

# **A Biblical Perspective on Financial Matters**

*By: Bill Bryan*

**When the subject of financial matters comes up in relation to church life, what is the first thing that comes to mind? GIVING**

**For many believers giving is the beginning and end of God's involvement with their money and possessions. What should be the basis of our decisions when it comes to choices of lifestyle, spending, investing, and planning for the future?**

## **God has given us his Word**

2 Timothy 3:16-17

All Scripture is inspired by God and profitable for teaching, for reproof, for correction, for training in righteousness; so that the man of God may be adequate, equipped for every good work.

*Teaching: Instructs us in things we don't know.*

*Reproof: Reveals our needs.*

*Correction: Guides us to change.*

*Training: Practice, repetition, and persistence.*

*Adequate and equipped: Prepared to live.*

## **God desires that we live with an eternal perspective**

*Earthly life is brief*

Psalm 39:5-6

Behold, You have made my days as handbreadths, and my lifetime as nothing in Your sight; Surely every man at his best is a mere breath. Surely every man walks about as a phantom; Surely they make an uproar for nothing; He amasses riches and does not know who will gather them.

*An eternal perspective leads to wisdom*

Psalm 90:12

So teach us to number our days, That we may present to You a heart of wisdom.

*An eternal perspective shows us what is valuable*

Matthew 6:19-21

“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 neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also”.

## **God desires that we live as stewards, not owners**

### ***Everything belongs to God***

Deuteronomy 10:14

"Behold, to the LORD your God belong heaven and the highest heavens, the earth and all that is in it".

### ***Our lifestyle and decisions should demonstrate His ownership***

1 Chronicles 29:13-16

"Now therefore, our God, we thank You, and praise Your glorious name. But who am I and who are my people that we should be able to offer as generously as this? For all things come from You, and from Your hand we have given You. For we are sojourners before You, and tenants, as all our fathers were; our days on the earth are like a shadow, and there is no hope. O LORD our God, all this abundance that we have provided to build You a house for Your holy name, it is from Your hand, and all is Yours."

### ***Recognize the opportunity to glorify God in the everyday things of life***

1 Corinthians 10:31

Whether, then, you eat or drink or whatever you do, do all to the glory of God.

## ***How do we bring glory to God in financial matters?***

### **By finding contentment in Christ**

Psalm 73:25-26

Whom have I in heaven but You?

And besides You, I desire nothing on earth.

My flesh and my heart may fail,

But God is the strength of my heart and my portion forever.

1 Timothy 6:6-11

But godliness actually is a means of great gain when accompanied by contentment. For we have brought nothing into the world, so we cannot take anything out of it either. If we have food and covering, with these we shall be content. But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs. But flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness.

***Do you see the things of this life as temporary?***

***Are you satisfied with food and covering?***

***Do you desire to have more money or possessions? Why?***

***You will always want more***

Proverbs 27:20

Sheol and Abaddon are never satisfied,  
Nor are the eyes of man ever satisfied.

***Loving money and longing for material possessions dulls your spiritual appetite and reveals a discontentment with God.***

***Flee. Don't put yourself in the way of temptation.***

***Pursue. Seek God above all else.***

## **By Giving**

***Selflessly***

Acts 4:32

And the congregation of those who believed were of one heart and soul; and not one of them claimed that anything belonging to him was his own, but all things were common property to them.

***Cheerfully***

2 Corinthians 9:7

Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.

***Generously***

1 Timothy 6:17-19

Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share, storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.

In God's sight my giving is measured not by how much I have given but by how much I could have given and how much I had left after I made my gift.

A.W. Tozer

Proverbs 11: 24-25

There is one who scatters, and yet increases all the more, And there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, And he who waters will himself be watered.

***As a priority***

Proverbs 3:9-10

Honor the LORD from your wealth and from the first of all your produce;  
So your barns will be filled with plenty And your vats will overflow with new wine.

***Regularly and proportionally***

1 Corinthians 16:1-2

Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.

***In obedience***

Malachi 3:7-8

From the days of your fathers you have turned aside from My statutes and have not kept them. Return to Me, and I will return to you," says the LORD of hosts. "But you say, 'How shall we return?' "Will a man rob God? Yet you are robbing Me! But you say, 'How have we robbed You?' In tithes and offerings."

Christ does not ask how much a person gives but rather if he has given all to Him.

Watchman Nee

**By living in freedom**

***From sin***

Romans 6:6-7

knowing this, that our old self was crucified with Him, in order that our body of sin might be done away with, so that we would no longer be slaves to sin; for he who has died is freed from sin.

***From men***

1 Corinthians 7:23

You were bought with a price; do not become slaves of men.

***From debt***

Proverbs 22:7

The rich rules over the poor, and the borrower becomes the lender's slave.

Romans 13:8

Owe nothing to anyone except to love one another.

**How do we maintain a proper perspective on financial matters?**

***Dwell in and meditate on the Scriptures***

Psalm 119:14-16

I have rejoiced in the way of Your testimonies,

As much as in all riches.  
I will meditate on Your precepts  
And regard Your ways.  
I shall delight in Your statutes;  
I shall not forget Your word.

Psalm 1:1-3

How blessed is the man who does not walk in the counsel of the wicked,  
Nor stand in the path of sinners,  
Nor sit in the seat of scoffers!  
But his delight is in the law of the LORD,  
And in His law he meditates day and night.  
He will be like a tree firmly planted by streams of water,  
Which yields its fruit in its season  
And its leaf does not wither;  
And in whatever he does, he prospers.

***Remember it's really a heart issue***

God wants your heart. He isn't looking just for "donors" for His kingdom, those who stand outside the cause and dispassionately consider acts of philanthropy. He's looking for disciples immersed in the causes they give to. He wants people so filled with a vision for eternity that they wouldn't dream of not investing their money, time, and prayers where they will matter most.

Randy Alcorn

***Remember that change can be painful***

If God sets out to make you an unusual Christian He is not likely to be as gentle as He is usually pictured by the popular teachers. A sculptor does not use a manicure set to reduce the rude, unshapely marble to a thing of beauty. The saw, the hammer and the chisel are cruel tools, but without them the rough stone must remain forever formless and unbeautiful. To do His supreme work of grace within you He will take from your heart everything you love most. Everything you trust in will go from you. Piles of ashes will lie where your most precious treasures used to be. This is not to teach the sanctifying power of poverty. If to be poor made men holy every tramp on park bench would be a saint. But God knows the secret of removing things from our hearts while they still remain to us. What He does is to restrain us from enjoying them. He lets us have them but makes us psychologically unable to let our hearts go out to them. Thus they are useful without being harmful.

A.W. Tozer