

God's Wisdom in Managing Money

Session 3: Developing Godly Attitudes Towards Money Leader's Copy More Interactive

Presentation by: Thomas R. Copland, CPA, CA

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Key Biblical Principle:

God provides a clear distinction in His Word, between godly attitudes/motives toward money and worldly attitudes/motives toward money.



Since 1977, I [Tom Copland] have had the privilege of advising thousands of individuals and couples with respect to their finances.

Generally, worldly attitudes toward money will result in numerous financial problems while godly attitudes give rise to managing money God's Way and experiencing God's peace in the area finances [John 14:27].

Question—Can money in and of itself, be corrupt or evil?

Write your answer below and on the next slide.

Can money in and of itself, be corrupt or evil?

- ▶ No—why? Because money is neither moral nor immoral.
- ▶ Money is neither spiritual nor unspiritual.
- ▶ Money can be used to further God's kingdom, or it can be used for purposes that are clearly contrary to God's Word.
- ▶ In a sense money is neutral, as there is nothing inherently good or bad about money in and of itself.

Can money in and of itself, be corrupt or evil?

- ▶ Further, it is God who created money .
- ▶ *"The earth is the LORD's, and everything in it, the world, and all who live in it;" (Psalms 24:1-2 NIV)*
- ▶ And it is God who owns the money.
- ▶ *"The silver is mine and the gold is mine," declares the LORD Almighty. (Haggai 2:8 NIV)*
- ▶ Therefore money in and of itself cannot be considered corrupt or evil.

However, God is very concerned about our attitudes or motives toward money. For example, the apostle Paul warns us:

*"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)

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Some **indicators** of "the **love of money**" would include the following:

- excessive hard work (**Proverbs 23:4, 5**)
- very limited or no time with God each day (**John 10:27**)
- little or no involvement in ministry (**Ephesians 2:10**)
- giving very little to God's work (**Proverbs 3:9, 10**)
- a selfish lifestyle with no desire to seek God's will (see the parable of the rich fool in **Luke 12:15-21**)

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Regardless of how much money and material possessions you accumulate, the attitude of "the love of money" will never be satisfied.

"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless." (**Ecclesiastes 5:10**)

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The "root cause" of the love of money is really a spiritual problem in that the individual is putting the desires for money and material things ahead of God. Jesus warned,

*"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. **You cannot serve both God and Money.**"* (**Matthew 6:24**).

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Some other worldly attitudes/spiritual problems that can give rise to financial problems include the following.

- covetousness (**Exodus 20:17**)
- lack of contentment (**Hebrews 13: 5**)
- greed (**Luke 12:15**)
- selfishness (**James 3:16**)
- pride (**James 4:6**)

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Often it is necessary to meditate on God's Word in order to think differently (**Romans 12:2**) about money and material things.

*"These commandments that I give you today are to be upon your hearts. Impress them on your children. **Talk about them** when you sit at home and when you walk along the road, when you lie down and when you get up. **Tie them as symbols on your hands and bind them on your foreheads. Write them on the doorframes of your houses and on your gates.*** (**Deut 6:6-9**)

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Some godly attitudes with respect to money and material things would include:

- contentment (1 Timothy 6:6-8)
- giving generously (2 Corinthians 9:6, 7)
- unselfishness (Philippians 2:3, 4)
- thankfulness (to God of course) (Psalm 118:1)
- humility (1 Peter 5:5-7).

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Learning contentment is extremely important.

Even the Apostle Paul had to learn to be content:

"I am not saying this because I am in need, for I have learned to be content whatever the circumstances..... I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through Him who gives me strength." (Philippians 4:11-13)

What was Paul's "secret" of learning contentment?

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Is it wrong for a Christian to have a lot of money? Explain your answer.

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Is it wrong for a Christian to have a lot of money?

It is **not wrong** for a Christian to have a lot of money and material things. Abraham, David, Solomon and Job are examples of godly men to whom God entrusted significant amounts of wealth.

Similarly, there are many people with modest incomes who have godly attitudes toward money. They are content with God's provision for their lives and they focus on things of eternal value.

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So the most important thing is **not** the amount of money we have, but **our attitudes** toward it—and it is these attitudes or motives, that will determine how we use the money and resources that God entrusts to us.

