

# God, Money and Wealth

A Financial study series

Anchor Point Church

January 2023

“For where your treasure is, there your heart will be also.”

Matthew 6:21

Jesus spoke these words over 2,000 years ago as an encouragement to be careful and invest in things that have eternal value. Investing is a huge part of our lives. The world we live in runs on money and wealth, and although it offers plenty of wrong ideas about money, it has also produced some right ones. Investing wisely, making things grow, and producing good things with wealth is shared by many people, regardless of their faith or background.

In the city of Seattle, Bill Gates and his wife Melinda, started a foundation completely dedicated to giving away billions of their own wealth in order to impact the world in a positive way. Their foundation has over 1,500 employees, all dedicated to giving away a majority of his money. He even co-founded “The Giving Pledge,” which invites his billionaire friends to give away their wealth, and many have happily joined him. No wonder Jesus said “the people of this world are more shrewd in dealing with their own kind than are the people of light” (Luke 16:8). People have a natural desire to do good things with money.

As Christians, we want to understand how God feels about money, wealth and financial sacrifice. The good news is, he has a lot to say about it! The leadership of the Anchor Point Church felt called to present this study series, which seeks to offer a comprehensive look at the subject. We believe it will encourage you, deepen your faith, and help all of us to better understand how to invest in eternal treasures.

## How we will go through this study as a church?

There are 8 studies in total. We would like to ask individuals to go over the studies on their own, pray about what God may be putting on your heart, and **use House Church Midweeks to discuss them**. Here is how it will look:

February men/women HC midweeks: Review and discuss studies 1-2

March men/women HC midweeks: Review and discuss studies 3-4

April men/women HC midweeks: Review and discuss studies 5-6

May men/women HC midweeks: Review and discuss studies 7-8

Our hope is that as you work through these, you will pray a lot, ask the Holy Spirit for wisdom and discernment, and think through practical applications for your life and family. We believe our church and communities will be blessed tremendously as a result.

To God be the glory!  
Conklings and Overstreets

*Before going through the following study, we recommend viewing the video embedded in this QR code. It is a summary of biblical generosity presented by two millennials, Gregory Baumer and John Cortines. After studying scriptures about biblical generosity, it radically changed their view about wealth, and has their work has been instrumental in helping young people today think about this important topic*



SCAN ME

# One - The Generosity of God

As we think about stewardship of our money, resources and gifts, where should we start? Scripture calls us to be **generous** in all kinds of giving (liberal, bountiful, sincere), but what is the prime motivation for an attitude of generosity? Simply put, we serve a God that is generous in all things. He doesn't just give to us, he gives in abundance. A spirit of generosity should be based on how much God has done for us, producing in us a strong desire to sacrifice back to Him. This study explores that inspiring aspect of God's nature, and serves as a good starting point for Christian giving and sacrifice. Before continuing, watch [THIS SHORT VIDEO](#) on the abundance of God's generosity toward His people!

A few of the ways his generosity is clearly displayed: Nature, Love, Salvation, Forgiveness, and Scripture.

## **Generous in Nature (for more about this one, visit <https://doesgodexist.today/>)**

"When I consider your heavens, the work of your fingers, the moon and the stars, which you have set in place, what is mankind that you are mindful of them, human beings that you care for them?"

*Psalm 8:3-4*

David acknowledges something that millions of people have wrestled with: this world we live in is complex, beautiful, and absolutely amazing! When humankind realizes the immensity and power of the created world, the proper response is to be in awe that God himself would actually be mindful of us. This is by design. God created the world to speak loudly of his nature, all in hopes that man would be drawn to His power and plan. Think about this the next time you gaze at a mountain range, the ocean, or a thick forest!

The truth is this – God didn't just create a world for us to inhabit, He generously created a world of abundance. There are 750,000 species of plants, 400,000 species of flowers, 200,000 types of edible plants, 10,000 species of birds, not to mention stars and galaxies too numerous to count. Here's a random, mind-boggling fact: there are 200 million insects per human on the planet! God's nature is His generosity on FULL display.

## **For further study:**

[Job 37:15-16; Psalm 19:1-6, 36:5-8, 104:24-25, 121:1-2; Nehemiah 9:6; Isaiah 40:28; Jeremiah 32:17; Amos 9:6](#)

## **Generous in Love**

"You make known to me the path of life; you will fill me with joy in your presence, with eternal pleasures at your right hand."

*Psalm 16:11*

God's love is all consuming. In the passage above, David marvels at how God cares about every aspect of his life – God wants his path to be laid out and known, He simply doesn't want us to wander through life confused or wondering. God's presence provides David with joy, that elusive state of being that many people today just can't seem to find. Instead, they fill up their lives with things that don't fill them up.

Lastly, David confesses that God holds the key to eternal pleasures, things that fulfill us not only while on this earth, but for eternity! God's love for us is unfathomable, even hard to describe in words. He desires so much for us, even when we don't seem to give Him the honor He so rightly deserves. This is not just love, but love in abundance.

**For further study:**

[Exodus 2:24; Deuteronomy 7:9; Psalm 36:7, 86:5, 136:26; Zephaniah 3:17; Matthew 11:28-30; Luke 11:11-13; Acts 14:14-17; Romans 8:37-39; 1 Timothy 6:17; 1 John 3:1, 4:7-8](#)

**Generous in Salvation**

“For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life.”

*John 3:16*

You can absolutely tell how much someone loves you by WHAT they are willing to give up to have a relationship with you. The Bible clearly teaches that once humanity rebelled against God, decided to follow his own will and broke the relationship, God has been relentlessly pursuing people. He wants nothing more but to be reconciled back into a relationship with us, despite how badly we've treated Him. What's more amazing though is that God willingly sends his son into the world to live among us, then offer himself freely and willingly as a sacrifice for sin on our behalf. God offered his one and only son as a sacrifice for us. **This is truly the ultimate expression of generosity.**

**For further study:**

[Romans 3:23-26, 5:8, 8:3-4; 2 Corinthians 8:9; Galatians 2:20; Ephesians 2:4-5; Philippians 2:1-11](#)

**Generous in Forgiveness and Patience**

“You, Lord, are forgiving and good, abounding in love to all who call to you.”

*Psalm 86:5*

Let's face it, we all have limits with our patience, breaking points where it runs out. It's human, natural, and in fact is probably just the cold realization that our humanity can too easily get to the point where we give up on people. God shows unlimited patience when we struggle. Also, forgiveness is just downright hard. We know it's right, but it just remains so difficult for us to offer it to people who hurt us. God demonstrates forgiveness for fallen humans, who have consistently turned their backs on his ways. It's humbling, and speaks loudly about his generosity.

**For further study:**

[Psalm 103:11-12; Isaiah 1:18; Hosea 11; Matthew 5:45; Romans 5:15-19; Ephesians 1:7-8, 2:1-5; 2 Peter 3:9; 1 John 1:9; Hebrews 8:12](#)

### **Generous in Scripture**

“Give me understanding, so that I may keep your law and obey it with all my heart. Direct me in the path of your commands, for there I find delight.”

Psalm 119:34-35

The Bible is the inspired word of God, and is the primary way he reveals to us his nature, and what a life of righteousness looks like. Have you thought about how generous God was in giving us scripture? The Bible is the most fascinating book ever to be written. In fact, it still remains the best selling book of ALL time. Over 100 million bibles are sold or given away for free every year. It is a beautiful picture of God’s heart for humankind, his desire for a relationship of love for all people, and his requirements for a godly life.

Consider this: The Bible has 66 books, 1,189 chapters, 31,102 verses, 783,137 words, 1,260 promises, was written by 40 different authors, each with their own unique personality, and has been translated into over 1,200 languages. God has clearly been generous in revealing his heart and ways through scripture!

