

Financial Management God's Way

Session 3 Secular Person Versus Biblical Steward MORE INTERACTIVE

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1

Do you think there is a difference between a secular perspective and a biblical perspective on managing money and material things?
Please explain your answer.

- ▶ Do you think Christians ever fall into the "secular mindset"?

2

Key Biblical Principle:

There is a tremendous difference between a secular perspective and a biblical perspective on money and material things.

Below, I've provided a comparison of the typical actions and attitudes of a "secular person" versus a "biblical steward".

Unfortunately, sometimes even committed Christians inadvertently fall into the secular mindset.

3

Recommended Memory Verses for this session :

"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. (Matthew 6:31-33)"



- ▶ Prayerfully review the following comparison of the actions and attitudes of a Secular Person versus a Biblical Steward below.

Ask God to reveal to you any areas that you need to deal with.

- ▶ ***“Search me, O God, and know my heart; test me and know my anxious thoughts. See if there is any offensive way in me, and lead me in the way everlasting” (Psalms 139:23–24).***

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Secular Person

1. Believes that we own our material resources

1 Timothy 6:7: For we brought nothing into the world, and we can take nothing out of it.

Biblical Steward

Acknowledges that God owns everything and that we are managers of God's resources.

Psalm 24:1, 2: The earth is the LORD's, and everything in it; for he founded it upon the seas and established it upon the waters.

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Secular Person

2. Looks to self and the wisdom of the world for direction

Psalm 1:1: Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers.

Biblical Steward

2. Looks to God and his Word for direction in using financial resources

James 1:5: If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him.

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Secular Person

3. Gives God and his work the “leftovers,” which are usually small.

2 Corinthians 9:6, 7: 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.

Biblical Steward

3. Gives the first-fruits to God's work

“Proverbs 3:9, 10: Honor the LORD with your wealth, with the first-fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

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Secular Person

4. Is generally discontent with present level of income—wants more

Hebrews 13:5: "Keep your lives free from the love of money and be content with what you have."

(Luke 3:14) -be content with your pay."

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Biblical Stewart

4. Is content with God's provision.

Timothy 6:6-8: But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.

Secular Person

5. Struggles with fear of the future or fear of losing assets.

Proverbs 3:5, 6: Trust in the LORD with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight."

Biblical Stewart

5. Puts God first and trusts God to provide for needs.

Matthew 6:31-33: 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.

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Secular Person

6. Believes we are accountable to no one—we can do with our money as we wish.

Matthew 25:28, 29: Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him.

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Biblical Stewart

6. Believes we are accountable to God for how we use the money that God has entrusted to us.

(Rom 14:12) So then, each of us will give an account of himself to God.

Secular Person

7. Uses money to buy things that are temporary . He is short sighted as his investments are "treasures on earth".

Jesus said: "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal."

(Matthew 6:19-21)

Biblical Stewart

7. Uses the money and material things that God has given him for eternal purposes.

1 Timothy 6:17-19: Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God.....Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

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Secular Person

8. Believes that financial success arises as a result of his hard work—i.e. “he made it happen”.

(Deut 8:17, 18): You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the LORD your God, for it is he who gives you the ability to produce wealth.

Biblical Stewart

8. Thanks God for the talents and abilities that God has given him, which may include the ability to earn above average income.

(1Chronicles 29:12, 13: **Wealth and honor come from you**; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, **our God, we give you thanks, and praise your glorious name.**

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Secular Person

9. Looks for opportunities to make a lot of money quickly—wants to “get rich quick”.

Proverbs 23:4, 5: “Do not wear yourself out to get rich; have the wisdom to show restraint. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.”

Biblical Stewart

9. Does not try to get rich quick but works faithfully wherever God has directed.

Proverbs 28:19, 20: “He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. A faithful man will be richly blessed, but one eager to get rich will not go unpunished.”

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Secular Person

10. Wants to “keep up with the Joneses”

Exodus 20:17: You shall not covet your neighbor's house. ...your neighbor's wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor.

Biblical Stewart

10. Is content with God's provision .

*Philippians 4:11–13: for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. **I have learned the secret of being content in any and every situation ... I can do everything through him who gives me strength.**”*

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Secular Person

11. Generally either spoils (i.e., provides unnecessary wants and desires) or neglects family.

(Ecclesiastes 5:10, 11): **“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income...As goods increase, so do those who consume them.”**

Biblical Stewart

11. Provides for the needs of family

1 Timothy 5:8: “If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.”

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Secular Person

12. Character traits: prideful, greedy, fearful, dishonest, selfish, covetous, trust in self, loves money, unrighteous, frustrated .