Proverbs 16:2 states: "All a man's ways seem innocent to him, but motives are weighed by the LORD." (Proverbs 16:2)

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Recommended Memory Verses for this session :

"For I have learned to be content in whatever circumstances I am in. I know how to get along with humble means, and I also know how to live in prosperity;... I can do all things through Him who strengthens me." (Philippians 4:11-13, NASB)

"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income." (Ecclesiastes 5:10)



▶ In order to obtain an understanding of the difference between godly attitudes as opposed to worldly attitudes, I have listed several below.

▶ Prayerfully review the following 12 slides and ask God to reveal to you any worldly attitudes that you may have with respect to money or material things.

▶ ***“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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Worldly Attitudes

1. Trusting In money and material things

In parable of the rich fool (Luke 12:16-21), Jesus called this rich man a fool because he trusted in his money and material things, not in God.



Godly Attitudes

1. Trusting solely In God at all times and in every circumstance

“Trust in the LORD with all your heart, and lean not on your own understanding; in all your ways acknowledge Him and He will direct your paths.” (Proverbs 3:5-6 NKJV)

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Worldly Attitudes

2. Believing that money and material things will bring happiness and peace of mind.

In explaining the parable of the sower, Jesus said: ***“The one who received the seed that fell among the thorns is the man who hears the word, but the worries of this life and the deceitfulness of wealth choke it, making it unfruitful.”*** (Matthew 13:22)



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Godly Attitudes

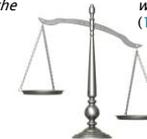
2. Believing that happiness and peace can be obtained only through a personal relationship with Jesus Christ.

“Peace I leave with you; my peace I give you. I do not give to you as the world gives. Do not let your hearts be troubled and do not be afraid.” (John 14:27)

Worldly Attitudes

3. Having a strong desire to get rich

“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.” (Proverbs 23:4-5)



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Godly Attitudes

3. Being content with God's provision

“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.” (1 Timothy 6:6-8)

Worldly Attitudes

4. Serving money

“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.” (Matthew 6:24)



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Godly Attitudes

4. Serving God

“And the people said to Joshua, “We will serve the LORD our God and obey him.” (Joshua 24:24)

Worldly Attitudes

5. Being prideful

“God opposes the proud but gives grace to the humble.” (James 4:6)



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Godly Attitudes

5. Having humility

“Humble yourselves before the Lord, and he will lift you up.” (James 4:10)

Worldly Attitudes

6. Believing that you are independent of God

"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," (Deuteronomy 8:17-18)

Godly Attitudes

6. Acknowledging that you are dependent on God

*"I am the vine; you are the branches. If a man remains in me and I in him, he will bear much fruit; **apart from me you can do nothing.**" (John 15:5)*



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Worldly Attitudes

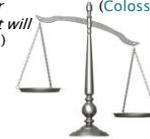
7. Having a heart that treasures money and material things

*"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. For where your treasure is, there your heart will be also." (Matthew 6:19-21)*

Godly Attitudes

7. Having a heart which treasures things of eternal value

*"Since, then, you have been raised with Christ, **set your hearts on things above**, where Christ is seated at the right hand of God. **Set your minds on things above, not on earthly things.**" (Colossians 3:1-2)*



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Worldly Attitudes

8. Being greedy

*"Then He said to them, 'Watch out! **Be on your guard against all kinds of greed**; a man's life does not consist in the abundance of his possessions.'" (Luke 12:15)*

Godly Attitudes

8. Giving generously

"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you." (Luke 6:38)



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Worldly Attitudes

9. Being covetous

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

Godly Attitudes

9. Being content

*For I have learned to be content in whatever circumstances I am in. I know how to get along with humble means, and I also know how to live in prosperity... **I can do all things through Him who strengthens me.**" (Philippians 4:11-13, NASB)*



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Worldly Attitudes

10. Worrying excessively about money problems

*"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)*

Godly Attitudes

10. Trusting God to meet your needs

"And my God will meet all your needs according to His glorious riches in Christ Jesus." (Philippians 4:19)



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Worldly Attitudes

11. Loving money and material things

"Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.'" (Hebrews 13:5)