### **For further study:**

[Psalm 12:6, 19:7-11, 119; Jeremiah 15:16; Isaiah 40:8; Romans 15:4, 10:17; 2 Timothy 3:16-17](#)

### **Conclusion**

The generosity of God knows no bounds, it is unfathomable. His generosity, extended to us in every area of life, is what provides the ultimate motivation for all of our giving back.

### **Questions for Thought and Discussion:**

- Do you consider yourself a generous person? Why or why not?
- When you go through a study like this, seeing how abundantly generous God is in so many different areas, how does that change your view of God? How does that make you want to grow?
- Think this week about how you can grow in being generous in all areas of life, based mainly on a response to what God consistently gives to us!

## Two - Our View of Money (Wealth)

Many have succumbed to the siren song of commercial television and business. “You can be a millionaire too...” or “buying this product will change your life...” Most spend much of their day at work. We work to earn money. For what? Is your purpose in life just to earn money? Is the purpose of our money just to achieve our personal goals and dreams? The book of Proverbs offers a timeless warning about the dangers of viewing wealth and ambition *wrongly*, it just can’t be trusted:

“Don’t wear yourself out to get rich;  
stop giving your attention to it.  
As soon as your eyes fly to it, it disappears,  
for it makes wings for itself  
and flies like an eagle to the sky.”

Proverbs 23:4-5

Our life experience with wealth influences how we view financial sacrifice. For many, the strenuous effort required to make enough money to get by and pay debts makes giving away hard-earned money very difficult. Life for you may feel like a series of financial crises waiting to happen, and giving is the last thing on your heart. Contrarily, if you have been blessed with plenty, perhaps it is a little easier to give. Yet, some with plenty choose to give less than a real sacrifice, or maybe they carelessly lose everything by investing in the wrong areas. The Bible has much to say about finances and giving. Hopefully, the scriptures and ideas shared in this study will inform your heart, update your view of wealth, and impact your giving to the Lord.

### Renewing our Minds

“Therefore, I urge you, brothers and sisters, in view of God’s mercy, to offer your bodies as a living sacrifice, holy and pleasing to God – this is your true and proper worship. Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is – his good, pleasing and perfect will.”

Romans 12:1-2

In verse one, Paul teaches that God’s amazing mercy should result in true and proper worship – a willing and radical decision to voluntarily offer our bodies back to God as living sacrifices. We’ve been brought

from death to life, so our spiritual act of worship is to offer every part of ourselves back to God. This is worship that pleases him.

Sounds easy, right? Sometimes sacrifice doesn't seem to require a lot of effort, especially when we're giving back our time and talents. At other times, it can be very challenging. For a lot of people, the giving of our treasure (money) can be extremely difficult to navigate. In verse 2, Paul tells us how we are supposed go about offering everything we have in sacrifice to God. Paul demands that we don't conform to the pattern of this world (this age). Let's be truthful, we come into God's kingdom with thick stories and habits from our pre-Christian lives. They are a part of us, and they absolutely influence how we think of life moving forward. If you were blessed with a godly view of money and biblical financial sacrifice, you have a lot to be thankful for. However, most people bring inaccurate views of money and wealth into their Christian lives. It's important to change those, so our financial sacrifice can be pleasing to God.

How can we do that? How can we accurately offer material sacrifices back to God? Paul says we are to begin "renewing" our minds. Renewing in this verse means a "total renovation." We simply can't rely on how we were taught to see our money, we are obligated to be sure it is pleasing to the Lord. Here is how renewing works: a new orientation in our thinking about money and wealth will begin to result in a new pattern of behavior. As we work to see something so powerful as money through the lens of God's word, we are consistently transformed and changed. Few things can distort our relationship with God as fully as wealth, so it's important we give our minds over to a lifetime of renewal regarding how to view it (Ephesians 4:23, 2 Corinthians 4:16, Colossians 3:10).

### **Is Money Important To God?**

One way to understand how God feels about a subject is to observe how often it appears in various contexts throughout the biblical narrative. Money, wealth, and giving are mentioned MANY more times than any other spiritual discipline. There are over 2,000 verses on money! Faith is mentioned 270 times, and prayer is mentioned 160 times. According the Holman Christian Standard Bible, the word "money" is used 141 times, while similar currencies like gold are mentioned 482 times by name, and silver is directly referenced 338 times. Webster's defines wealth as having to do with a combination of money (currency) and possessions. So gold + silver + money is directly mentioned roughly 961 times in the bible. God has a great deal to say about wealth.

A businessman named Howard Dayton researched every single scripture having to do with money (he found 2,350), and claims it radically changed his life. Through Compass Ministries, he offers a topical index of every passage in the Bible relating to money. We think you will find it a very encouraging resource to help you in your own study. Here is the link: <https://compass1.org/the-bible-on-money/>

### **A Proper View of Ownership**

"Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, 'what is it I hear about you? Give an account of your management, because you cannot be my manager any longer.'"

Luke 16:1-2

The book of Luke is absolutely loaded with scriptures about how we view and handle money. In this passage, the unjust manager is accused of wasting his master's possessions. He simply didn't manage it with faithfulness and wisdom. Biblically, it is clear that God is the *real* owner of our stuff, we are simply entrusted with managing it properly. This is what is called "stewardship."

Make no mistake, we are called into a cooperative effort in attaining and maintaining earthly possessions and assets. There are plenty of scriptures that address diligence, hard work, being smart about investing, and so much more. For instance, if you've been able to purchase a home, chances are you worked, saved, and planned in order to get there. But be careful - your sincere efforts at living a diligent life don't release you from seeing God as the ultimate source of what you have. He has either blessed you with it, or allowed you to have it! This is tough for many people, but is theologically true. Our success in viewing wealth properly starts with an understanding that God owns ALL we have. Here are some scriptures for further study in this area: [Deuteronomy 8:18](#), [1 Chronicles 29:14](#), [Job 41:11](#), [Psalm 24:1](#), [Haggai 2:8](#), [1 Corinthians 6:19-20](#)

### **Assessing what has influenced you**

"For you know that you were redeemed from your empty way of life inherited from the fathers, not with perishable things like silver or gold, but with the precious blood of Christ, like that of a lamb without defect or blemish."

1 Pet 1:18

Getting in touch with your personal background and view of money/possessions may help you to be more receptive to God's view of wealth in scripture. Furthermore, you may renew your conviction about how to treat the wealth you do have. In the above passage, Peter refers to the "empty way of life" these Christians were given by their ancestors. He is surely referring to the inability of the old law to help them achieve salvation, but the concept reaches into all areas of life and faith. The thoughts and ideas we brought into Christianity are NOTHING compared to the truth and wisdom that Jesus gives us. We believe our views of money and wealth fall into this kind of assessment.

How can this relate to money, wealth and giving? What "way of life" was handed down to you? Every Christian has to assess this and evaluate it often. We believe that our family/generational "story" about money contributes greatly to our own natural financial identity (see link below to Forbes article). To close this study out, we offer you some basic questions to ask yourself regarding your "inherited" view of wealth. Think through them, pray about them, and talk them over with your spouse or a friend. We pray they lead you to more depth and spirituality in your relationship with money and God.

### **Questions for Thought and Discussion:**

- How did your parents influence your view of wealth/finances? Giving to religion/church?
- How has society's view of money and giving influenced how you see Christian giving?
- What view of wealth/finances do you carry with you today?
- Do you consider yourself a saver or a spender? Where does your answer stem from?
- Do you cheerfully give money or possessions away; if you do share, do you do so reluctantly?
- In what ways does your mind need to be renewed and regarding money and wealth?

### **Other Helpful Authoritative Secular References**



Is it possible to be a rich Christian?