Biblical Stewart

12. Character traits: humble, generous, faithful, honest, content, loves the Lord, righteous, peaceful and trusts God.

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Case Study #1:

Christian friends Bill and Steve are interested in investing. It is not a full-time occupation for either of them, but it has become somewhat of a hobby for both. Bill spends a lot of time studying what God's Word says on investing and finances in general. He prays and asks God to provide wisdom and direction to manage and invest the money that God has entrusted to him.

Steve, on the other hand, relies upon the comments and advice of well-known investment and financial experts who appear in the media. Steve thinks the Bible is academic and has little to do with investing and finances, and that God is really not interested in this area.

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Both Bill and Steve deal through brokers but handle "the downturns" in the markets very differently. Bill meditates on verses such as Matthew 6:31-33 and Proverbs 3:5, 6, which reassure him that God will provide for his needs, notwithstanding market conditions. Steve, however, gets upset, has many sleepless nights and frequently gets angry with his broker when he sees the value of his portfolio decrease significantly.

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Bill's investment strategy is to apply God's investment principles and trust God. Over the long run he realizes a 5-7 percent annual return.

Steve spends a lot more personal time and energy than Bill, because Steve wants to be part of the "smart money," which earns exceptionally high rates of return each year and over the long run.

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When Bill's portfolio does exceptionally well, he says very little to his colleagues and friends, but thanks God for the blessing.

Steve says that it is appropriate to tell his colleagues and friends about his successes so that they too can make a lot of money just like he plans to. It makes Steve feel good when he tells others about his "winners." However, he becomes very uncomfortable when anyone asks him about his bad investments.

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Questions:

1. In what ways has Bill acted like a biblical steward? Provide a reference to scripture.

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Questions:

1. In what ways has Bill acted like a biblical steward? Provide a reference to scripture.
 1. Bill acknowledges God's ownership of his investments (1 Chronicles 29:11, 12).
 2. Bill has learned and implemented God's investment principles (Psalm 111:10).
 3. Bill applies God's principles and trusts God for the results (Matthew 6:31-33).
 4. Bill is content with a reasonable return on his investments (1 Timothy 6:6-8).

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1. In what ways has Bill acted like a biblical steward? Provide a reference to scripture.

5. Bill is humble (1 Peter 5:5), as he does not boast about his winners but simply thanks to the Lord when his investments did well (Psalm 118:1).
6. Bill enjoys God's peace during "the downturns" (John 14:27).
7. Bill seeks counsel from God, not from "worldly experts" (1 Kings 22:5).

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Questions:

2. In what ways has Steve acted like a secular person? Where possible, provide a scripture reference that would indicate that Steve is not doing God's will.

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Questions:

2. In what ways has Steve acted like a secular person? Where possible, provide a scripture reference that would indicate that Steve is not doing God's will.
1. Steve acts like an owner, not a steward, of God's money (1 Corinthians 4:7).
2. Steve relies upon worldly financial experts for counsel (Psalm 1:1-3).
3. Steve has a great fear of losing money during the downturns (Proverbs 3:25, 26) and does not trust God to provide (Proverbs 3:5, 6).
4. Steve boasts about his successful investments (Proverbs 16:5).
5. Steve believes that he can figure out how to invest successfully on his own, without God's help (John 15:5).

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Questions:

3. Provide several recommendations as to what you think Steve should do in order to deal with his secular attitude regarding investments? Provide a reference to scripture, where you can.

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Questions:

3. Provide several recommendations as to what you think Steve should do in order to deal with his secular attitude regarding investments? Provide a reference to scripture, where you can..
1. Confess his sin of pride to God (1 John 1:9).
2. Learn and apply God's investment principles (Psalm 119:105).
3. Renew his mind (Romans 12:2) by meditating on God's Word (Joshua 1:8).
4. Participate in a small-group biblical financial study.
5. Seek and apply godly investment counsel, perhaps from Bill (Proverbs 12:15).

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3. Provide several recommendations as to what you think Steve should do in order to deal with his secular attitude regarding investments? Provide a reference to scripture, where you can..

5. **Pray for God's wisdom (James 1:5) and direction (Psalm 32:8).**
6. **Learn to be content with a reasonable return (Philippians 4:11-13).**
7. **Do God's will and trust God for the results (Luke 12:27-31).**

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Questions:

- ▶ 4. Do you believe that Steve will likely make more money than Bill on his investments over the long run? Why or why not? Consider the implications of Proverbs 28:19, 20 and Proverbs 23:4, 5 quoted earlier.

