

Session 10

# **Developing Godly Attitudes Toward Money**



## OBJECTIVE OF THIS SESSION

To learn how to develop Godly attitudes toward money and material things (for simplification, frequently referred to as “money”).

## KEY BIBLICAL PRINCIPLE

In his Word, God provides a clear distinction between godly attitudes/motives toward money as opposed to worldly attitudes/motives toward money. God admonishes us to ensure that we have godly attitudes toward money.

## OVERVIEW OF GODLY AND WORLDLY ATTITUDES TOWARD MONEY

In substance, 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. Money is neutral, as there is nothing inherently good or bad about money in and of itself.

However, God tells us he is very concerned about our attitudes/motives toward money. For example, the apostle Paul warns us of the dangers of “the love of money.”

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)

It is “the love of money” that is the root of all kinds of evil, not money itself. “The love of money” is a worldly attitude that, if allowed to develop, will take you down a path of destruction. It can destroy you and your family spiritually, emotionally, and physically.

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 lavish and selfish lifestyle with no desire to seek God’s will. (See the parable of the rich fool in Luke 12:15–21.)

Regardless of how much money and material things 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)

Worldly attitudes include covetousness, lack of contentment, greed, selfishness, and pride. If any of these worldly attitudes dominates your thinking, the consequences will be detrimental.

Some godly attitudes with respect to money and material things include contentment, giving generously, unselfishness, thankfulness (to God of course), and humility.

It is not wrong for a Christian to have a lot of money and material things. Abraham, David, and Job are examples of godly men to whom God entrusted significant amounts of wealth. These men used the material wealth that God provided to them according to God's will and for God's honour and glory. These three men had godly attitudes toward money, and these godly attitudes resulted in actions that were consistent with God's will.

I personally know of several successful entrepreneurs who have godly attitudes toward money. In their hearts and minds, they acknowledge God's ownership of everything they have. These committed believers purposely use the money that God has entrusted to them according to God's will and not their own will. Frequently they will give a large percentage of their income to God's work and use the resources of their business for ministry purposes.

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, such as evangelism and ministry, rather than on things of temporal value, such as material things (Matthew 6:19–21).

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

Almost anyone can struggle with covetousness, selfishness, greed, or other worldly attitudes *unless* one has a very close personal relationship with Jesus Christ. When a Christian struggles with worldly attitudes toward money, God's Word reveals that the underlying cause is a spiritual struggle between God's Holy Spirit and our sinful nature.

So I say, live by the Spirit, and you will not gratify the desires of the sinful nature. For the sinful nature desires what is contrary to the Spirit, and the Spirit what is contrary to the sinful nature. They are in conflict with each other, so that you do not do what you want. But if you are led by the Spirit, you are not under law. (Galatians 5:16–18)

The apostle Paul found that it is necessary *to learn* to be content and that *only God can enable you to be content* with his provision.

I am not saying this because I am in need, 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, 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)

If you plan to overcome an ungodly/worldly attitude toward money on your own, it is highly probable that you will not have much success. However, if you do it in dependence upon God (John 15:5), asking God in prayer for the strength (Philippians 4:13) and the wisdom (James 1:5), then based upon God's Word, I believe that God will answer that prayer.

The last question of the session includes some practical ideas to help you overcome a worldly attitude. If you look around, you will see that most Christians struggle with worldly attitudes toward money and material things from time to time, resulting in financial difficulties.

Since 1982, I have had the privilege of counselling over 2,000 individuals and couples with their personal finances. For those who had financial difficulties, in most cases, we discovered that the underlying reason for their financial problems was a worldly attitude with regard to money and material things. The case studies below will provide some examples.

### MEMORY VERSES

*For I have learned to be content in whatever circumstances I am. 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. This too is meaningless. (Ecclesiastes 5:10)*

### CASE STUDIES, RELATED QUESTIONS, AND SUGGESTED ANSWERS

To develop and maintain godly attitudes toward money, you must be able to distinguish between godly attitudes and worldly attitudes. See some examples in the chart below. Please read them carefully and then proceed to the case studies.