<https://www.geneva.edu/blog/faith/can-a-christian-be-rich-7-8-2016>

**Financial psychology** is a new field that integrates **psychology** with **financial** management. It's a different way to look at **financial** and emotional well-being and to process beliefs, emotions and behaviors related to money. Emotions and family history drive our individual relationships with **money** and personal finance. Learn more about the influence of emotions in [this Forbes article](#).

## Three - What Does the Old Testament Teach Us About Giving?

### What tithe was required by the Mosaic Law?

[\(link to all scriptures for this section\)](#)

Let's start this study by taking a closer look at what most people are familiar with, the tithe. The English word *tithe* comes from the Hebrew word *ma'aser*, which means "the tenth part." When The Old Testament Law first refers to the tithe (Leviticus 27:30-33), it is assumed that the Israelites are already familiar with the concept of giving tithe because there is no instruction given about how it would be used. This passage simply gives direction about what must be tithed upon, and that list can be summarized as produce from the land and animals from the herds and flocks.

With the next reference to tithe in The Law (Numbers 18:1-32), God tells the Israelites how the tithe will be used. In summary, the tithe would be used to support the Levites and the Priests<sup>i</sup>. This tribe was God's chosen possession to serve him (ref. Numbers 3:12-13) and would not have an inheritance in the Promised Land<sup>ii</sup>, so they would be provided for by God who would pay them their wages through the tithe. Many scholars refer to this as the first tithe.

Further tithe instructions are given as the Lord describes how the Israelites worship would be different from the Canaanites once they take over the Promised Land. Their tithe, as well as their sacrifices, freewill offerings, vowed offerings, and first-born - are all to be brought to a central place of worship (Deut. 12). In Deuteronomy 14:22-29, the people are told to bring a tithe of their produce and their first-born from the herds and flocks for an annual feast. Scholars refer to this as the second tithe. Every 3rd and 6th year (in a 7 year cycle), the people are told to hold a local feast with their produce tithes so that the local Levites, widows, orphans, and aliens would be provided for. This is referred to as a third tithe<sup>iii</sup>.

In summary, we see that the tithe was used to support the Levites & Priests, to supply food for annual festivals in the place where God's presence would dwell, and to provide for the local Levites, widows, orphans, and foreigners.

### Did God create the tithe concept particularly for the Israelites?

[\(link to all scriptures for this section\)](#)

When one looks outside the Bible, you will find ample evidence that giving "the tenth part" was common among pagan nations. Going back as far as the 5th Dynasty in Egypt (~2500 BC), there are references to "rations of the temples" and "offerings to the gods." There exists evidence about first-fruit feasts and giving to the temples and priests from the records found during the reigns of Rameses II (~1300 BC) and Rameses III (~1180 BC). The Amarna tablets (~1350) were written to capture correspondence between Egypt and other nations. One of the tablets speaks about Babylon giving "a tenth part" of the produce of the land to support their native temple, and may refer to a time as far back as 2100 BC.

While these examples highlight some of the oldest practices that are documented, there are several more documented examples of giving “a tenth part” with Assyrians, Chaldeans, Persians, Arabians, Ethiopians, Carthaginians, Phoenicians, Greeks, and Romans from the time of Abraham to the time of Christ. Many of these groups of people were regionally isolated, and yet there is a common theme of giving “a tenth part” to the gods from the spoils of war, from the produce of the land, and from the meat of animals. These were used to build and maintain the temples, provide for the priests that served there, and supply food for celebrations with their gods. Naturally we should wonder why the pagan nations throughout history followed the same thematic practice of giving a tenth part to their gods that we find in the Old Testament.

Coming back to the Bible, the first use of *ma'aser* is when Abraham gave a tithe of the spoils of war to Melchizedek (Genesis 14:17-24). There was not a command from God to Abraham that he needed to do this. However, one can see that this act is consistent with local cultures from that same time period, where spoils from war were tithed on and given to the gods. The next Biblical reference to giving “a tenth part” was when Jacob promised God a tenth of all that he would gain if God protected and provided for him on his journey (Genesis 28:10-22). While today we might question the *quid-pro-quo* of nature of this action, it's possible that Jacob made this vow as a way of saying, “If you are real and prove so by protecting and providing for me, then I will recognize you as My God by giving my tithe to you and no other god.” In other words, he would be ready to accept the god of his fathers Isaac and Abraham.

The very first example of giving to God in the Bible is when Cain and Abel both bring offerings (Genesis 4:2b-5). Note that this is not referred to as a tithe. This study won't go into the specifics about why one was accepted and the other wasn't, but it is interesting to note that the same type of offerings associated with classical tithe-giving are provided: produce from the land and the first-born of the flock. There is no command from God recorded in the early chapters of Genesis for offerings to be made this way. Why did they feel compelled to give to God at all? Of all that they might have offered, why did they give these particular things?

#### References

- Shaw, Mark C. “The Evolving Tithe.” May 2004. (found at [www.douglasjacoby.com](http://www.douglasjacoby.com))
- Lansdell, Henry. Studies in Tithsgiving: Ancient and Modern. Society for Promoting Christian Knowledge. London, 1906.

#### **Aren't there other examples of giving in the Old Testament, in addition to the tithe?**

([link to all scriptures from this section](#))

The Israelites were also to give God the following - which was then given to the Levites (cf. Numbers 18:14):

- First-fruits<sup>iv</sup> were offered to God, and He directed that they be distributed to the Levites. (Numbers 18:12-13, Deuteronomy 26:1-2)
- The first-born sons and first-born male animals belonged to God<sup>v</sup>. (Numbers 18:15-18)
- The fruit from trees in their first 3 years could not be eaten and the fruit from the 4th year had to be given to God. After that, the people could keep the fruit from their trees.

The Israelites also had to build and maintain their place of worship, where God's presence would dwell with the people.

- Construction of the Tent of Meeting, the first Temple, and the rebuilt post-exilic Temple were all funded through freewill offerings. (Exodus 35, 1 Chronicles 29, Ezra 1)
- Temple upkeep was not maintained through the tithe, but through a form of annual tax. It is worth noting that everyone paid the same amount, regardless of economic status. (Exodus 30:11-16, Nehemiah 10:32)

God has a heart for the poor, the orphans and widows, as well as the foreigners among the Israelites. He tells the people to give to this group in the following ways:

- Landowners were to leave the corners of their fields<sup>vi</sup> untouched at harvest time and leave behind any produce that was dropped during harvest so that the poor & destitute could have it. (Leviticus 19:9-10, Deuteronomy 24:19-21)
- As mentioned earlier, these people benefited from the tithe feast, which occurred in years 3 & 6 of the 7 year cycle. (Deuteronomy 14:28-29)
- One was to give to a poor man any time he saw him in need. (Deuteronomy 15:7-11)

Individual Israelites could give to God through discretionary giving associated with freewill offerings, thanksgiving offerings, and offerings for the fulfillment of vows. These offerings typically included a communal feast.

There are many other ways in which the community gave for the sake of the various sacrifices, which include the daily offering, the Sabbath offering, the monthly offering, the sin offering, and the offerings for all of the annual feasts. Suffice to say that there were many ways in which the Israelites gave in recognition of Yahweh as their God!

### **What does this mean for Christians living in the 21st century?**

This study presented the tithing system described by the Mosaic Law, which shows a striking similarity to extra-biblical records of practices observed by pagan nations. It traced this theme of giving back to the time of the biblical Patriarchs and even further to the time of Cain and Abel. Further examples of giving, in addition to the tithe prescribed by the Mosaic Law, were highlighted to provide a composite view about how giving honored God. We are certainly not meant to follow the Old Testament Law as Christians (ref. the book of Galatians), but this study does reveal certain themes worthy of our consideration as God's people.