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4. Do you believe that Steve will likely make more money than Bill on his investments over the long run? Why or why not? Consider the implications of Proverbs 28:19, 20 and Proverbs 23:4, 5 quoted earlier.

No, because Steve is chasing the fantasy of being able to earn a much higher than average rate of return on his investments over the long run. This stems from Steve's ungodly desire to get rich, and God warns against this. God will not bless Steve's style of investing.

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Questions:

- ▶ Discuss the relevance and application of the following verses with respect to Bill's situation. Write your comments below each verse.

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The fear of the LORD is the beginning of wisdom; all who follow his precepts have good understanding. (Psalm 111:10)

33

The fear of the LORD is the beginning of wisdom; all who follow his precepts have good understanding. (Psalm 111:10)

Bill fears (i.e., reveres) God for his wisdom, and as a result Bill follows God's investment principles (i.e., precepts), which demonstrates Bill's understanding of a godly approach to investing.

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Discuss the relevance and application of the following verses with respect to Steve's situation. Write your comments below each verse.

- ▶ *Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. (Matthew 25:28, 29)*

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- ▶ *Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. (Matthew 25:28, 29)*

"Everyone who has" means everyone who has implemented God's financial principles: they will have an abundance. But those who have not implemented God's financial principles, even what they have will be taken from them.

There is a high risk that Steve may lose the investments that God has entrusted to him, because Steve has acted like a secular person as opposed to a biblical steward.

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*People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For **the love of money is a root of all kinds of evil**. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. (1 Timothy 6:9, 10)*

37

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. (1 Timothy 6:9, 10)

- ▶ **Steve's ungodly attitude (i.e., the love of money) has resulted and will result in Steve making worldly financial decisions, which will likely result in Steve "wandering from the faith" and experiencing many financial problems.**

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Case Study # 2 –take up in small group

Lloyd is a Christian and a successful entrepreneur. When he was young, his parents taught him to tithe to the Lord's work regularly, and as a result, he still gives 10 percent of his very substantial income to the Lord's work. Lloyd's wife is a committed Christian who has been a biblical steward.

Lloyd believes his financial success has risen solely because of his hard work and his natural abilities, which he is proud of. From time to time, Lloyd will lie or deceive someone when he feels that it is necessary for business reasons. He justifies this on the basis that he is giving a very significant amount of money to his local church.

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Case Study # 2

Because he works long hours, Lloyd feels that he deserves to own many things such as two boats, expensive golf clubs, a large house, a cottage, a condo in Florida, and two new cars, which he replaces every two years. In order to make up for the limited time that Lloyd spends with his children, he frequently buys them things that they really don't need. However, Lloyd feels that it makes them happy.

Although Lloyd already has a substantial income and significant assets, he feels he will be content and happy once his company is established nationwide and generating a seven-figure net income.

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Questions

1. In what ways has Lloyd acted like a secular person? Where possible, provide a scripture reference that would indicate that Lloyd is not doing God's will. Hint—there are several above in the comparison of a “Secular person versus a Biblical Stewart”.

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1. In what ways has Lloyd acted like a secular person? Where possible, provide a scripture reference that would indicate that Lloyd is not doing God's will.

1. **He takes personal credit for his business success rather than thanking God for his blessings (Deuteronomy 8:17, 18).**
2. **He lies and deceives others in his business dealings (Leviticus 19:11).**
3. **Lloyd's personal life is out of balance as he works too much and spends too little time with his children. Proverbs 23:4 says “Do not wear yourself out to get rich; have the wisdom to show restraint.”**
4. **Lloyd has a problem with pride (James 4:6).**

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1. In what ways has Lloyd acted like a secular person? Where possible, provide a scripture reference that would indicate that Lloyd is not doing God's will.

5. **Lloyd is discontent with his level of income even though it is more than sufficient (Hebrews 13:5, Luke 3:14).**
6. **Lloyd likely has a problem with the love of money (1 Timothy 6:9, 10).**
7. **Lloyd's “treasures are on earth” rather than in heaven (Matthew 6:19–21).**

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2. Is there anyway in which Lloyd has acted like a biblical steward? Provide a reference to scripture.

44

2. Is there anyway which Lloyd has acted like a biblical steward? Provide a reference to scripture.

Yes, he gives 10 percent to God's work. ([Leviticus 27:30](#)). However given his substantial income, if he had a close personal relationship with Jesus Christ, and if he put God first rather than his selfish desires, then he would be giving much more than 10 percent to God's work .

Jesus said: *"From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked."* ([Luke 12:48](#)).

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3. From a spiritual perspective, what are Lloyd's major problems? Provide references to scripture.