Worldly Attitudes	Godly Attitudes
<p>1. Trusting in money and material things</p> <p><i>In the 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.</i></p>	<p>1. Trusting solely in God at all times and in every circumstance</p> <p><i>“Trust in the LORD with all your heart, And lean not on your own understanding; In all your ways acknowledge Him, And He shall direct your paths.” (Proverbs 3:5, 6 NKJV)</i></p>
<p>2. Believing that money and material things will bring happiness and peace of mind</p> <p><i>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)</i></p>	<p>2. Believing that happiness and peace can be obtained only through a personal relationship with Jesus Christ</p> <p><i>“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)</i></p>

Worldly Attitudes	Godly Attitudes
<p>3. Having a strong desire to get rich</p> <p><i>“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)</i></p>	<p>3. Being content with God’s provision</p> <p><i>“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)</i></p>
<p>4. Serving money</p> <p><i>“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)</i></p>	<p>4. Serving God</p> <p><i>“And the people said to Joshua, ‘We will serve the LORD our God and obey him.’” (Joshua 24:24)</i></p>
<p>5. Being prideful</p> <p><i>“God opposes the proud but gives grace to the humble.” (James 4:6)</i></p>	<p>5. Being humble</p> <p><i>“Humble yourselves before the Lord, and he will lift you up.” (James 4:10)</i></p>
<p>6. Believing that you are independent of God</p> <p><i>“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, and so confirms his covenant, which he swore to your forefathers, as it is today.” (Deuteronomy 8:17, 18)</i></p>	<p>6. Acknowledging that you are dependent on God</p> <p><i>Jesus said, “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)</i></p>
<p>7. Treasuring money and material things</p> <p><i>“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, here your heart will be also.” (Matthew 6:19–21)</i></p>	<p>7. Treasuring things of eternal value</p> <p><i>“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)</i></p>
<p>8. Being greedy</p> <p><i>“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)</i></p>	<p>8. Giving generously</p> <p><i>“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)</i></p>

Worldly Attitudes	Godly Attitudes
<p>9. Being covetous</p> <p><i>“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)</i></p>	<p>9. Being content</p> <p><i>“I am not saying this because I am in need, 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, 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)</i></p>
<p>10. Worrying excessively about money</p> <p><i>“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)</i></p>	<p>10. Trusting God to meet your needs</p> <p><i>“And my God will meet all your needs according to his glorious riches in Christ Jesus.” (Philippians 4:19)</i></p>
<p>11. Loving money and material things</p> <p><i>“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)</i></p>	<p>11. Loving God</p> <p><i>“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)</i></p>
<p>12. Being ungrateful and complaining about one’s level of income and material things</p> <p><i>“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.” (Ecclesiastes 5:10)</i></p> <p><i>“The LORD said : ‘How long will this wicked community grumble against me? I have heard the complaints of these grumbling Israelites. So tell them, “As surely as I live, declares the LORD, I will do to you the very things I heard you say: In this desert your bodies will fall .... Not one of you will enter the land I swore with uplifted hand to make your home, except Caleb son of Jephunneh and Joshua son of Nun.”(Numbers 14:26–30)</i></p>	<p>12. Being thankful for God’s provision</p> <p><i>“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)</i></p> <p><i>“Give thanks to the LORD, for he is good; his love endures forever.” (Psalm 118:1)</i></p>

**Case Study #1**

Peter and Elizabeth are married with two children. Peter has a full-time job and earns an above-average income. Elizabeth 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; Peter is looking for a part-time job in addition to his full-time job.

Peter and Elizabeth often discuss 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, while 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.

Elizabeth and Peter often feel inferior to people who have higher incomes or nicer and more expensive things. 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 significant tension between them as a couple.