### **Questions for Thought and Discussion:**

- Do you consider your giving as a means of honoring God?
- Regular giving to God has historically been used for supporting those whose full-time work is in the service of the Lord, for maintenance of the central place of worship, for annual feasts that honor God, and for distribution to those in need.
  - How does your regular giving support these areas?
- Freewill offerings provided food for communal feasts and the means to build a new place for worship.
  - How does your giving connect to creating new places for worship, such as a church planting or a church building?
- Landowners were to set aside part of the harvest to provide for those in need.
  - Are you in a position to set aside part of your income to ensure that you can meet the needs of those who truly require help?

## Four - Jesus on Money

As Jesus began his earthly ministry, he announced the appearance of God's Kingdom. However, this announcement was not about a palace or throne or even power over its enemies, but rather Jesus announces a kingdom of love for your enemies and service to the poor. His teaching inspires his followers to live under God's reign, trusting His sovereignty and living in submission to his will.

He instructed his disciples to love their enemies, forgive those who seek to harm them and seek peace. This is an "upside-down kingdom" a kingdom which doesn't follow the rules we grow up under. Living under the rules of this kingdom produces a life very distinctive from the world around us because it almost doesn't make sense at all, **unless Jesus is your Lord.**

Jesus teaching on money does not escape this radical perspective shift. Our culture seeks wealth and the associated accumulation of power. We live with goals of earning enough, then earning more, then (for some) earning more than enough. We have goals to buy a home, send our children to college, retire at an early age, etc. Money is a tool for expanding our opportunities and building our influence. We often associate money with power, comfort, opportunity, entertainment, survival, and so much more.

This study is a short examination of what Jesus taught us about our relationship with money. If we can open our hearts to his teaching, we will likely be challenged to grow in our relationship with God.

To begin, take some time to write down how you view money in your life. The questions here are just examples to get you thinking. There are no right answers to these type of questions just honest answers.

### Questions to consider:

- Do you really believe that all that you have is from God?
- How much money is enough?
- If you won the lottery, what would you do with the money? What does this show you about the way you view money?
- What goals do you have for yourself or your family? What are you planning to do to achieve these goals?
- How do you feel and what do you do when you see the homeless or poor?
- Are you a saver or a spender?
- If you lost your job – how would this affect your life?
- When you spend are your purchases planned ... well thought out?

In the NT there are over 50 references to the word "money" (the majority are in the gospels). Additionally, many of Jesus parables used some reference to money or possessions. It seems that there is something special about money when it comes to our faith. It certainly has some special ability to affect us. With this in mind let's consider some of Jesus core teachings on money.

### Jesus' attitude toward money

Jesus was an itinerate preacher. He lived simply in his life. He was not impressed by wealth in the same way that those around him were. He taught a message of God's goodness and faithfulness to his children. He trusted in his heavenly father and called his followers to do the same. Read Luke 6:27-38 and Luke 12:21-34 ([scripture link](#)).

- What do these passages teach us about how Jesus viewed God?
- What do these passages show us about our relationship with God?
- Is it 'reasonable' for us to live by these directives? What keeps us from doing so?
- What is the relationship between money and worry?

### **Jesus and the people with their money**

Each day in Jesus' ministry many people showed their faith in God by their actions. These examples can show us how people relate to God through money in both positive and negative ways. Read through the [following passages \(link\)](#) and answer the questions that follow where applicable.

- Luke 7:36-50 – Jesus anointed by sinful woman
- Luke 8:1-3 – Followers support Jesus' ministry
- Luke 8:30-39 – fear produced by the destruction of the herd of pigs
- Luke 9:12-17 – Jesus feeds the 5000
- Luke 16:14-15 – The Pharisees
- Luke 18:18-30 – The Rich Man
- Luke 19:1-10 – Zacchaeus
- Luke 21:1-4 – The widow's offering
- Luke 22:1-6 – Judas Betrayal
- Luke 23:50-56 – Joseph of Arimathea gives Jesus his tomb

### **Questions:**

- What motivated the individual to use or withhold their money in this passage?
- What lessons regarding money does Jesus teach in this encounter?
- What might keep people from using their money in relation to Jesus?
- What do you think this person was trying to accomplish with their wealth/poverty?

### **Jesus Teaching regarding money/wealth/poverty**

In the following examples Jesus has specific teachings regarding our relationship with money. Read through each passage (if needed, read the surrounding context) and then consider the questions below following ([link to scriptures](#)).

- Luke 6:20-45
- Luke 10:1-4
- Luke 11:39-42
- Luke 12:6-7
- Luke 12:21-34
- Luke 14:12-14
- Luke 16:9-13, 18:24-25
- Luke 20:20-26
- Luke 22: 35-37

### **Questions:**

- What does this passage teach us about God's/Jesus' attitude toward money?
- Does the cultural setting of the first century have any impact on how we might understand this passage?
- What does this passage teach us about the nature of God?
- How should a 21<sup>st</sup> century disciple of Jesus value money and wealth?

### **Jesus parable teaching using the example of money**

Jesus often taught using parables to explain “heavenly” truths. These simple stories often had one or two instructive lessons or principles for his hearers. The list of parables below each tell a story using money or wealth as an example teaching a particular principle we will benefit from regarding our walk with God ([link to scriptures](#)).

- Luke 7:40-50 – Parable of the Money Lender
- Luke 10:30-37 – Parable of the Good Samaritan
- Luke 12:13-21 – Parable of the Rich Fool
- Luke 15:8-10 – Parable of the Lost Coin
- Luke 15:11-31 – Parable of the Lost Son
- Luke 16:1-9 – Parable of the Shrewd Manager
- Luke 16:19-31 – Parable of the Rich Man and Lazarus
- Luke 19:11-27 – Parable of the Ten Servants

After reading each parable ask yourself the following:

- What heavenly truth is Jesus teaching us?
- Does this truth teach us anything about our relationship with money?

## Five - New Testament Understanding of Christian Giving

### Who gave in the early church?

[\(link to scriptures in this section\)](#)

Throughout his letters, Paul describes several different gifts that were given to equip the church. Some passages talk about the manifestations of the Spirit in believers (1 Corinthians 12:7-10) and others outline the spiritual gifts of various roles in the church (1 Corinthians 12:28, Ephesians 4:11). In yet another passage (Romans 12:6-8), Paul describes various gifts that are provided to the body of Christ that seem to be centered around the mutual care and building up of the body. One of the gifts highlighted here is “contributing to the needs of others.” Paul seems to indicate that each member will possess these gifts in varying measures, but encourages everyone to exercise their gift in accordance with the measure of faith and grace that they have been given by God. So for those who have the gift of contributing to the needs of others, they are encouraged to do so generously.

Does that mean that only some people were expected to give financially to the church? That doesn't seem to be the case. When giving instructions for the collection of money, Paul asks that “each one of you” set aside money, suggesting all members took part (1 Cor. 16:1-4). In another passage on giving, Paul mentions that it wouldn't be right for some to be hard pressed while others are relieved, but for there to be “equality” regarding financial sacrifice (2 Cor. 8:13-15). Christians are told to give financially “in keeping with his income,” (1 Cor. 16:2) which means amounts and percentages vary according to each person and family. Financial sacrifice shouldn't be compared with others, but all are expected to give based on how God has blessed them

Paul provides Timothy with some direction for the members of the body who arguably have the gift of acquiring wealth (calls them rich) in 1 Timothy 6:17-19. This passage is providing direction in response to some false teaching about wealth that has invaded the church (vv.2b-10). To counter these unhealthy mindsets, the rich are encouraged to not take comfort in their wealth but to remain focused on doing good, to be rich in good works, to be generous and ready to share.

