

## The Bible on Wealth

- I. Your attitude about and treatment of wealth reveals a lot about your character. **LUK 16:10-11.**
- A. Do not set your heart on wealth, nor trust in uncertain riches. **PSA 62:10; PRO 23:4-5; 1TI 6:5-10, 17.**
  - B. What one values most is where his heart will be. **MAT 6:19-21.**
  - C. Examine yourself in the light of the following passages:
    - 1. **PSA 4:6-7.** What brings you the greatest joy?
    - 2. **PSA 84:10.** How highly do you value God's house?
    - 3. **PSA 119:72.** Do you esteem God's law above your wealth?
    - 4. **PRO 18:10-11.** What is your defense?
    - 5. **HEB 10:34.** How do you react to the spoiling of your goods?
    - 6. **PHIL 4:11-12.** Can you be content without wealth?
    - 7. **PRO 22:1.** If you must choose between riches and a good name, what will it be?
    - 8. **JAM 5:1, 4.** Do you value material wealth more than righteousness?
    - 9. **MAR 8:36.** Is the welfare of your soul important?
    - 10. **PHIL 3:7-8.** What would you give up for the knowledge of Christ?
    - 11. **HEB 11:26.** What would you give up for the reproaches of Christ?
  - D. Be knowledgeable of your financial circumstances. Know your assets and liabilities. **PRO 24:3-4; 27:23-27; LUK 14:28-31.**
  - E. The importance of wealth matters is underscored by the preponderance of economic terms used to describe our sinful condition and our deliverance from it: wages, sold, debt, ransom, redemption, price, inheritance, save, work, etc.
- II. The Bible sets forth fundamentals for godly acquisition of wealth.
- A. Wealth comes by work. **PRO 13:4; 14:23; 28:19.**
    - 1. It is God's part to provide:
      - a. ability. **DEU 8:18.**
      - b. intelligence. **ISA 28:23-26.**
      - c. resources. **PSA 115:16; ECC 5:9.**
      - d. promotion. **PSA 75:6.**
    - 2. It is our part to be faithful with what God supplies. **MAT 25:14-30.**
    - 3. Work heartily as unto the Lord. **COL 3:22-25.**
      - a. We are commanded to be “Not slothful in business; fervent in spirit; serving the Lord” (**ROM 12:11**).
      - b. *Diligence* (constant, earnest effort) is commended. **PRO 10:4; 12:24, 27; 13:4; 21:5; 22:29.**
    - 4. Don't be consumed with work since this indicates a lack of trust and warped priorities. Devote time to God and to rest. **PSA 127:1-2; LUK 10:38-42.**
    - 5. Work only that which is good. **EPH 4:28; PRO 10:2; 16:8.**
    - 6. Consider the consequences of trying to skirt the law of labor.
      - a. “But there is also another tendency that is common among people. When they can, they wish to live and prosper at the expense of others. This is no rash accusation. Nor does it come from a gloomy and uncharitable spirit. The annals of history bear witness to the truth of it: the incessant wars, mass migrations, religious persecutions, universal slavery, dishonesty in commerce, and monopolies. This fatal desire has its origin in the very nature of man---in that primitive, universal, and insuppressible instinct that

impels him to satisfy his desires with the least possible pain.

“Man can live and satisfy his wants only by ceaseless labor; by the ceaseless application of his faculties to natural resources. This process is the origin of property.

“But it is also true that a man may live and satisfy his wants by seizing and consuming the products of the labor of others. This process is the origin of plunder.

“Now since man is naturally inclined to avoid pain---and since labor is a pain in itself---it follows that men will resort to plunder whenever plunder is easier than work. History shows this quite clearly. And under these conditions, neither religion nor morality can stop it.

“When, then does plunder stop? It stops when it becomes more painful and more dangerous than labor.”