**Questions**

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

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- ◆ **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 as a result, 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 (Romans 12:2).**

2. What worldly attitudes are Peter and Elizabeth demonstrating?

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- ◆ They believe that money and material things will bring happiness (Matthew 13:22).
- ◆ They have an unbiblical desire to get rich (Proverbs 23:4, 5).
- ◆ They are serving money rather than God (Matthew 6:24).
- ◆ They treasure material things and money (Matthew 6:19–21).
- ◆ They are coveting what others have (Exodus 20:17).
- ◆ They are greedy and selfish (Luke 12:15).
- ◆ Peter and Elizabeth love money and material things (Hebrews 13:5).
- ◆ There is a lack of contentment in their thinking (Philippians 4:11–13).
- ◆ They are ungrateful with God’s provision (Psalm 107:8, 9).

3. Peter and Elizabeth often feel inferior to others with higher income. Does God look at them this way? What advice would you give them in this regard?

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- ◆ Peter and Elizabeth should definitely not feel inferior to others with higher income. God does not look down on them because of their level of income. As a matter of fact, because God is in control (1 Chronicles 29:11, 12), it is God who has decided on their level of income. They need to learn to be content with God’s provision (Philippians 4:11–13) and to focus on things of eternal value (Colossians 3:1, 2) rather than things of temporal value, such as money and material things (Mark 8:36). God may bless them with non-financial blessings such as good health, leading others to Christ, an excellent marriage, good family relationships, and most importantly, a close personal relationship with the Lord Jesus Christ.

4. If Peter and Elizabeth did achieve their desire (a significantly higher income), do you believe they would be content and happy? Explain your answer.

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- ◆ 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. This too is meaningless” (Ecclesiastes 5:10).



5. If you were their financial counsellor, how would you advise them? Provide a reference to a verse(s) with regard to each point of your financial advice. (Hint: there are some excellent verses earlier.)

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- ◆ Pray regularly and ask God for his wisdom (James 1:5) and direction (Psalm 32:8) to deal with worldly attitudes and to manage the money that God has entrusted to them (1 Corinthians 4:2).
- ◆ Ask God to enable them to be content with his provision (Philippians 4:11–13).
- ◆ 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 Corinthians 2:16).
- ◆ Commit to serving God, not money (Joshua 24:24).
- ◆ Develop and implement a budget (Luke 14:28).
- ◆ Focus on things of eternal value, not temporal value (Colossians 3:1, 2).
- ◆ Make giving to God’s work a priority (Proverbs 3:9, 10) as giving will frequently help a Christian deal with selfishness and greed.
- ◆ Thank God regularly for his provision (Psalm 107:8, 9; 118:1).

6. Discuss the relevance and application of the following verses with regard to Peter and Elizabeth’s situation. Write your comments below each verse.

*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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- ◆ Peter and Elizabeth fall into the category of “the seed that fell among the thorns” in that their ungodly desires/attitudes to make more money and obtain more material things are making them spiritually unfruitful. The apostle Paul warns, “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 6:10).

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

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- ◆ **Peter and Elizabeth need to follow this command—*not* covet what others have.**

*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)*

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- ◆ **Peter and Elizabeth need to do everything they can to keep their lives free from the love of money and to learn contentment. In Philippians 4:11–13, the apostle Paul revealed “the secret” to learning contentment, which was derived through his close personal relationship with Jesus Christ. Peter and Elizabeth need to follow Paul’s example and develop a close personal relationship with Jesus Christ.**

*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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- ◆ **Peter and Elizabeth need to understand that their ungodly attitude (the love of money and material things) will never be satisfied, regardless of how much income they earn or how much wealth they may accumulate. They will experience God’s peace and God’s joy only through developing a close personal relationship with Jesus Christ (John 14:26, 27).**

### **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 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.

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.

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.

### **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 regard to each godly attitude. (Hint: if you can't think of a scripture reference, review the ones in the earlier chart and those later.)