### Questions to Consider:

- Do you consider giving to the needs of the church your responsibility? When giving, do you fall into the trap of comparing yourself to others?
- Do you consider yourself wealthy? If so, what would it look like for you to financially help others? Do you consider yourself generous in your giving?

### Giving to support those in full-time service to the church

[\(link to scriptures in this section\)](#)



At times Paul seems to highlight two perspectives with respect to financially supporting church leaders. Sometimes he points out that it is expected, and at other times he highlights how he did not take any financial support from a particular church. How can we reconcile these two seemingly divergent thoughts?

Consider first Paul's position that receiving material support for his work as an apostle was his right (i.e., it was owed to him) in 1 Corinthians 9:4-18. He provides three examples from everyday life where people benefit materially from their labors, and then builds on that by showing how people benefit from partnerships. He extends this analogy and applies it to *spiritual* sowing that leads to *material* reaping, where both parties benefit from the partnership. He finally points to temple worship. If you recall from the study on Old Testament giving, temple worship that included supporting the priests was not unique to the Jewish nation. So even Gentile believers would have understood the parallel expectation for those who preach the gospel to be provided for materially.

While he does end this passage by highlighting how he did not take material support from the Corinthians, he makes a strong case that it was nonetheless his right. (See similar application in 2 Thessalonians 3:6-10.) In 1 Timothy 5:17-18, elders who preach and teach are expected to receive double honor, which refers to respect and financial support. This passage quotes Deuteronomy 25:4, which Paul also quoted in 1 Corinthians 9, to illustrate that the elder is worthy of financial support for their hard work in the gospel.

In several places, Paul also talks about how he did not take financial support from a given church. These are examples where Paul was acting in a missionary capacity to the Gentiles, which is what he did for much of his life as an apostle. He needed to differentiate himself from false apostles who clouded the power of the gospel and the establishment of a new church with greedy motives (ref. 2 Corinthians 11:12-15). Paul praised the Philippians for fully financially supporting him while establishing the church in Thessalonica (ref. Philippians 4:15-19, 1 Thessalonians 2:1-10). Paul received financial support from the church in Macedonia while preaching the gospel to Corinth (ref. 2 Corinthians 11:7-10). Paul also did not take material support from the Ephesians when he ministered to them, but instead worked to supply for his own needs (ref. Acts 20:33-35).

In reconciling these passages, a few themes emerge. First, Paul taught that financial support for those who preach and teach the gospel was an expected right, even in a Gentile church setting. Second, Paul released that right at times to protect the purity of the gospel and to differentiate himself from false apostles or those with greedy motives. Third, he relied on support from established churches and/or worked to supply for his own needs when planting new churches. It is clear that giving to support ministers and missionaries was not only approved of, but became a regular practice. It's important to note that there is not one way to build a church. Some churches have no full time, paid leadership, while many others do. In general, where there are necessary people and resources, churches that can have paid staff, whose full time job it is to focus solely on the building up of the church, tend to grow at a quicker rate, putting less stress on members and lay leaders

### Questions to Consider

- What kind of partnership exists in our church between those who work full-time in the ministry and the rest of the body?

- As an established church, how do we support spreading the gospel message and the formation of new churches?

### **Sharing with believers in need**

[\(link to scriptures in this section\)](#)

Sharing one's possessions with believers in need has been a hallmark of the Christian faith since its inception (ref. Acts 4:32-37). God consistently showed concern for this demographic throughout the Old Testament, so it is not surprising that his chosen people in the church should continue to mirror his concern for these people.

Widows and orphans represented a portion of society that could be left poor and destitute, so there are specific instructions for how the church was to help provide for them (ref. Acts 6:1, 1 Timothy 5:3-16, James 1:27). If the widow was part of a believer's household, it was expected that the family would provide for that person primarily before the church got involved.

Many passages in Paul's letters refer to a special collection that he was taking up from various Gentile churches to support the church in Judea, which was being impacted by a severe famine (ref. Acts 11:27-30, 1 Corinthians 16:1-4, Romans 15:25-27, 2 Corinthians 9:1-15). Disciples were asked to regularly set aside money for this special collection, which was meant to be given freely and in accordance with their income.

### **Questions to Consider:**

- Within our culture today, which demographic might represent those who can be left poor and destitute? How might we, as the church, provide for that part of The Body?
- What role might we play in providing for other churches who are in need?<sup>vii</sup>

### **Conclusion**

Giving to local ministry work, the needs of other believers, and the poor were regular occurrences in the New Testament and early church. Further, giving is an act of worship, which means it is something of importance for all Christians, not just those blessed with an abundance of wealth. For those blessed with the gift of making a lot of money and being rich in this present world, they are commanded to be generous in their sacrifice. Each segment of membership in the early church had a part to play in giving for the various needs and roles within the church.

## Six - The Spirit of a Christian Giver

In the New Testament, we are not necessarily commanded to tithe 10% of our income to our church, nor is any percentage or amount given. However, Christians are strongly urged to financially support the church both locally and abroad, and the New Testament paints a picture of radical generosity. Quite frankly, many have suggested that in giving under New Testament principles, Christians might exceed a traditional tithe. Regardless of the amount, it's important to get to the *heart* of giving, and the apostle Paul describes the attitude, or "spirit" Christians need to have when offering their money for the work of ministry:

"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

2 Corinthians 9:6-7

Paul was training the Christians in Corinth in the area of godly giving. They were being asked to join with other congregations in financial sacrifice to needy Christians in Jerusalem. Many of them had absolutely no religious background, so they had plenty of questions about giving. His instructions about the heart of giving can be summed up in three words: Generously, cheerfully, willingly.

### Generously

[\(link to scriptures in this section\)](#)

Paul's argument starts with an idea that is common in Israel's wisdom tradition: **You reap what you sow** (Job 4:8, 31:8; Psalm 126:5; Proverbs 11:21, 19:17, 21:13, 22:9, 28:27; Jer. 12:13; Micah 6:15; Luke 6:38, 19:21; Gal. 6:7-9). The point here is not how much one gives, but rather it emphasizes the idea that God blesses those who don't hold back from him and others, and withholds blessings from those who do. It's a tough modern day concept (and should not be confused with prosperity teaching), but it accurately describes God's heart. As we saw in the first study, God has lavished us with blessings, more than our words can describe. He has sown very generously in our lives, so anything less than a heart of generosity back to him or others communicates a lack of gratitude. In fact, later in this passage Paul says it is through our generosity that we give thanksgiving to God (2 Cor 9:11).

The theological character of giving is a response to the abundant grace of God. However, we have to be careful that our spirit of generosity isn't done to show God just how thankful we are! We're not trying to prove our sincerity to God (no amount can do that), but rather *mirror his heart* of generosity toward us in all we do. In so doing, we are demonstrating our thankfulness for what he has done for us, our trust that he will take care of us today, and our confidence that he will provide for us moving into the future.

Consider the following passages as you reflect on having a heart of generosity: Deuteronomy 15:7-8; Psalm 37:26, 112:5, 9; Proverbs 11:24-25; Malachi 3:10; Luke 6:38; Acts 20:35.

## Cheerfully

The scripture says God loves a cheerful giver, and is set in contrast to someone who is simply doing it out of obligation, obedience, or because they are being compelled to do it. Our giving must flow from a heart that not only wants to do it, but delights in it! I think we would all agree parting with our money cheerfully (unless it's spent on our own pleasure) can only be accomplished through full reliance on God and his divine plan. It does not come naturally for most people

The word translated "cheerful" is the Greek *hilaros*, which is roughly translated as cheerful or joyous. The Greek word *hilaros* also implies a sense of readiness; it means to be ready to act, to be prepared. Ironically, *hilaros* is the root word for the modern word hilarious; Webster's defines hilarious as "extremely funny". Clearly, scripture is not saying that giving is a joke, or to be taken lightly. Rather, the modern meaning may give insight into the cheerfulness of which scripture speaks. A "hilaros" kind of giving is not something about which we are to be down, sad, or reluctant, but rather something we are eager to take part in, and flows from a surrendered, joyful, "at ease" heart.