(Frederic Bastiat, *The Law*)

- b. **PRO 13:11; 20:21; 28:20.**
    - (1) These verses counter the “get rich quick” or “easy money” schemes that are always around.
    - (2) These verses counter the idea of gambling in order to build wealth.
  - c. **PRO 21:6-7; JER 17:11.** Dishonest business does not profit in the long run.
  - d. **PRO 22:16, 22.**
    - (1) Those who oppress the poor by fraud or tyranny will lose. **JER 22:13; COL 4:1.**
    - (2) Be cautious about equating “oppressing the poor” with “giving the poor a job.” Unless a man is being forced against will to work a low-paying job, he is yet a free man.
  - e. **EXO 20:12-17 c/w MAR 10:19.**
    - (1) Mind how Scripture here associates *defrauding* with *coveting*. Much defrauding is owing to an illicit desire to have what rightly belongs to another. **LEV 19:13.**
    - (2) It is defrauding to shortchange an employee. **JAM 5:4.**
    - (3) It is defrauding to receive pay for work not performed.
  - f. **TIT 2:9-10.**
    - (1) purloin: To make away with, misappropriate, or take dishonestly; to steal, esp. under circumstances which involve a breach of trust.”
    - (2) Mind how our fidelity on the job *adorns* and the lack thereof sullies the doctrine of God our Saviour.
- B. Wealth comes also through the exercise of good judgment and provident planning. One should seek to minimize the risks of a given business venture.
- 1. One is lacking judgment if he stakes his fortune where the overwhelming odds are against him. **PRO 13:23; LUK 14:28-33.**
  - 2. A prudent man seeks to understand his way (**PRO 14:8**). He makes inquiry, acquires education, seeks counsel, etc. before making major investment.
  - 3. A prudent man foresees where all the odds are against him and shelters himself accordingly. **PRO 22:3.**
  - 4. We are to be circumspect (watchful, attentive to detail). **EPH 5:15.**
  - 5. We do well to minimize risk by getting important things in writing. **JER 32:9-10.**
  - 6. We are warned against unjustified fear in investing, particularly where fear is really

a mask for the lack of diligent effort. **MAT 25:24-27 c/w PRO 26:12-16.**

- III. Giving of your wealth is an investment that the Lord recompenses. **ACT 20:35; LUK 6:38.**
- A. The Lord is to be remembered with the **FIRST**fruits. **PRO 3:9-10.**
  - B. Poverty is not necessarily an excuse for not giving. **MAR 12:41-44; 2CO 8:1-4.**
  - C. Give generously and cheerfully. **2CO 8:12; 9:6-7.**
  - D. Give for the support of:
    - 1. the ministry. **GAL 6:6; 1TI 5:17-18.**
    - 2. the poor. **PRO 28:27; LUK 12:33; GAL 2:10.**
  - E. Liberality to the poor is to be regulated according to *need*. **DEU 15:7-8; 1JO 3:17.**
    - 1. Giving to the poor is a matter of personal discretion, "...whenever ye will..." (**MAR 14:7**).
    - 2. Giving to the poor may not be in his best interest.
      - a. If he is a fool, it will only be a bandage at best (**PRO 21:20**) and perhaps his destruction. **PRO 1:32.**
      - b. Better to give a fool reproof, education and hope than a handout.
    - 3. Those who refuse to work should not be supported by others. **2TH 3:10.**
    - 4. There are two great errors as touching charitable gifts: when they are withheld from those in genuine need, and when they are indiscriminately given to those not in need.
    - 5. Beware of "causes" and false burdens of responsibility. Plunder can masquerade as a charity. **JOH 12:4-6.**
  - F. **1CO 16:1-2** is our pattern for giving.
    - 1. Mind the words, "...every one of you LAY BY HIM in store..."
    - 2. This argues against turning all of one's designated charitable resources over to a central fund or committee which decides how it is to be used.
    - 3. Scripture upholds the idea of the *individual's* power of decision in giving. **ACT 5:1-4.**
  - G. **2CO 9:7** is our rule for how much we give.
    - 1. We are not under the Mosaic tithing commands which were actually not just 10% but 23-1/3%.
    - 2. Giving 10%, though, was faithful Abraham's commended model. **HEB 7:1-2.**
  - H. It is immoral to support other causes to the neglect of needy family members. **MAT 15:3-6; 1TI 5:8.**
  - I. Giving should not be a matter of self-promotion.
    - 1. Do not give for show. **MAT 6:1-4.**
    - 2. The lack of tax benefits to oneself should not be a reason for not giving to godly causes.
    - 3. Sadly, forced giving through taxation to the "general welfare" of the people disincentivizes personal charitable giving.
      - a. The individual tends to assume that since he is already paying taxes for relief programs that personal charity is unnecessary.
      - b. Food for thought: If you as an individual forced money by threat from your neighbor to support a cause of your choice, your action would be criminal. Yet this is exactly what we empower our civil government to do and the criminality is any non-compliance on our part.
  - J. Giving should be from one's current resources. **LUK 11:41; 2CO 8:11.**
    - 1. This argues against borrowing towards charitable giving.