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- ◆ **Jane is content with God's provision (1 Timothy 6:6–8).**
- ◆ **She puts God first and trusts God to meet her needs (Matthew 6:31–33).**
- ◆ **Her joy comes from a close personal relationship with Jesus Christ (John 14:22–26; Galatians 5:22, 23).**
- ◆ **She has a thankful heart, particularly for God's provision (Psalm 118:1).**

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

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- ◆ **She gives the first 10 percent of her income to God's work (Proverbs 3:9, 10).**
- ◆ **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.**
- ◆ **She spends quality time with the Lord each day (Mark 1:35).**
- ◆ **She has turned down promotions at work in order to maintain a balanced lifestyle and to minister as God directs (John 6:38).**

3. Based upon God's Word, are Jane's priorities in her life correct? Explain.

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- ◆ **Absolutely. Jane's attitudes with respect to money and material things are right and godly—focused on things of eternal value (Colossians 3:1, 2), such as her relationship with God and living the life that God wants her to. She clearly has a close personal relationship with God (John 10:27) she is enjoying God's peace and joy as she serves the Lord in ministry, family relationships, and very likely at work as well.**

4. Should she have accepted some of those promotions at work? Why or why not?

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- ◆ **For Jane, she made the right decision not to accept promotions at work. She recognized that the overtime would have resulted in an *un*balanced lifestyle and take away from things of eternal value, such as ministry in her church, ministry to family members, and her relationship with God.**

5. Would it be wrong for another Christian to accept a promotion? Please explain your answer.

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- ◆ **Every Christian must regularly spend quality time with the Lord, praying and listening to God's voice (John 10:27; 10:3, 4; 1 Kings 19:12) to determine God's will with respect to any major decision, including work-related promotions. Some Christians could have accepted such a promotion and still maintained a balanced lifestyle; others could not. There is no substitute for a close personal relationship with Jesus Christ to ensure that you are doing what God wants you to do (John 10:14, 27).**

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

*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)*

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- ◆ **Jane is a godly woman who is content with God’s provision. Scripture is clear that this is God’s will and that there will be “great gain.”**

*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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- ◆ **Jane’s heart is focused on “things above”—things of eternal value, such as her relationship with God—and she is living the life that God wants her to. Since her heart is focused on things of eternal value, it only makes sense that she has godly attitudes toward money and material things.**

*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)*

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- ◆ **Because Jane is looking to God (not money) for peace and joy and happiness, it should be no surprise that she is indeed experiencing just that.**

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

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- ◆ **Jane trusts God to meet her needs, not herself and not borrowing from a bank.**

*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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- ◆ **Jane thanks God regularly for his provision, and God clearly meets all of her needs.**

**Case Study #3**

Many years ago, John and his wife, Mary, started a business. At first, things were very difficult. Cash flow was tight and profit was low. Nevertheless, John and Mary put God first in every way they could think of, including giving 10 percent to God's work, being completely honest in all business dealings, and putting people ahead of profits. John and Mary prayed every day for God to give them his wisdom and direction in managing the business. God answered these prayers and blessed the business with significant growth.

Several years ago, John and Mary asked God to specifically direct them with regard to lifestyle. They both felt led by the Lord to limit their personal lifestyle, even if their income increases.

Over the next several years, God blessed their business beyond their imagination. As a result they were able to give even more to God's work. What a joy this was, and they thanked God regularly for his blessings and the privilege of being able to give generously. Today, John and Mary give approximately 70 percent of their income to God's work.

Notwithstanding their huge income, the majority of John and Mary's friends and relatives have no idea about their income or their giving. John and Mary see themselves as average Christians whom God has decided to bless in an incredible way. In their daily quiet times with the Lord, both John and Mary acknowledge that the blessings are not something that they deserve but simply God's gift to them.

**Questions**

1. What godly attitudes have John and Mary demonstrated? List them below. Where practical, provide a reference to scripture with regard to each godly attitude. (Hint: If you can't think of a scripture reference, then review the ones in the earlier chart and those later.)

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- ◆ They trusted God to provide for their needs (Proverbs 3:5, 6). Their trust and faith in God was demonstrated by giving 10 percent of their income to God's work, even when their income was low (Proverbs 3:9, 10).
- ◆ John and Mary were honest in all of their business dealings (Deuteronomy 25:15, 16).
- ◆ John and Mary were both thankful to God for his provision (Psalm 107:8, 9).
- ◆ When their income was low, they were content with God's provision. As their income increased, John and Mary were content to maintain their lifestyle and give away the surplus (1 Timothy 6:6–8).

