

**EBC – Adult Bible Study**  
**“Spirit Empowered, Godly Living in an Ungodly World”**  
**2019-2020**

- I. Putting the Secular and the Spiritual together in the Area of Money – Part 1
  - A. Money is a big topic in the scriptures
    - 1. There are more than 2000 verses about money
    - 2. Jesus had a lot to say about money
    - 3. The apostles also had a lot to say about money
  - B. What is Money?
    - 1. Money is a medium of exchange
    - 2. Money is amoral – it is neither good or evil
  - C. Principles needed to be good stewards
    - 1. God owns everything
    - 2. Money is about discipleship
    - 3. We need to learn that we can't put our hope in money (which is a form of Worship)
    - 4. We need to learn to be content

Part 2

- 5. We need to learn to work to earn money
  - a. The Scripture speaks much about work
    - i. in general, we are expected to work
      - created in the image of God, we are hardwired to work
      - God commands us to work
    - ii. work was part of the Garden experience before the fall
    - iii. work became difficult after the fall
    - iv. if you didn't work, you shouldn't expect to eat - 2Th 3:10
  - b. There are positive benefits of working but b/c of sin
    - i. Some tend to worship work
    - ii. Some reject work, become lazy
    - iii. Some twist work by doing something sinful
  - c. What if one can't work
    - i. Illness or handicap may prevent one from working
    - ii. God has provided three layers of support if one cannot work
      - Their family
      - The church
      - The State
    - iii. How we treat the poor
      - Ex 22:22 "You shall not afflict any widow or fatherless child.
      - Ex 22:25 "If you lend money to any of My people who are poor among you, you shall not be like a moneylender to him; you shall not charge him interest.

- De 24:20-21 "When you beat your olive trees, you shall not go over the boughs again; it shall be for the stranger, the fatherless, and the widow. "When you gather the grapes of your vineyard, you shall not glean it afterward; it shall be for the stranger, the fatherless, and the widow.
- Ac 4:34-35 Nor was there anyone among them who lacked; for all who were possessors of lands or houses sold them, and brought the proceeds of the things that were sold, and laid them at the apostles' feet; and they distributed to each as anyone had need.
- 1 Tim 5:3-10 taking care of widows
- Jas 1:27 Pure and undefiled religion before God and the Father is this: to visit orphans and widows in their trouble, and to keep oneself unspotted from the world.

6. We need to learn to put away greed

a. Who is greedy person?

- i. Are you satisfied with your income? – Heb 13:5
- ii. Do you want to buy more things? - Col 3:5 Therefore put to death your members which are on the earth: fornication, uncleanness, passion, evil desire, and covetousness, which is idolatry.
- iii. Does your desire for more choke out your interest in God? - Mt 13:22 "Now he who received seed among the thorns is he who hears the word, and the cares of this world and the deceitfulness of riches choke the word, and he becomes unfruitful.

b. The heart is where the problem lies

- i. Pr 4:23 Keep your heart with all diligence, For out of it spring the issues of life.
- ii. Mt 12:35 "A good man out of the good treasure of his heart brings forth good things, and an evil man out of the evil treasure brings forth evil things.
- iii. Mr 7:21-23 "For from within, out of the heart of men, proceed evil thoughts, adulteries, fornications, murders, "thefts, covetousness, wickedness, deceit, lewdness, an evil eye, blasphemy, pride, foolishness. "All these evil things come from within and defile a man."

c. Greed only brings trouble to the greedy

- i. Pr 15:27 He who is greedy for gain troubles his own house, But he who hates bribes will live.
- ii. Pr 28:22 A man with an evil eye hastens after riches, And does not consider that poverty will come upon him.
- iii. Mt 13:22 "As for what was sown among thorns, this is the one who hears the word, but *the cares of the world and the deceitfulness of riches choke the word*, and it proves unfruitful."
- iv. Lk 12:13-21 the foolish land owner who built barns

- v. 1Co 5:11 But now I have written to you not to keep company with anyone named a brother, who is ..... or covetous, ..... --not even to eat with such a person.
- vi. 1Co 6:9-10 Do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived. Neither ....., nor covetous, ..... will inherit the kingdom of God. - Eph 5:5
- vii. 1Ti 6:10 For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. 1Ti 6:17-18
- viii. Heb 13:5 Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, "I will never leave you nor forsake you."
- ix. 1Pe 5:2-3 Shepherd the flock of God which is among you, serving as overseers, not by compulsion but willingly, not for dishonest gain but eagerly; nor as being lords over those entrusted to you, but being examples to the flock;
- x. 2Pe 2:14-15 having eyes full of adultery and that cannot cease from sin, enticing unstable souls. They have a heart trained in covetous practices, and are accursed children. They have forsaken the right way and gone astray, following the way of Balaam the son of Beor, who loved the wages of unrighteousness; - Jas 5:1-6