2. God burdens us according only to what we have. **2CO 8:12 c/w MAR 14:8.**
  3. If we have been disobedient in required giving, God burdens us according to what we *had*. **HAG 1:4-12.**
  4. If need be, “Sell that ye have, and give alms...” (**LUK 12:33**).
- J. To be delinquent or deceptive in giving to causes that God commands us to support (the ministry, the genuinely needy) is *robbery of God*. **MAL 3:8-11.**
1. Malachi rebuked Israel for cheating God in their offerings. **MAL 1:6-14.**
  2. Jesus Christ condemned the scribes and Pharisees for their practice of Corban, a self-promoting system of “giving” to God which robbed their own parents. **MAR 7:9-13 c/w PRO 28:24.**
  3. Ananias and Sapphira died for deceptive giving. **ACT 5:1-11.**
  4. Beware of renegeing on vows of offering to God. **ECC 5:4-7.**
- K. Giving to the Lord should be liberal, not stingy. **1CO 16:3; 2CO 8:2; 9:13.**
- L. God recompenses the giver according to his giving. **PRO 3:9-10; LUK 6:38; 2CO 9:5-6.**
- M. The promises of blessings or cursings in the area of giving are as certain as the promises of eternal life to those who believe that Jesus Christ is the Son of God. **2CO 1:20.**
- IV. Saving is a vital part of successfully managing wealth. **PRO 21:20; 6:6-8.**
- A. Understand that we live in a failing world. We can expect calamities. It is wise to make provision for this. **PRO 22:3.**
- B. To not do so is to tempt God. **MAT 4:7.**
- C. Invest wealth so as to earn additional income (**LUK 19:23**), or to provide useful commodity (**PRO 27:23-27**). There are times when the commodity may be more useful than the currency. **2KI 6:25.**
- D. **MAT 25:14-30.** The parable of the talents provides some sound investment principles:
1. The man diversified his investment. He did not put all his eggs in one basket. **vs. 14-15.**
  2. He was not looking for a quick return; a get-rich quick scheme. His objective was long-term. **v. 19 c/w PRO 20:21; 28:20.**
  3. He did not discount the merits of a minimal return by simply putting it in a bank, but preferred the higher return generally found in trading. **vs. 26-27 c/w LUK 19:23.**
  4. He made an accounting of his different investment vehicles. **vs. 19-27.**
  5. Having determined that one investment wasn't panning out, he transferred that account to a proven performer. **v. 28.**
- E. One should not invest until he has the means for such investment. **PRO 24:27.**
1. Leveraged investing (investing on credit) is very risky and should generally be avoided.
  2. It is wise to invest in one's business or career before investing in a house. A home may be considered as a form of investment, but many factors influence its storehouse of value.
- V. Avoid debt when you can (**ROM 13:8**), particularly “non-wealth-building debt” which does nothing to increase your net worth and for which you do not have the current assets to pay it off if you had to. Interest only benefits you when you are earning it, not paying it out.
- A. “The modern American is a person who drives a bank-financed car over a bond-financed highway on credit-card gas to open a charge account at a department store so he can fill his mortgaged home with installment-purchased furniture.”