- ◆ **John and Mary were humble, demonstrated by the fact that most people had no idea about their income or their giving (James 4:10).**
- ◆ **John and Mary have been generous as demonstrated by their exceptional giving (2 Corinthians 9:6–11).**

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

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- ◆ **John and Mary prayed every day to receive God's wisdom (James 1:5) and direction (Psalm 32:8).**
- ◆ **Even when their income was modest, they made giving to God's work a priority by tithing (Malachi 3:8–10; Leviticus 27:30–32).**
- ◆ **They put God first in everything (Matthew 6:31–33) and depended upon the Lord (John 15:1–8) for his provision and blessings.**
- ◆ **They put people ahead of profits—a demonstration of God's love (Mark 12:29).**

3. Do you think it is important that John and Mary purposely gave 10 percent of their income to God's work when the business was struggling? Why?

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- ◆ **Yes, because, Jesus Christ said that someone who is not faithful with a small amount of money will not be faithful with a larger amount (Luke 16:10, and the parable of the talents in Matthew 25:14–30). If you don't put God first when you have a modest amount of income, why do you think you will put God first when your income is higher? In the past 30, years I have been the accountant for at least 700 Christians, and with few exceptions, if they didn't make giving to God's work a priority when their income was modest, then they did not make giving to God's work a priority when their income was high. It's a matter of priorities and one's attitude toward money and material things, not the amount of income that you have.**

4. Do you think that John and Mary have a close relationship with God? If yes, please iden-

tify which actions and attitudes reflected their close relationship with the Lord. Do think you that this would significantly help them to avoid worldly attitudes?

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- ◆ **Yes, definitely. In light of their giving, their commitment to put God first, their attitude of contentment, and their daily quiet times, I think it is clear that John and Mary both love the Lord with all their hearts (Matthew 22:37, 38). John and Mary spend quality time with the Lord each day; they put God first in every way; and in light of their generous giving and modest lifestyle, it is clear that they are focused on things of eternal value (Colossians 3:1, 2; Matthew 6:19–21), not things that are temporary in nature, such as accumulating money and material things. In addition, John and Mary praise God for his many blessings, and notwithstanding their high income, they are humble (1 Peter 5:5).**
- ◆ **John and Mary’s close relationship with God has definitely helped them to avoid worldly attitudes toward money and material things.**

5. Discuss the relevance and application of the following verses with regard to their situation. Write your comments below each verse.

*Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. (Luke 16:10)*

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- ◆ **John and Mary were trustworthy with a relatively small amount of income and therefore God was able to entrust them with much more.**

*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, and so confirms his covenant, which he swore to your forefathers, as it is today. (Deuteronomy 8:17, 18)*

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- ◆ **John and Mary see themselves as average Christians whom God has blessed. Hence,**



**they acknowledge that it was God who blessed them with a successful business and the ability to manage it. As a result they are humble and praise God for his blessings.**

*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.... Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. (2 Corinthians 9:6, 7, 10, 11)*

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- ◆ **John and Mary gave very generously to God's work, and therefore God blessed them with even more income, so that they could be even more generous. Limiting their lifestyle was an important decision that resulted in a much higher level of giving. Human tendency is to spend increased income on ourselves.**

*Jesus said: "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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- ◆ **John and Mary maintain a very close personal relationship with Jesus Christ. Their relationship with Christ is the key reason why they have managed money so well, from a biblical perspective. It is also the reason why they are able to give so generously. As Christ predicts, "If a man remains in me and I in him, he will bear much fruit." Indeed, John and Mary did bear "much fruit."**

*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)*

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- ◆ **By managing the money that God had entrusted to them according to his principles and his will (including giving generously to God’s work), John and Mary are building up “treasures in heaven.” I believe that their giving to God’s work will result in eternal spiritual benefits (through the ministries they support) as well as rewards for John and Mary when they get to heaven (Mark 9:41; Matthew 16:27).**

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

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- ◆ **John and Mary were very humble, and therefore God lifted them up by blessing them with a successful business.**

### **SUMMARY**

1. Prayerfully reread the comparison between godly attitudes and worldly attitudes above. Ask God to reveal to you (a) godly attitudes that you have had with regard to money and (b) worldly attitudes that you have struggled with. Please circle on the chart the ones that apply to you or list them in the blanks provided here.