Godly Attitudes

11. Loving God

"Jesus replied: 'Love the Lord your God with all your heart and with all your soul and with all your mind.' This is the first and greatest commandment." (Matthew 22:37-38)

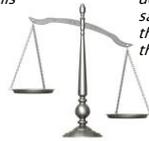


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Worldly Attitudes

12. Being ungrateful and complaining about one's level of income things

"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income."
(Ecclesiastes 5:10)



Godly Attitudes

12. Being thankful for God's provision

"Let them give thanks to the LORD for His unfailing love and His wonderful deeds for men, for He satisfies the thirsty and fills the hungry with good things." (Psalm 107:8, 9)

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What is the solution?

"Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind." (Romans 12:2)

How do you change the way you think?

"Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful."
(Joshua 1:8)

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Case Study #1:

Peter and Elizabeth are married with two children. Peter has a full-time job and earns an above-average income. Elizabeth currently works part-time. They are both unhappy with their present level of income and would like to substantially increase it. Elizabeth is looking for a full-time job, and Peter is looking for ways to increase his income.

Peter and Elizabeth often take note of and discuss with each other the nicer things that some of their friends and relatives have. Peter would like to have a car that is even more expensive than what his friend Jack owns, and Elizabeth's desire is to have a bigger and nicer home. They both believe that once they have achieved these goals they will be happy.

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Case Study #1:

Elizabeth and Peter frequently buy things on credit, and as a result they have accumulated significant debts. They are now feeling a lot of pressure from several creditors, resulting in a lot of tension between them as a couple.

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Questions:

1. What worldly attitudes are Peter and Elizabeth demonstrating in their thinking? Provide a reference to Scripture for each point.

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1. What worldly attitudes are Peter and Elizabeth demonstrating in their thinking?
 1. They have a problem with covetousness (Exodus 20:17).
 2. They have an unbiblical desire to get rich (Proverbs 23:4, 5).
 3. They are serving money rather than God (Matthew 6:24)
 4. They treasure money and material things rather than things of eternal value (Matthew 6:19-21).

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1. What worldly attitudes are Peter and Elizabeth demonstrating in their thinking?

5. They believe that money and material things will bring happiness. (Matthew 13:22)

6. They are greedy and selfish (Luke 2:15, Philippians 2:3, 4).

7. They lack contentment in their thinking [1 Timothy 6:-6-8].

8. They are ungrateful for God's provision (Psalm 107:8, 9).

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Questions:

2. What do you think are the underlying causes of Peter and Elizabeth's financial problems?

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2. What do you think are the underlying causes of Peter and Elizabeth's financial problems?

Peter and Elizabeth have adopted several worldly attitudes toward money and material things. This is causing them to make financial decisions that are contrary to God's Word, and they are suffering the consequences.

At a deeper level, they have a spiritual problem in that they are not thinking the way God thinks with respect to money and material things (1 Corinthians 2: 16). Probably without realizing it, they are serving money and not God (Matthew 6:24).

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Questions:

3. If Peter and Elizabeth did achieve their desire—a significantly higher income—do you believe that they would be content and happy? Explain your answer.

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3. If Peter and Elizabeth did achieve their desire—a significantly higher income—do you believe that they would be content and happy? Explain your answer.

In the long run, absolutely not, because God warns:

“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income.” (Ecclesiastes 5: 10)

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Questions:

4. If you were their financial coach, how would you advise them? Provide a reference to Scripture with respect to each point of your financial advice. (Hint: there are some excellent verses above.)

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4. If you were their financial coach, how would you advise them? Provide a reference to Scripture with respect to each point of your financial advice. (Hint: there are some excellent verses above.)

1. **Habitually pray and ask God for His wisdom (James 1:5) and direction (Psalm 32:8) to deal with their worldly attitudes and to manage God's money Gods Way (1 Corinthians 4:2).**
2. **Ask God to enable them to be content with His provision (Philippians 4:11-13).**
3. **Meditate daily on God's Word (Joshua 1:8) in order to change the way they think (Romans 12:1, 2) to the way God thinks (1 Cor 2:16).**

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4. If you were their financial counsellor, how would you advise them? Provide a reference to Scripture with respect to each point of your financial advice. (Hint: there are some excellent verses above.)