## 7. We need to be careful about debt

- a. It seems that we all have debt
  - i. Total household debt in US in 2017 was 13.15 trillion
  - ii. The leading cause of financial stress
  - iii. The leading cause of problems in marriage
- b. Though debt is not forbidden, it is highly cautioned against and considered a bad thing
  - i. Pr 6:1-5 My son, if you become surety for your friend, If you have shaken hands in pledge for a stranger, You are snared by the words of your mouth; You are taken by the words of your mouth. So do this, my son, and deliver yourself; For you have come into the hand of your friend: Go and humble yourself; Plead with your friend. Give no sleep to your eyes, Nor slumber to your eyelids. Deliver yourself like a gazelle from the hand of the hunter, And like a bird from the hand of the fowler.
  - ii. Pr 22:7 The rich rules over the poor, And the borrower is servant to the lender.
  - iii. Mt 6:24 "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.
- c. If you are in debt (not including mortgage), prayerfully consider steps you can take to resolve as soon as possible

- i. Lu 14:28 "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it –
    - ii. Ro 13:7-8 Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor. Owe no one anything except to love one another, for he who loves another has fulfilled the law.
  - d. God's design for His seems to be after the order of giving
    - i. Mt 5:42 "Give to him who asks you, and from him who wants to borrow from you do not turn away.
    - ii. Lu 6:35 "But love your enemies, do good, and lend, hoping for nothing in return; and your reward will be great, and you will be sons of the Most High. For He is kind to the unthankful and evil.
    - iii. Eph 4:28 Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.
    - iv. Ps 37:21 The wicked borrows and does not repay, But the righteous shows mercy and gives.
- 8. We need to learn to manage our money - A two step program
  - a. Make a plan - Lu 14:28-30 "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it -- "lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, "saying, 'This man began to build and was not able to finish.
    - i. The first four questions
      - What is your total income?
      - What is your desired giving?
      - How much can you save?
      - What are monthly expenses?
    - ii. The second four questions
      - Are there any costs that can be reduced?
      - How much more can you pay on debt?
      - Can you give more to your church or non-profit?
      - How can you save more?
  - b. Work your plan
    - i. Take personal responsibility – no one else can fix your situation
      - You have to pay your bills
      - You should be giving
      - You need to stay out of debt
      - Pr 10:15 The rich man's wealth is his strong city; The destruction of the poor is their poverty.
    - ii. Forgiveness for poor decisions and grace to make better ones is available in Christ
      - Ex 34:7a Keeping mercy for thousands, forgiving iniquity and transgression and sin,

- Ec 7:12 For wisdom is a defense as money is a defense, But the excellence of knowledge is that wisdom gives life to those who have it.
  - Pr 10:4 He who has a slack hand becomes poor, But the hand of the diligent makes rich.
  - Pr 14:8 The wisdom of the prudent is to understand his way, But the folly of fools is deceit.
9. We need to learn that money does not solve all problems, but brings more
- a. If there is not a change of heart, more money will not fix financial problems
    - i. Ec 5:10 He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also is vanity.
    - ii. Remember, we are either worshipping money or worshipping with our money
      - Mt 6:24 "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.
  - b. What does the scripture teach?
    - i. God will provide for us - Mt 6:33 "But seek first the kingdom of God and His righteousness, and all these things shall be added to you.
    - ii. God knows your financial situation and cares about you in it - Mt 6:32 "For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things.
    - iii. God doesn't want us to worry about money - Mt 6:25 "Therefore I say to you, do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on. Is not life more than food and the body more than clothing?
    - iv. God wants us to know that life is more about our relationship with Him - Heb 13:5 Let your conduct be without covetousness; be content with such things as you have. For He Himself has said, "I will never leave you nor forsake you."
    - v. God wants us to seek Him first before money
      - Mt 11:28-30 "Come to Me, all you who labor and are heavy laden, and I will give you rest. "Take My yoke upon you and learn from Me, for I am gentle and lowly in heart, and you will find rest for your souls. "For My yoke is easy and My burden is light."
      - Pr 23:4-5 Do not overwork to be rich; Because of your own understanding, cease! Will you set your eyes on that which is not? For riches certainly make themselves wings; They fly away like an eagle toward heaven.