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3. From a spiritual perspective, what are Lloyd's major problems? Provide references to scripture.

Lloyds major spiritual problems include:

1. Pride – "God opposes the proud but gives grace to the humble" ([1 Peter 5:5](#)),
2. Lack of contentment ([1 Timothy 6:6-8](#)),
3. Deceitfulness – "The LORD detests lying lips" ([Proverbs 12:22](#)),
4. The love of money ([1 Timothy 6:10](#)),
5. Failure to acknowledge God's ownership of his money [[Haggai 2:8](#)] and
6. the business that God has entrusted to him ([Deuteronomy 8:17, 18](#)).

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4. What impact will Lloyd's management of money likely have on his children, particularly when they become adults and will need to make their own financial decisions?

What impact will Lloyd's wife [who has been a Biblical Stewart] likely have on the children?

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4. What impact will Lloyd's management of money likely have on his children? What about his wife who has been a biblical steward?

Proverbs 22:6 says *"Train a child in the way he should go, and when he is old he will not turn from it."*

As a minimum, Lloyds children will likely be confused—not sure which example to follow—dad or mom.

Unfortunately, there is a risk that one or more children will follow Lloyd's example and make secular decisions with respect to money and material things.

Nevertheless, the mothers Biblical example, should be an encouragement to their children to manage money Gods Way.

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5. Generally Lloyd manages money and his business with a secular perspective while Lloyd's wife manages money from a biblical perspective.

What impact will their different approaches to managing money likely have on their marriage relationship?

50

5. Generally Lloyd manages money and his business with a secular perspective while Lloyd's wife manages money from a biblical perspective. What impact will their different approaches to managing money likely have on their marriage relationship?

Lloyd's secular management of money and business will likely cause significant stress in the relationship between him and his wife. Although they are both Christians, they will be likely be "pulling in different directions" with regard to finances (2 Corinthians 6:14–16), and there is a high risk of this couple growing apart from each other and if it gets worse and continues over a long period of time, it could result in separation or divorce.

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6. What advice would you give to Lloyd's wife in dealing with Lloyd's secular management of money and material things?

Provide a reference to scripture for each point.

52

6. What advice would you give to Lloyd's wife in dealing with Lloyd's secular management of money and material things? Provide a reference to scripture for each point.

1. Pray and ask God for his wisdom [James 1:5] and his specific direction [Psalms 25:12 & 32:8].
2. Pray and ask God to change Lloyd's heart with respect to managing money. Proverbs 21:1 says *"The king's heart is in the hand of the LORD; he directs it like a watercourse wherever he pleases."*
3. Given that the word of God is "*living and active—sharper than any double-edged sword*" [Hebrews 4:12], Lloyd's wife should diplomatically present God's word in the area finances to Lloyd at the appropriate times.

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6. What advice would you give to Lloyd's wife in dealing with Lloyd's secular management of money and material things? Provide a reference to scripture for each point.

4. When God opens the door, Lloyd's wife should explain to Lloyd the financial problems that his secular management of money has caused and how it has negatively impacted their relationship. [1 Timothy 6:10].
5. Provide Lloyd with a CD/DVD or book [whichever he is likely to use] that teaches God's word on finances [Psalms 119:105].
6. Lloyd and his wife to attend a small group Biblical financial study [2 Timothy 3:16].
7. Obtain counsel from a godly financial advisor [1 Corinthians 2:14, 15].

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6. What advice would you give to Lloyd's wife in dealing with Lloyd's secular management of money and material things? Provide a reference to scripture for each point.

8. Discern from God the spiritual battle [Ephesians 6:10–18] and fight the spiritual battle appropriately [2 Corinthians 10:4, 5] which is generally through prayer and the revelation of God's truth. Jesus said to his disciples "*you will know the truth and the truth will set you free*" [John 8:31, 32]. It's highly probable that Lloyd has believed many lies from the world and Satan. In session 11 we will deal with "Financial Deceptions".
9. Have some trusted friends confidentially pray for Lloyd, his wife and their children (1Thess 5:25).

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10. If Lloyd refuses to deal with his secular management of money and their relationship continues to deteriorate, then the wife should approach an appropriate leader [who understands God's word on finances] at her church requesting prayer, counsel, and asking a church leader to speak to Lloyd directly [Matthew: 18].

- In order to give Lloyd one last chance, his wife should warn Lloyd that she plans to go to a leader of the church unless he is willing to learn to manage money Gods way.

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Be sure to go over case study #1 in your small groups as well as the summary questions which are very important.

Review and update the prayer requests.

And continue to develop and implement a budget. Copland budgeting system is available as a free download at www.Biblefinance.org.