- B. The blessing of God in Israel meant a debt-free economy. **DEU 15:5-6 c/w DEU 28:43-44.**
- C. Borrowing in Israel meant tragedy. **LEV 25:35-37.**
- D. Lending is an act of mercy. **PSA 37:26.**
- E. Debt is slavery. **PRO 22:7.**
- F. Sin is a debt. **MAT 6:12; LUK 7:40-47.**
- G. Covetousness is at the root of much of modern debt. People desire what they do not have the means to own. **HEB 13:5; LUK 12:15; EXO 20:17; COL 3:5.**
- H. Debtors today have power and prestige ascribed to them. **PSA 10:3.**
- I. The Christian is to seek freedom, not slavery (**1CO 7:21**). There are some instances where borrowing cannot be avoided but “If thou mayest be free, use it rather.”
- J. Do not become surety for the debts of others. **PRO 22:26-27; 11:15.**
  - 1. The case of the Good Samaritan is exceptional. **LUK 10:35.**
  - 2. Christ became a surety. **HEB 7:22.**
  - 3. Do not become a surety for anyone's debt unless you are able and willing to absorb the loss of the entire amount guaranteed.
  - 4. Becoming a surety for someone's debt empowers him to be a borrower. Consider why you would empower another man's bondage. **PRO 22:7.**
- K. "Neither a borrower nor a lender be:  
For loan oft loses both itself and friend,  
And borrowing dulls the edge of husbandry."  
(Shakespeare, Hamlet, I, 3)
- L. Debts are to be paid. **PSA 37:21; PRO 3:27-28.**
  - 1. If you have unwisely racked up debts, accept the consequences of your actions and proceed to correct them. **LEV 26:40-42.**
  - 2. Do not fret against God because you were foolish. **PRO 19:3.**
  - 3. Do not fret against your creditors with whom you dealt voluntarily.
  - 4. Be cooperative and humble with your creditors. Work out a payment plan with them. **MAT 18:23-27; 5:25-26.**
  - 5. Be willing to sell possessions to pay off a debt. **2KI 4:1-7.**
  - 6. If you are smarting for your financial folly, admit to it. Swallow your pride, confess your error and your need to a merciful God and LEARN from your experience.

VI. Seek counsel for your financial problems or goals (**PRO 15:22**). Consider your pastor, a godly financial planner, Dave Ramsey, etc.

VII. Learn contentment.

- A. Be content with food and raiment (**1TI 6:6-10**). It is better to be godly and pay your debts even though you have to content yourself with basics, than to be ungodly and not pay your debts.
- B. Contentment can be learned in affluence or poverty. **PHIL 4:11-12.**
- C. Trust God to supply your needs. **MAT 6:25-34; PHIL 4:19.**
  - 1. If a dying Savior could supply for His mother's needs (**JOH 19:26-27**), how much can a risen Savior in glory provide for yours?
  - 2. Jesus did not die “to get your stuff back.” He died to get stuff off your back, including debt, worry, doubt, fear, etc.
- D. Beware of covetousness. **LUK 12:13-21; 1TI 6:10.**
  - 1. Covetousness is the antithesis of contentment. **HEB 13:5.**

2. Be rich in good works. **1TI 6:17-19.**
- E. “Money will buy: A bed but not sleep; books but not brains; food but not an appetite; a house but not a home; medicine but not health; luxuries but not culture; amusement but not happiness; a crucifix but not a Savior.”
  - F. Enjoy your wealth (**1TI 6:17; ECC 5:18-19**) but not at the expense of honoring God and meeting commitments.