the top of our income. We must give God the first offering not the last, taken out of the first part of our income, honoring God with our first fruits.

Read **Proverbs 3:9-10**.

- In the book of Malachi, we are told a tenth was a requirement for the people of the time, to show God their worship of giving to him.
- **Malachi 3:8-9** says to not give God the tithe is to rob God.
- **Malachi 3:10** says to bring the whole tithe into the storehouse and reap God's blessing.
- **Leviticus 27:30** tells us that a tithe of everything from the land, grain or fruit belongs to God.

Giving Is an Attitude of the Heart

- We should never give reluctantly or out of our leftovers.
- We must not question why we give to God, because it is part of our worship to him.
- We must trust God in our giving even if we think we can't afford to give. It is a command of scripture.
- Read **Luke 21: 1-4** It tells of a widow who gave from all she had to live on.
- If your attitude is to give just to be blessed, you have lost the true meaning of sacrificial giving.

Principles Outlined in Scripture That Talk About Our Attitude Towards Giving

Principle #1

2 Corinthians 9:6 says: *“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”*

We must remember what we give to God is part of our worship and devotion and it's given as a requirement of our service to him. We give because God loves us and we are to love him in all areas of our lives, being committed and surrendered to him even in our giving.

Remember! God loves a cheerful giver. Read **2 Corinthians 9:7**

Principle #2

Malachi 3:10 says: *“Bring the whole tithe in the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”*

God purposely wants you to give so in his perfect timing, he will bless your efforts.

God's Plan

- We give to God in obedience to support the work of God. Read **Numbers 18:21**
- We are commanded to help the work of the church and his work in the world.
- **2 Corinthians 9:7b** tells us we are to be a generous giver.
- We must give without reservation. God has given to us, and we cannot out give God.

Who Can We Biblically Give To?

Should we give only to the Church, or can we give to other ministries?

1. Make sure those to whom you tithe have an accountable ministry, to a board, a head office, or a missions' committee, etc.
2. Accountability to a tax agency. A good rule of thumb is to ensure the ministry is registered with the income tax agency in their country as a charitable organization, when available. Many tax agencies post records of charities to keep them accountable to the public.
3. Make sure that the ministry supports the work of the local church and believes in the full account of Gospel, preaching the life, death, and resurrection of Christ in its entirety.
4. Make sure the ministry adheres to the Lordship of our Lord and Savior Jesus Christ.

Questions for you about this lesson **Please look up the following verses in your Bible**

1. In the Gospel of Luke what kind of giving is really blessed? Read: **Luke 21:1-4**
2. As stated earlier what is promised in the book of Malachi to the one that tithes?
Read: **Malachi 3:10-11**
3. What should my attitude be towards giving to God? Read: **2 Corinthians 9:7**
4. Now that we have learned that God blesses the cheerful giver, what other ways does he bless us? Read: **2 Corinthians 9:8-11**
5. If the Bible really does teach that I should support the work of the local church, does it also tell us that the Pastor/Evangelist is included in that as well?
Read: **1 Corinthians 9:14** and Read: **Galatians 6:6**
6. In the gospel of Luke what does it say was the main reason the man went to hell instead of heaven? Read: **Luke 16:19-31**
Was it money alone? Was it the love of money? Was it ignorance of the word spoken to him?
7. What does the Bible say the love of Money is? **1 Timothy 6:10**

www.acfministries.org - Bible verses taken from the New International Version