

¹⁰ 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.”

B. The improper use of money can cause others to suffer

If we use our wealth properly it can be a great blessing to others. However, if we use it improperly, it can actually cause others to suffer. This was one of the main sins of the Northern kingdom of Israel, as a few verses from Amos makes clear:

Amos 2:6-7a “This is what the LORD says: ‘For three sins of Israel, even for four, I will not turn back my wrath. They sell the righteous for silver, and the needy for a pair of sandals.⁷ They trample on the heads of the poor as upon the dust of the ground and deny justice to the oppressed.’”

Amos 5:11-12 “You trample on the poor and force him to give you grain. Therefore, though you have built stone mansions, you will not live in them; though you have planted lush vineyards, you will not drink their wine.¹² For I know how many are your offenses and how great your sins. You oppress the righteous and take bribes and you deprive the poor of justice in the courts.”

Amos 8:4 “Hear this, you who trample the needy and do away with the poor of the land”

C. The improper use of money is based on a love of money – greed

When we do not use our money as God intends, the root cause is almost always a love of money. This love of money stems from seeing money and possession as life-giving, when in fact only God is life-giving. When money and possessions are viewed in this way, our lives are filled with grief and we often withhold help from those who need it.

1 Timothy 6:6-10 “But godliness with contentment is great gain.⁷ For we brought nothing into the world, and we can take nothing out of it.⁸ But if we have food and clothing, we will be content with that.⁹ 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.

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Horizontal lines for taking notes.

curses will come upon you and overtake you: ¹⁶ You will be cursed in the city and cursed in the country. ¹⁷ Your basket and your kneading trough will be cursed. ¹⁸ The fruit of your womb will be cursed, and the crops of your land, and the calves of your herds and the lambs of your flocks. ¹⁹ You will be cursed when you come in and cursed when you go out.”

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, who richly provides us with everything for our enjoyment. ¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ 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.”

Proverbs 3:27 “Do not withhold good from those who deserve it, when it is in your power to act.”

D. A Biblical View of Poverty

- 1. Poverty can result from the powerful exploiting the weak.

Amos 2:6-7a “This is what the LORD says: ‘For three sins of Israel, even for four, I will not turn back my wrath. They sell the righteous for silver, and the needy for a pair of sandals. ⁷ They trample on the heads of the poor as upon the dust of the ground and deny justice to the oppressed.’”

Amos 5:11a “You trample on the poor and force him to give you grain...”

- 2. Poverty can result from the consequences of the Fall of man worked out in creation—e.g. natural disasters, plague, and famine, or as a result of the sins of a nation.

Genesis 12:10 “Now there was a famine in the land, and Abram went down to Egypt to live there for a while because the famine was severe.”

Deuteronomy 28:15-19 “However, if you do not obey the LORD your God and do not carefully follow all his commands and decrees I am giving you today, all these

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Proverbs 6:6-8 “Go to the ant, you sluggard; consider its ways and be wise! ⁷ It has no commander, no overseer or ruler, ⁸ yet it stores its provisions in summer and gathers its food at harvest.”

- 3. Poverty can result from laziness and greed. In our society we see the results in consumer debt, bankruptcy due to foolishness, and people who are able to work but live off of public assistance rather than work.

Proverbs 10:4 “Lazy hands make a man poor, but diligent hands bring wealth.”

Proverbs 28:19 “He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty.”

Proverbs 24:30-34 “I went past the field of the sluggard, past the vineyard of the man who lacks judgment; ³¹ thorns had come up everywhere, the ground was covered with weeds, and the stone wall was in ruins. ³² I applied my heart to what I observed and learned a lesson from what I saw: ³³ A little sleep, a little slumber, a little folding of the hands to rest—³⁴ and poverty will come on you like a bandit and scarcity like an armed man.”

If we are to use our money to provide for our families, to give to the church and to help the poor, we will need a budget based on the Scripture and executed in faith. A budget is simply a plan to insure that God can be glorified through all the ways He commands us to use our money. As the old adage states, “Those who fail to plan are planning to fail.” In the case of finances, this will usually result in our failing to give as God directs.

IV. BIBLICAL PRINCIPLES FOR THE PROPER USE OF MONEY

A. We must carefully manage all of our money for God’s glory

Since God owns all of our money, it imperative that we properly manage everything we have been given. Like the ant, we must carefully manage our resources, storing away our harvest so that we will have plenty in times of need.

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that we have. Second, the firstfruits shows faith, because it means we will have to trust God to provide what we need to live.

3. The normal portion given in the Scripture is the tithe, or ten percent.

The practice of giving a tithe is seen in the life of Abraham, Jacob and the nation of Israel.

Genesis 14:20b
“Then Abram gave him a tenth of everything.”

Genesis 28:22b
“Of all that you give me I will give you a tenth.”

Leviticus 27:30
“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD.”

B. We must give a portion of our money back to God

1. Scripture commands us to give to God in proportion to what we earn.

God requires us to give a portion of our earnings back to Him. We do this to acknowledge that God is the owner of all we have and earn, and to remind ourselves that it is God who gives us the ability to produce wealth.

1 Corinthians 16:2 “On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.”

2. This portion is given to God first

The portion of our income that we give to God should be given to Him first. This is the principle of the firstfruits.

Proverbs 3:9 “Honor the LORD with your wealth, with the firstfruits of all your crops.”

This giving of the firstfruits is done for two reasons. First, the firstfruits represents the best of what we have to offer. God does not get our leftovers, but the best

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instructor
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Thus, while tithing is not commanded, it is certainly reasonable to suppose that the giving of the tithe (with a proper attitude!) will be a source of blessing to God's people. Even if one does not practice a specific tithe, the amount given must still fulfill the biblical parameters listed above.

Although the practice of tithing is not specifically discussed for New Testament believers, the same principles which underlie the tithe are clearly commanded:

- a) Our giving must be proportionate to our income

1 Corinthians 16:2 “On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.”

- b) Our giving must be sufficient to support the work of the church and those who give their full time to support the church.

1 Corinthians 9:14 “In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.”

Galatians 6:6 “Anyone who receives instruction in the word must share all good things with his

- C. We must give to support the church and those who devote their full time to the work of the church.**

The giving of a portion of one's income to support the work of God's Kingdom is practiced throughout the Bible. In the Old Testament this money was used to build and support the Tabernacle/Temple and the priests and Levites who

worked there. In the New Testament the money is used to support the work of the Church and to support those who give themselves full time to accomplish that work.

Numbers 18:21 "I give to the Levites all the tithes in Israel as their inheritance in return for the work they do while serving at the Tent of Meeting."

the amount given. Those who give reluctantly or under some external compulsion, or those who give merely to impress others, will never receive the commendation of God. On the contrary, it is those who give joyfully to show their gratitude to God and their recognition of His ownership of everything they have that will receive the blessing of God.

2 Corinthians 9:6-7 "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.⁷ Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

Luke 21:1-4 "As he looked up, Jesus saw the rich putting their gifts into the temple treasury.² He also saw a poor widow

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1 Corinthians 9:13-14 "Don't you know that those who work in the temple get their food from the temple, and those who serve at the altar share in what is offered on the altar?¹⁴ In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel."

Galatians 6:6 "Anyone who receives instruction in the word must share all good things with his instructor."

D. We must give with a joyful heart

As with everything else in God's kingdom, mere external obedience in the matter of giving is never sufficient. In fact, God is more interested in the heart of the giver than in