4. **Commit to serving God, not money. (Joshua 24:24).**
5. **Develop and implement a budget (Luke 14:28-30).**
6. **Focus on things of eternal value, not temporal value (Colossians 3:1, 2).**
7. **Make giving to God's work a priority (Prov 3:9, 10) as giving will frequently help Christians deal with selfishness and greed.**
8. **Thank God regularly for His provision (Psalm 107:8, 9 and Psalms 118:1)**

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Case Study # 2 :

Jane is a single woman who earns an average income. She spends wisely and stays within her budget. She makes it a priority to give the first 10 percent of her income to God's work.

Although she lives very modestly, she's very happy with God's provision. She is not concerned that most of her friends have bigger homes, nicer automobiles, and more expensive clothing. Actually she rarely thinks about it. The focus of her time and energy is involvement in her church as well as ministering to several family members.

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Case Study # 2 :

She's very capable in her profession. However, on several occasions she has refused promotions because the new positions would require significant overtime. Her desire is to maintain a balanced lifestyle. This enables her to invest significant time in ministry as well as having quality time with the Lord each day. Her greatest joy comes from ministering to others and her prayer time with God.

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Case Study # 2 :

Whenever she has a financial need that is beyond her means, rather than looking for other sources of income or borrowing the money she simply spends quality time in prayer asking God to provide, and then she waits for the Lord's provision. Her faith in God has been strengthened on several occasions when God has met that need in a very unusual way. She loves to see God's mighty hand at work and she praises Him for her many blessings.

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Questions:

1. **What godly attitudes has Jane demonstrated in her way of thinking? Please list them below. Where practical, provide a reference to scripture with respect to each godly attitude. (Hint: if you can't think of a scripture reference, then review the ones in the chart above and those below.)**

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Questions:

1. What godly attitudes has Jane demonstrated in her way of thinking? Please list them below. Where practical, provide a reference to scripture with respect to each godly attitude.
 1. Jane is content with God's provision. (1 Timothy 6:6-8)
 2. She puts God first and trusts God to meet her needs. (Matthew 6:31-33)
 3. Her joy comes from a close personal relationship with Jesus Christ. (John 14:22-26, Galatians 5:22, 23)
 4. She has a thankful heart, particularly for God's provision. (Psalm 118:1)

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Questions:

2. Besides her several godly attitudes, what actions is she taking that are consistent with God's Word? Please list them below and, where practical, provide a reference to scripture.

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2. Besides her several godly attitudes, what actions is she taking that are consistent with God's Word? Please list them below and, where practical, provide a reference to scripture.

1. She gives the first 10 percent of her income to God's work. (Proverbs 3:9, 10)
2. She has developed and implemented a budget (Luke 14:28-30), to ensure that she is living within the income that God has provided to her.
3. She spends quality time with the Lord each day. (Mark 1:35)
4. She has turned down promotions at work in order to maintain a balanced lifestyle and to minister as God directs. (John 6:38)

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Additional help-Resource Table.

1. Free copy of "Tom's Top Financial Moments".
2. Consider purchasing:
 - a) CDs/DVDs series "Debt Reduction Gods Way"
 - b) Book - "Financial Management Gods Way" - Participants copy & Leaders copy or interactive video on our website.
 - c) Other-business & estate planning.
3. Complete the "tear off" on the last page or email info@biblefinance.org for financial coaching, receiving the regular "e-mail" financial moments or questions -no charge.

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4. October 27 - 2pm -3:30pm -Dave Norton will be speaking here at Greenhills Church
5. Listen/watch financial moments on WDCX, Life 100.3 Radio, CTS TV & Vision TV & Hope TV.
6. We need "tech" Volunteers -production of an APP, video editing, & expanding ministry through our website and social media.
7. Consider giving to CFM to expand the teaching of God's word on finances.
8. For numerous resources [including the new interactive video] -www.biblefinance.com.

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9. Play the video testimonies regarding the biblical financial study- "Financial Management Gods Way".

10. If interested in the small group study based on Tom's book- "Financial Management Gods Way", then sign up at the [resource table](#) or see Joseph or Odi or register at www.biblefinance.com. Cost - \$25 for the book.

10. Questions after the workshop-Tom and Dave & others.

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