#### **Godly Attitudes**

#### **Worldly Attitudes**

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- ◆ **The answers to this section will be personal and will vary from individual to individual. Encourage all participants to prayerfully read the comparison above at least a second time, or even a third or fourth time, and ask God to reveal to each individual, their godly and worldly attitudes. If they are married, I recommend that both husband and wife do this and then discuss it.**

2. If you feel comfortable with it, share some of your areas of godly attitudes and worldly attitudes in the next meeting.

3. Please spend a few minutes in prayer, asking God to enable you to maintain the godly attitudes that you indicated above.

4. Unfortunately, even Christians sometimes struggle with worldly attitudes toward money. Pray right now asking God, through his Holy Spirit, to enable you to overcome these worldly attitudes.

5. As a practical matter, try working on one worldly attitude at a time. List the one worldly attitude that you believe that God would have you work on first. (It is likely the one that has got you into the most financial difficulty.) From the scriptures quoted earlier in this section, find an appropriate passage that deals with this attitude, and meditate on this verse(s) every day for the next 30 days. Please write the verse(s) below.

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- ◆ **If participants cannot come up with an appropriate verse that deals with a worldly attitude they are struggling with, encourage them to review the verses in the chart and the case studies earlier in this session. If they still cannot find an appropriate verse, offer to help them after the session so that confidentiality can be maintained.**

6. Review the verses below and explain their practical application to changing a worldly attitude into a godly attitude.

*Therefore, I urge you, brothers, in view of God’s mercy, to offer your bodies as living sacrifices, holy and pleasing to God—this is your spiritual act of worship. Do not conform any longer 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, emphasis added)*

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- ◆ **How we think determines what we do. Often we do things that are ungodly because we are thinking in an ungodly fashion. It is critical that every Christian be *transformed by the renewing of the mind*—we need to change the way we think. Once we learn and think in a godly fashion with respect to money and material things, godly actions will naturally flow from a person who has “the mind of Christ” (1 Corinthians 2:16).**

*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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- ◆ **God instructs us to meditate on his Word day and night (i.e., often) to ensure that we are thinking God’s way and doing God’s will. Thinking God’s way will result in godly attitudes with respect to money and material things. Unfortunately, we cannot press the delete button to eliminate our worldly thinking, but we can fill our minds with**

**God's Word, which includes prayerfully reading God's Word often and memorizing key verses. Daily meditation on God's Word will substantially increase the probability that we will think God's way and make decisions in accordance with his will.**

7. Please list other ideas that would help you to get rid of worldly attitudes toward money and replace them with godly attitudes. Share them in the next meeting—learn from each other.

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- ◆ **Attend small-group Bible studies.**
- ◆ **Develop and maintain a close personal relationship with Jesus Christ (John 15:1–8). Jesus said, “Apart from me, you can do nothing.”**
- ◆ **Work regularly with an accountability partner.**
- ◆ **Read books and/or listen to tapes/CDs where God's financial principles are taught (Psalm 1:1–3). I recommend the materials available from Crown Financial Ministries Canada ([www.CrownCanada.ca](http://www.CrownCanada.ca)).**
- ◆ **In prayer, regularly ask God to help you to be content with what he provides (Philippians 4:11–13). An attitude of contentment must be developed in order to think God's way.**
- ◆ **Confess your sins in the financial area (I John 1:9), which means that you agree with God that they are sins and that you are prepared, with God's help, to turn away from your sins and do things God's way.**
- ◆ **Limit your exposure to the media—particularly to anything that encourages ungodly desires (2 Corinthians 10:3–5; John 17:15, 16).**
- ◆ **Each day, ask God to enable you to develop godly attitudes and godly thinking with respect to money and material things (1 Corinthians 2:16).**

## **PRAYER**

Review the prayer logs at the back of this book, and pray for each other. Also, please bring one long-term prayer request next week.

## **DEVELOPING A BUDGET**

Continue recording your personal expenditures and developing your budget.