

Use Your Bible – To MANAGE your MONEY

Proverbs 3:9-10

The last time we were together, I quoted Christy, a young mother of two:

*When it comes to parenting, I want my kids to know that our relationship with God colors every choice we make. **They know** we don't have much money to spend on clothes, but we spend a lot of money supporting missionaries. **They know** we pray and seek God's leadership for all decisions.*

***They see** Bibles all over the house, and **they know** God's Word influences everything we do.*

***They know** when things are hard, we look to God for joy and peace.*

***They hear us** talking about God as a natural part of our daily conversations.*

***We seek** to love God with all we've got—heart, mind, soul, strength.ⁱ*

Her words resonated with so many of you. So let me raise this question again, and wrap a buck around it. How does your relationship with God, and His book, “color” the choices you make with your money? What do your kids “know” about this? Is the Bible useful when it comes to \$\$?

Ron Lieber has written about money for the *Wall Street Journal*, *Fortune* magazine, and the *New York Times*. He also contributes to an insightful parenting blog.ⁱⁱ After years of research and raising his own kids, he put this out: *The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart about Money.*ⁱⁱⁱ

...what we teach our children about money before then (i.e., *before they are 20 and making financial choices*) is **crucial**.

It's unnerving imagining them trying to sort all this out on their own absent any help from us beforehand.

Talking about it sounds kind of basic, but it turns out to be **crucial**,^{iv} given the epidemic of silence around money that persists within many families and otherwise close-knit communities...far too many parents avoid the topic altogether when there is enough money for every basic need plus most of the sneakers and costumes and lessons and electronic equipment that their children want.

This morning, we gave you a bit of extra motivation to take a *Gather +*; in each you should have found a dollar bill. You wonder: Who in the world thought this would be a cool idea? Me!

But here's the question I'd like you to consider: *God has just given me one of His dollars. It belongs to Him. What should I do with it?* \$1 \$10 \$100 \$1000 bill? And...where would you go in the Bible to answer that question? Can I use this library to make great, godly choices about -- my money? Is the Bible *that* useful?

Last time together, I suggested that you can read the Bible through the “lens” of family. In the same way, the Scripture is incredibly useful when it is read through the “lens” of the dollar you have in your hand. The truth is that this library contains

- 2,350 verses concerning money
- Jesus spoke about money more times than he spoke about heaven and hell. In fact, He talked about money more than any topic except the kingdom of God.
- Eleven of the thirty-nine parables in Scripture talk about money
- **Matthew 6:24** *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.*
- **Luke 12:15** *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 16:14** *The Pharisees, who were lovers of money, heard all these things (i.e., parable of the dishonest manager, 16:1-13), and they ridiculed him.*

So let's not stick our heads in the sand. If we are disciples of the Lord Jesus Christ, he calls us *to think differently...to seek* in His word wisdom on how to manage your money. This teaching truth:

**When it comes to money,
because I am endowed by God's hand,
I will be coached by God's Word**

First, **BECAUSE I AM GENEROUSLY ENDOWED BY GOD'S HAND...**

When you open your Bible, you will hear the Spirit tell you two things about what you and I have. Number One– **What I have I've/you've been GIVEN.**

You may object, but God's word could not be more clear. What you have – any part of it and all of it – is what you've been GIVEN. John the Baptizer put it succinctly: *A person cannot receive even one thing unless it is given him from Heaven*" (John 3:27). A Scripture survey reveals God's generosity like this:

- #1 He gives all people, every person, every breath each takes every day - **Isaiah 42:5** (p.603 ESV)
In fact **Job 34:14** (p.44) says that "If God should set His heart to it, and gather to himself His spirit and His breath (from the lives of all people), all flesh would perish together and man would return to dust."
- #2 He gives them provisions for life – food, clothing, work, abilities, everything!
John 3:27, Ac 17:25 (p.926)
- #3 He manages nations/govts/peoples, eras and periods, so that mankind should seek Him and find Him. **Acts 17:27**
- #4 He has already paid the penalty for all their sins, He has already taken away the enmity that their sins incurs, and is simply waiting for a simple expression of faith from any one of them in order to forgive them completely and given them eternal life. **2 Cor 5:19, John 3:16**
- #5 He shows all men kindness and forbearance even in the face of their rebellion, longing for His grace to motivate repentance, because He is not willing that any should perish. **Romans 2:4, 3:25-26, 2 Peter 3:9-10**

#6 Each day, His powerful word and will hold a sin-cursed universe together. [Col 1:17](#), [Heb. 1:3](#)

In other words, God gives “**common grace**” – [Understanding Christian Theology, Swindoll/Zuck]

That grace that is available to all humanity. Its benefits are experienced by all human beings without discrimination. It reaches out in a multitude of ways, promoting what is good and restraining what is evil.^v *Without God's giving, sin, evil, violence would simply overrun the world...*

A 19th century agnostic and antagonist of Christianity, Robert Ingersoll, is reported to have shaken his fist toward heaven and demanded, “If there is a God, I defy You to strike me dead!”^{vi} He lived for many years after that? Why? Because God is always giving every thing – even to those who could not care less about Him.