Where does this come from? A key to understanding how joy compels giving is found in the previous chapter

"And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of their most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints."

2 Corinthians 8:1-4

Paul reminds the Christians in Corinth that their brothers and sisters up north in the Macedonian churches "urgently pleaded" with them to take part in the giving. Not only that, they were extremely poor, but their generosity came from their "overflowing joy." Basically, they were eager and fired up to give! They were overflowing with joy based on God's grace poured out in their lives. When you really get what God has done for you, it produces a longing to meet the needs of others – gladly. This joy is a deep-seated contentment and security, not a worldly, manufactured kind of happiness. It is a heart so content and secure in God, that it longs to give back as a natural response. Let that sink in. Let it change you.

## Willingly

We are told that each person needs to decide in his heart what they are to give (2 Cor. 9:7), and then to joyfully offer that as a gift to God. Think about what it feels like for you to receive a gift from someone. Does it change the way you receive it if the person giving it does so grudgingly? Of course it does! It makes you feel burdened, and so the natural response is, "you can keep your gift." We have to understand one thing very clearly: **God doesn't need our money!** He can work powerfully without it. However, we need to sacrificially give it. It is literally an act of worship that we must take part in, so in that sense, it is a gift that God allows us to do it in the first place.

This concept was familiar to first century Jews. They knew that God accepted and blessed offerings if they were not given grudgingly:

“Give generously to him and do so without a grudging heart; they because of this the Lord your God will bless you in all your work and in everything you put your hand to.”

Deuteronomy 15:10

The context for this verse is what was known as the “year of remission,” or the year of cancelling debts. It was to be exercised every seventh year, and was God’s way of reminding them that their own debts were canceled as they were rescued from slavery and oppression. Giving freely and generously was to be a symbol of God’s ultimate and full redemption of his own people. In the New Testament, under a new covenant, giving freely and willingly was seen as participation in God’s ongoing provisions for the people he’s always loved enough to free. It would be wrong to give back to that God grudgingly.

We are given a beautiful example of this kind of giving in the book of Acts:

“Joseph, a Levite from Cyprus, whom the apostles called Barnabas (which means Son of Encouragement), sold a field he owned and brought the money and put it at the apostles feet.”

Acts 4:36-37

Barnabas lived up to his name when he sold his land in order to help the ministry continue and flourish. This was an amazing example of generosity in any time or culture. Skeptics of Christianity often claim that this example constitutes a socialist or communist construct, in which Christians are required to give of their stuff in order that poor people have some too. Actually, there is no evidence of that, and no evidence that this was anything more than a one-time willing contribution. It was one man, deciding to act generously and joyfully in order to bless someone else. Imagine the impact our giving could have if we all followed these kinds of examples?

The New Testament doesn’t lay out rigid rules, numbers or percentages to guide us in our giving. Instead it offers numerous scriptures and examples that get to the heart of the act of giving. The model is a rich combination of generous, cheerful and willing sacrifice. It changed the world then, and can do so now.

### **Conclusion**

To give cheerfully, one needs to understand the role and purpose that Christian giving has in our lives. Do not give regretfully or under compulsion. Cheerful giving means joyous giving with readiness implied. Find contentment in Christian giving by drawing clear boundaries between needs/wants. God’s gift is greater than our gift, and He loves us unconditionally. Being in debt to Him is a good thing. We are to share with others when we have plenty.

### **Questions for Thought and Discussion:**

- From where do you get your model for cheerful giving? Is scripture or is your family the source? (Maybe some of us who grew up in spiritual may be able to claim family, but wouldn’t they be following scripture anyway?)
- How does God feel when we don’t give cheerfully? Is he likely to appreciate/bless such giving?
- Have you done an inventory of wants vs needs? What might those lists reveal about your attitude toward giving?
- Is giving designed to make us happy? Is happiness the goal of giving?

## Seven - Faith and Giving

“There are three conversions a person must experience: the conversion of the head, the conversion of the heart, and the conversion of the pocketbook.”

Martin Luther

[\(link to all scriptures in this article\)](#)

There are few things in the Christian faith that cause people angst as much as the giving of their money. Why is this? First, our money is a precious resource. We live in a society that runs on money, and in Tampa it can be very easy to feel spread thin. Scarcity seems more common to most Christians here than abundance.

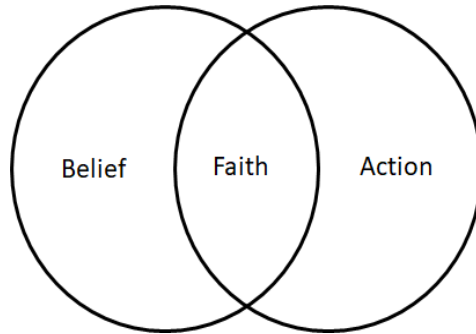
Second, it is incredibly personal. The state of our finances can make some Christians feel proud and confident, while others can feel embarrassed and vulnerable. The end result is that we can easily and comfortably shy away from talking about it, preferring that everyone just minds their own business.

Third, we know it is talked about often in scripture, but we still can fail to see the spiritual connection our financial sacrifice has to our faith and walk with God. Think about this combination for a minute: our money is personal and tough to talk about, AND the voluntary giving of it is seen in scripture as a vital part of our Christian faith. **Given these realities, it is really important to view godly financial sacrifice as an action that is a result of faith, not just duty.** The biblical authors were not just concerned with Christians “doing” the right things, but desired that the right things they did were flowing from a sound faith in God and his ways. Their life actions were to flow from the doctrine they held to (1 Timothy 4:16). Along with all the other qualities listed for eldership in Titus 1, Paul was clear they were to help people stay grounded in sound doctrine:

“He must hold firmly to the trustworthy message as it has been taught, so that he can encourage others by sound doctrine and refute those who oppose it.”

Titus 1:9

Sound doctrine is mentioned more than once in Titus, and its importance is taught elsewhere (Acts 2:42, 1 Timothy 4:1-6, 2 Timothy 1:13, 2 John 1:9). A vital role of elders and overseers was to help people remain **sound** (uncorrupted) in their **doctrine** (teachings, precepts, grounding principles). In other words, they were to help people remain sound in their faith. Consider the following diagram:



Faith drives the actions you take because of what you believe. Your faith is grounded in the truth you believe (your convictions), which result in actions (your obedience). Of course we can act out of duty or obligation, not having a deep sense of faith about what we're doing. This won't last long, especially in the area of financial sacrifice! Unless our basis and motivation for giving are rooted in solid biblical principles, we will waver and struggle.

The goal of a Christian should be that your actions align with biblical doctrine. Of course, being "sound in the faith" applies to all areas of our lives, but it certainly includes the giving of our money, which is our focus here. It's very important to remind ourselves that biblical financial sacrifice, flowing from strong faith and convictions, can and will produce a tremendous amount of joy and fulfillment. Many people have realized true financial freedom by aligning their beliefs about their money with God and his word. That really is the goal.

### **The importance of giving**

Personal financial sacrifice is a very important part of our walk with God, but ironically, we don't seem to talk about it much. There are some understandable reasons for that. On the positive end, the Tampa Church has a long history of being very generous and sacrificial. We may not talk about it much because needs are generally met, things are well attended to. That reality comes with a negative aspect – if we don't talk about it much, it may not be long before the church and its members regress in convictions about financial sacrifice. We may all suffer, because the truth is we ALL need good reminders about what the scriptures teach regarding money. Sadly, most ministers, preachers and elders can shy away from strong teaching in this area for fear of alienating people and turning away visitors. Whatever the reasons, it's an important element of our faith that must be boldly addressed and clearly taught about often.