Because I am generously endowed by God's hand (which means) – What I have I've been given – this leads to a 2nd “side of the coin.” Number Two – **What I have I don't own; you/I are managers.**

Psalm 24:1-2 (p.458 ESV)

The earth is the Lord's and the fullness thereof,
the world and those who dwell therein,
for he has founded it upon the seas
and established it upon the rivers.

Psalm 50:[10-]12 (God says) (p.473)

“If I were hungry, I would not tell you,
For the world and its fullness are mine.”

Which means we need to take a more careful listen to Matthew 25 (p.830-831 ESV). Here, Jesus is teaching on a very important question: *How is God going to size up what men did what what God gave them?*

Matthew 25:14 “For **it will be** like a man going on a journey, who called his servants^[c] and entrusted to them his property. ¹⁵To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷So also he who had the two talents made two talents more. ¹⁸But he who had received the one talent went and dug in the ground and hid his master's money.

¹⁹Now **after a long time** the master of those servants came and settled accounts with them. ²⁰And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here, I have made five talents more.’ ²¹His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’ ²²And he also who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here, I have made two talents more.’ ²³His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’ ²⁴He also who had received the one talent came forward, saying,

'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, ²⁵so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' ²⁶But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? ²⁷Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸So take the talent from him and give it to him who has the ten talents.

²⁹For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

My POINT? **BECAUSE I AM GENEROUSLY ENDOWED BY GOD'S HAND...**

Second (therefore!) **...I WILL LOOK FOR COACHING in MONEY MANAGEMENT IN GOD'S WORD.**

Paul said it (1 Corinthians 4:2) – "It is required of STEWARDS (a manager) that they be found faithful." So what kind of coaching can this book give us stewards, managing what God has entrusted? Here are 6 Biblical money-management coaching principles for you, your children and for your children's children.:

#1 View money properly (i.e., Biblically!)

(i.e. There are many more things more valuable than money)

Proverbs 3:13-14 Blessed is the one who finds wisdom,
and the one who gets understanding,
for the gain from her is better than gain from silver
and her profit better than gold.

Proverbs 11:4, Riches do not profit in the day of wrath,
but righteousness delivers from death.

Proverbs 15:16 Better is a little with the fear of the LORD
than great treasure and trouble with it.

Proverbs 16:16 How much better to get wisdom than gold!
To get understanding is to be chosen rather than silver.

Proverbs 21:17 Whoever loves pleasure will be a poor man;
he who loves wine and oil will not be rich.

Proverbs 22:1 A good name is to be chosen rather than great riches,
and favor is better than silver or gold.

Proverbs 23:4-5 Do not toil to acquire wealth;
be discerning enough to desist.

⁵When your eyes light on it, it is gone,
for suddenly it sprouts wings, flying like an eagle toward heaven.

James 1:9-11 (p.1011 ESV)

⁹Let the lowly brother boast in his exaltation, ¹⁰and the rich in his humiliation, because like a flower of

the grass he will pass away. ¹¹ For the sun rises with its scorching heat and withers the grass; its flower falls, and its beauty perishes. So also will the rich man fade away in the midst of his pursuits.

James 2:5

Listen, my beloved brothers, has not God chosen those who are poor in the world to be rich in faith and heirs of the kingdom, which he has promised to those who love him?

#2 Make “Honoring God first” a habit

{Return to God the first and the best Cf. Genesis 4:1-7)

Prov 3:9-10 (p.528 ESV) Honor the LORD with your wealth
and with the firstfruits of all your produce;
¹then your barns will be filled with plenty,
and your vats will be bursting with wine.

From the earliest verses of Genesis, when Abel brought the best animal from his flock, while Cain brought what was left over from the field, this principle has remained a constant. Give God the best and first portion of what he places in your hands. Jesus – “Seek 1st...” Matthew 6:33.

#3 Regardless of how much money God gives you, work!

(God provides most of what we need through diligent work)

Proverbs 13:4 The soul of the sluggard craves and gets nothing,
while the soul of the diligent is richly supplied.

Proverbs 14:23 In all toil there is profit,
but mere talk tends only to poverty.

Proverbs 20:13 Love not sleep, lest you come to poverty;
open your eyes, and you will have plenty of bread.

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

² Thessalonians 3:8-10 nor did we eat anyone's bread without paying for it, but with toil and labor we worked night and day, that we might not be a burden to any of you. It was not because we do not have that right, but to give you in ourselves an example to imitate. For even when we were with you, we would give you this command: If anyone is not willing to work, let him not eat.

#4 Provide wisely for yourself...and others

(providing well and giving generously = key
expression of image of God in us)

Proverbs 23:4 Do not toil to acquire wealth; be discerning enough to desist.

Proverbs 27:23-24 Know well the condition of your flocks,
and give attention to your herds, for riches do not last forever;
and does a crown endure to all generations?

¹ Thess 4:10-12 But we urge you, brothers, to do this more and more, ¹¹ and to aspire to live quietly, and to mind your own affairs, and to work with your hands, as we instructed you, ¹² so that you may walk properly before outsiders and be dependent on no one.

1 Timothy 5:8 (p.993 ESV) But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

1 Timothy 6:17 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. ¹⁸ They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹ 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.

#5 Never lose sight of your accountability (The Spirit's prayer-prompt of King Agur)

Proverbs 17:3 The crucible is for silver, and the furnace is for gold,
and the LORD tests hearts.

Proverbs 30:7-9 (Agur's prayer p.551 ESV)

Two things I ask of you (Lord);
deny them not to me before I die:
(1) Remove far from me falsehood and lying;
(2) give me neither poverty nor riches;
feed me with the food that is needful for me,
lest I be full and deny You, and say,
"Who is the Lord?"
or lest I be poor and steal
and profane the name of my God.

#6 Invest generously in "heaven," meagerly in "earth" (Your heart will follow your treasure)

Matthew 6:19-21 (p. 811 ESV) "*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.*"

Luke 12:32 (p.871 ESV) "*Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. ³³ Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. ³⁴ For where your treasure is, there will your heart be also.*"

CONCLUSION


**When it comes to money, because I am endowed
by God's hand, I will be coached by God's Word**

[Ron Lieber] When you ask parents to name the worst single word that anyone could use to describe their child, a surprising number of them answer right away with the word "spoiled." I hear words like *mean* and *cruel* and *racist* and *violent* pretty often too, but not as often as I hear the word **spoiled**.

Spoiled children tend to have four primary things in common, though they don't all have to be present at once:

- #1 They have few chores or other responsibilities,
- #2 There aren't many rules that govern their behavior or schedules,
- #3 Parents and others lavish them with time and assistance, and
- #4 They have a lot of material possessions.^{vii}

Lieber's book is worth reading, but only secondarily. God's book has ultimate value; it is incredibly useful...



Over a lifetime, God places \$4 million in the typical American's hands.

As God's stewards, He is willing to bless when we follow wise, Biblical coaching. Our choices have eternal impact.

Have a question? Text it to: 515-209-2060

THREE SLIDES

#25 #26 #27

- 3** Seek counsel from others –
Financial Peace University (class)
- 2** Adjust what needs changing;
give obeying the Bible a chance.
- 1** Review these principles; read and discuss Scriptures as a family.

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ⁱ From Ken Blanchard, Phil Hodges and Tricia Goyer, *Lead Your Family Like Jesus; Powerful Parenting Principles from the Creator of Families* (Tyndale House, 2013), 50.

ⁱⁱ *Motherlode* on nytimes.com.

ⁱⁱⁱ Lieber, Ron. *The Opposite of Spoiled: Raising Kids Who Are Grounded, Generous, and Smart About Money* (HarperCollins, 2015).

^{iv} 2nd time Lieber uses the word, meaning "extremely important"

^v Charles Swindoll and Roy Zuck, gen.eds., *Understanding Christian Theology*, p. 846. Should you have the opportunity, read Chapter 6, "What is Common Grace?" in this volume.

^{vi} *Ibid.*, 847.

^{vii} Lieber, Ron, (p. 10-11). Unlike mean or stupid or average (my mother's response, God bless her), spoiled reflects parental actions or behavior that affects the child's developing personality. Spoiled by whom? Spoiled by you, Daddy-o! Sure, kids will regularly scream and bite and swipe things and be cruel in the early years no matter how good a parent you are. But kids are not naturally spoiled; they're born lovely and innocent. No, spoiling is something you do to them. A 1998 academic journal article using survey data from adults who had been overindulged as children went so far as to refer to parental overindulgence of this sort as child neglect, given that it can hinder normal development. Parents of middle-and working-class kids have many of the same worries about materialism and entitlement, given that all kids are exposed to the same acquisitive culture. It doesn't have to cost all that much to spoil a child, and three of the four factors in my definition of spoiled don't cost a thing. Even that last one—the lavishing of possessions—can still be in play for kids who are far from rich, depending on how many relatives dote on a child