The Bible makes it clear that our money is tied to our faith. As noted earlier, there are over 2,000 references in scripture to our money and wealth. The word "money" appears over 50 times in the New Testament, most often used by Jesus in the gospels. As a matter of fact, Jesus seems very concerned that we understand how the right or wrong view of money can affect our faithfulness:

"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

Matthew 6:24

Why does Jesus single out money here? There are a lot of things that can pull us away from a life of righteousness, why focus on finances? There must be something especially tricky about money, an extra connection that money can have to our heart. The goal of this study is not to analyze every aspect of

money as it relates to our Christian walk, but we feel it's crucial to directly address the biggest obstacle we face as Christians in Tampa: worry and anxiety. Consider the words of Jesus here:

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life?

And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you – you of little faith? So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

Matthew 6:25-34

It's important to understand what Jesus is NOT saying here. He is not telling us to throw caution to the wind and let things happen without any planning, hard work or foresight. He is not saying that when we are working hard and doing our best, any anxiety or pressure is necessarily sinful. The Bible is full of passages that promote hard work, responsibility, and discipline. He is not saying we ignore those. What he IS saying is that at the end of the day, he will provide for and take care of us. When we seek first the priorities of God's kingdom, then deeply trust him, his provisions will be all we need. He makes no promises as to how that looks, amounts, percentages, timeframes, or anything like that. He is simply asking us a question: do you trust me with your life? Further, when you give every part of yourself to my kingdom, do you trust that I will look after you? To worry about God's provisions being enough is to be of little faith.

How does this relate to biblical financial sacrifice? We have found that many people today literally worry about their finances to the point that it hinders their giving to the church. They lack faith to believe that radical financial sacrifice and being responsible go hand in hand. Many people have listened to the worldly wisdom around us that encourages people to take care of their past debt, present needs and future savings BEFORE sacrificing anything to God. Here are some of the principles driving people today regarding their finances

- **Achieve financial independence quickly.** Who says this should be the goal? Financial independence may indeed be a noble goal, but it can also lead to greed or idolatry, and if it robs a person of taking part in the generosity taught in scripture, could it be a lack of trust in the Lord? Be very careful with making any worldly concept the centerpiece of a clear biblical act of worship like giving. Jesus warned clearly not to let our hearts be captivated by earthly treasures or goals (Matthew 6:19-21).
- **Save as much as you can (40-50% of your income).** Saving is smart, but saving out of fear of scarcity, or as a full proof way to secure your future isn't biblical, and will stop you from giving regularly to the work of God. Faith in your unseen future has to be a part of giving to God.



- **Pay off all debt before giving back to God.** Make no mistake: debt is tricky, and many people have gotten into trouble. However, many wise people believe there is a difference between good and bad debt. Be wise in seeking advice about whatever you borrow, and be careful. Also, ask yourself this...after all the Bible says about radical financial sacrifice, do you think God would be OK with letting the debt we decide to borrow release us from giving back to him? It would be really hard to make that case.

These are tough things to unpack, and require earnest Bible study and much prayer. For a really good treatment of the subject, read [\*“God and Money: How We Discovered True Riches at Harvard Business School,”\*](#) by Gregory Baumer and John Cortines, or [\*“The Treasure Principle,”\*](#) by Randy Alcorn.

### **Trusting in God’s provisions**

“The Israelites said to them, ‘If only we had died by the Lord’s hand in Egypt! There we sat around pots of meat and ate all the food we wanted, but you have brought us out into this desert to starve this entire assembly to death.’”

Exodus 16:3

Usually when we read this passage, we instantly accuse the Israelites of being emotional and exaggerating their plight. After all, there was oppression, plagues and very hard times back in Egypt! Do they seriously think they had it better there? However, they do have a point. God rescued them, but brought them out to the desert. They certainly are free, but totally unequipped for survival in the desert! God knew that, so he provided food for them:

“Then the Lord said to Moses, ‘I will rain down bread from heaven for you. The people are to go out each day and gather enough for that day. In this way I will test them and see whether they will follow my instructions.’”

Exodus 16:4

It’s interesting that God provided manna for them daily. They needed food for nourishment, but they were only to gather what they needed for the day, not store it up. In fact, the scripture here clearly says God tested them, to see if they would follow his instructions. What was God testing? Their faith. Did they really believe that God would follow through and fully take care of them? For the Lord, it was a matter of total reliance on him for everything. In other places, he harkens back to these early days of survival, warning future generations to never forget God’s provisions, lest they grow proud and their hearts turn from him (Deuteronomy 8:10-18).

### **Questions for Thought and Discussion:**

- Don’t forget the lesson in the desert even after you aren’t dependent on God
- Get your security from God, not your own strength, ability, or accumulation of wealth. How would you assess yourself here?
- For us: do we understand the lesson of the desert?
  - Where do we get our security from? House? Bank account? 401K statement? What if all those were taken from you? How would that affect your relationship with God? Would you become angry that God took away “your” things? Would you feel God “owed” you something for your obedience?

- Where is your faith right now? The church is full of people who are at various points or maturity in this process. Pray for wisdom, seek God's will in prayer, and take advantage of the wise counsel of mature Christians, and get a lot of input about your finances.

[Link to all scriptures in this article](#)

### **Conclusion**

These are tough concepts, but we must wrestle with them. Do we have the faith to make radical financial sacrifices for God? The faith needed is found in scripture, which is full of lessons from the history of God's people. Let's all dig deep into the Bible, apply the scriptures to our lives, and pray for an every growing faith in God's provisions.

## Eight - Money and Wealth in Tampa

This study series has covered a lot of ground. We have done a comprehensive review of what the Bible says about money, wealth, and our personal financial sacrifice. When studying scripture, with an eye toward application, it's very important to determine what theological principles God wants us to put into the daily practice of our lives. Responsible study of the Bible requires us to read the text in its original context, determine the meaning that was being expressed, and if there is a timeless biblical principle, wrestle with how to put it into practice in our current time and space. It's pretty safe to say the biblical principles we need to live out in regards to our money and wealth include things like generosity, sacrifice, serving and supporting the needs of others. As you pray about what that means for you, it's important to understand the context you live in: Tampa/St Pete (often referred to in this study as Tampa). There are some unique financial challenges and opportunities here.

- In 2021-22, the Tampa Metropolitan area experienced a massive amount of growth. In a post-COVID world, we are experiencing a period of migration in the United States unlike anything we have ever seen. More and more people are choosing to move to Florida and specifically Tampa from other parts of the U.S. It is pushing our city to the top of many lists. Here are just a few examples:
  - Tampa ranked by Zillow as the hottest housing market in the country (January 2021 & 2022)
  - Tampa ranked as a top ten city to live in after the pandemic (March 2021)
  - A global advisor called "Resonance Consultancy" ranked Tampa/St. Pete as the #1 city in Florida and the #22 city in America around visitor economy and cultural infrastructure, which is essentially a study of economic development (July 2021)
  - Forbes ranked Tampa as the #1 emerging tech city in the U.S. (August 2021)
  - U.S. News and World Report named Tampa as one of the top cities in America in which to retire (October 2021)
  - Realtor.com ranked it as one of the top ten housing markets for 2022 (December 2021)
  - Tampa was named one of the best cities for startup companies in America (February 2022)
  - Tampa was named as the #10 best large city in which to start a business (April 2022)
  - Wallethub ranked Tampa as a top ten place in which to start a career (May 2022)
  - Tampa is the #2 city in America for relocation (July 2022)
  - All of these are taken from [Tampa.gov](https://www.tampa.gov)

These are just a sampling of the ways the Tampa/St. Pete area has grown. It also explains why traffic has gotten so bad! What was once known as a sleepy retirement town is now booming with expansion. Why bring this up? If we are going to talk about biblical financial sacrifice, we have to be clear about the

realities of where we live. The reality in our city is that it is growing, becoming more of a destination, and will naturally become a more expensive place to live.

More than ever, our city is also becoming a hot place for millennials to move and start families. A popular conviction of that demographic right now is the achievement of financial independence. Based on the statistics above, it's easy to see why. However, this dream easily becomes an idol that drives people. They can feel like there is no room for charitable giving until ALL debt is paid off, and they have saved a significant amount of emergency funds

All of these realities are good for us to be aware of, and to be challenged by. More and more, the economic atmosphere and goals of secular society find themselves at odds with the kind of financial sacrifice we have gone over in this study.

### **Devotional Thoughts**

Statistically speaking, disciples in Tampa have unique financial opportunities that others do not. We also face spiritual challenges and decisions that many disciples in this world do not, with regard to our current and future finances. Here are some different scenarios that disciples might encounter in Tampa.

- Opportunity to retire early. There are two versions of this dream: 1) to have more free time to do what I want to do (whatever that might be). 2) to give more to the church, help the poor, support missions, and so much more. It is a fertile field for "difference makers."
- See others living comfortably while you have ongoing challenges in your personal finances. Feeling that what you give to God doesn't really matter. It can be difficult to live in contentment, and the struggle with envy can be real.
- Opportunity to make a lot of extra money with a goal in mind (e.g., setup your kids financially, give to poor).
- Coasting into comfortability. Perhaps you keep working until retirement, but doing so on your own terms with significant flexibility.
- Temporary financial challenges (e.g., school or other debt) but expect things to get much better in the future.

We are all immersed in our culture. The air we breathe is all about personal success in a multitude of forms, such as financial, self-actualization, purpose. In contrast, Jesus calls us in Matt. 6:34 to think Kingdom rather than self: "seek first the kingdom of God and his righteousness, and all these things [food, drink, clothing] will be added to you." Jesus is speaking to people who will never be able to afford to retire. His listeners might not know if they get to eat lunch tomorrow or whether they would have shoes for the winter. This is very radical teaching! To our modern ears, it might even sound harsh ("Jesus, don't you care?").

Why does Jesus go to such an extreme? At least part of the answer comes from his earlier teaching in Matt. 6:19-21. "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." Jesus cares very much about us, but especially the condition of our hearts. He knows that every plan we make, every action we take, every accumulation in this world has an effect on our heart.

Throughout the gospels, Jesus teaches that he desires EVERY part of our lives. He explains it in a multitude of ways, and it is meant to challenge us, force us to evaluate our thinking and actions. Timothy Keller once said, “Repentance could be the greatest gift God gave us.” Repentance is an ongoing decision to keep on making Jesus the Lord of our lives, even as we keep discovering new areas where Jesus has not (up until now) been in full control. Jesus teaches the basic fundamental of his lordship in Luke 9:23-24: “If anyone would come after me, let him deny himself and take up his cross daily and follow me. For whoever would save his life will lose it, but whoever loses his life for my sake will save it.” Romans 12:1-2 reminds us that it is a daily choice to offer our bodies as living sacrifices. Jesus consistently challenges our notions, and expects his lordship to be the filter for all our thinking.

Regarding financial sacrifice, wouldn't it be convenient if we could just make a one-time sacrifice or gift and get it out of the way, and then live our lives however we want? The rich young ruler (Mk 10:17-31) wasn't even able to do that, but suppose he had? With the wrong heart, he wouldn't have lasted long in following Jesus. He would have eventually gone back to his old ways of living for himself. He needed a mind and heart change about his money.

Jesus cares too much about our hearts to let us do that. Through the Holy Spirit and life circumstances, God keeps chipping away at our rough edges. Jesus spends a very large portion of his “air time” in the gospels teaching about money because he knows it is attached to our heartstrings. Regardless of your situation, allow God to gradually work on your heart through the act of consistent, generous giving.

With these ideas and scriptures in mind, let's revisit the scenarios above.

- Opportunity to retire early or make extra money for a good purpose:
  - But what if you lose your heart for God while pursuing this dream? Idols can be very tricky and difficult to detect.
- Coasting into comfortability:
  - Are you giving God opportunities to engage and challenge your heart in ways that are healthy for you spiritually? Consistent, sacrificial giving is an excellent discipline for your heart. “Having it all” isn't actually best for any of us, spiritually speaking (remember the camel & needle in Mark 10:25).
- Experiencing financial challenges with the temptation to envy others:
  - Giving to God (however much or little) teaches you gratitude and reminds you of what truly matters. It also teaches you to place your trust in God, not in your own ability to solve your problems. Trust in God also guards against comparing ourselves to our neighbors.
- Temporary financial challenges with future opportunities:
  - If you do not give, you are training your heart to put your hope in that future opportunity (instead of in God). When God does finally open financial doors for you, will your heart still fully trust in Him? Is it really worth the risk? Remember, Jesus taught in Luke 16:10, “One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much.”

In closing, always remember that your heart will follow where you give your time and your money. Take some time to pray about where God wants you to invest to help his Kingdom grow. Where your treasure is, there your heart will be as well. Giving to the Anchor Point Church and the evangelistic work in South America has helped many Tampa members to pray more faithfully and urgently for God to work in those places. Our hearts follow our investments.

[Link to all scriptures mentioned above](#)

#### Questions for Thought and Discussion:

- What do you think God is showing you as a result of this Bible study? What are some ways you can open yourself to Him and discover anything he might want to tell you?
- How often do you pray about money? What questions would you like God to answer? Do your prayers reflect what is important to you?
- If an accountant audited your finances, what would they conclude about what you value? How well does this align with your spiritual values?
- Where do you want your heart invested? Where do you want your heart to be a year from now?
- What are the main contributors to your world view of money and finances? How have your parents, culture/society, church, and education affected your outlook on this topic?
- Do you have someone with whom you can discuss your general finances and decision-making process from a spiritual perspective? When was the last time you talked about this topic?

#### For Further Study

- [The Blessed Life: Unlocking the Rewards of Generous Living](#) (by Robert Morris). A wonderful mix of spiritual principles and faith-building stories to help you start on an adventure of generous living with God.
- [Beyond Blessed: God's Perfect Plan to Overcome All Financial Stress](#) (by Robert Morris and Dave Ramsey). Learn how to take your stewardship of God's resources to a new level.
- Consider listening to [this podcast](#) involving two guys (one spender, one saver) who faced this situation and ended up writing [this book](#).

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<sup>i</sup> The Priests are specifically Levites who are descended from Aaron.

<sup>ii</sup> The Levites were allotted 48 cities throughout the Promised Land, along with the nearby pasture lands.

<sup>iii</sup> It is unclear whether the 3rd tithe was meant to replace the 2nd tithe on those years, or if it was observed in addition to the 2nd tithe.

<sup>iv</sup> The *Mishna* mentions that this amounted to about 1/50 of the yield.

<sup>v</sup> Sons and unclean animals could be redeemed (i.e., bought back) for a price commensurate with one's economic position, but the clean animals could not be redeemed.

<sup>vi</sup> According to the *Mishna*, the corners of the field accounted for about 1/60 of the whole.

<sup>vii</sup> Something to consider: a study in 2018 revealed that on a worldwide scale, North America accounts for 11% of the Christian population but 49% of the Christian wealth.