

A MAN AND HIS  
MONEY

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## DEDICATION

*This book is dedicated to my dad.  
His financial generosity became my  
example; his encouragement fueled my  
motivation; his life and death formed  
me into the person I am. So it is  
with all fathers and sons.*

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## PREFACE

**T**HINK back to your childhood. What activities or sports did you enjoy? What turned you into the man you now are?

I grew up with three brothers. We most definitely had a testosterone-heavy household (which caused many people to offer sympathy to my mother). I remember when I first started dating my girlfriend (now my wife). What a shock! She has two sisters and lots of women in her family. Her estrogen-laden home was a much different setting from the one I grew up in.

I love my wife and her family, but I'm glad I'm a man. What turned me into the man I am? Sports (I played them, dreamed of being a great athlete, and watched them with my dad). Music (bought it, played it, and took lessons). School (loved it, hated it, and had good friends).

Something else helped shape my life, but I didn't realize it growing up. Money. Our family had more than some and less than others. While it influenced most of what we did, my parents rarely talked about it. I had some jobs to earn more of it, but I can't really tell you how I spent it.

Sports, music, school, and money—all in some way shaped my development into a man. Each has a good side. But each can have a down side if it gets out of balance. Each one can easily be out of proportion, especially money. We can love it too much, work for it too many hours, ignore what we do with it, or hold too tight a grip on it so that it starts to grip our souls.

Money does not have to be that way. It can be a source of great spiritual good in our lives. We often value money and

financial security over our relationship with God. But Jesus said, “Seek first the kingdom of God and His righteousness, and all these things [what we need] shall be added to you” (Matthew 6:33). How we view and handle money can actually push us away from God or draw us closer to Him.

### **Goals of This Study**

This Bible study has two goals:

- To help you understand what the Bible says about money and how to apply it to your life.
- To help you draw closer to God by putting God and money in the right order.

Think about rocks for a minute. They can be used either as walls to separate people or as bridges to connect them. From God’s perspective, money can be either a wall or a bridge in our lives. If money holds too tight a grip on us, it becomes a wall that separates us from God’s heart and His will for our lives. If we get a handle on this money thing, if we view and handle money as God wants us to, it becomes a bridge that can help us approach God’s goals for us, including helping others.

### **Get the Most Out of This Study**

This study, like any Bible study, is only as good as the effort you put into it. The Scriptures and the application sections are meant to give you the knowledge and skills to make positive spiritual and financial changes in your life. Here are some ways you can make the most of this Bible study:

- Read and study every Bible reference in this book. Don’t just read over the references. The Bible is the key to changing your finances.

- When answering questions, don't just write down the first answer that comes to your mind. The questions require some thought, so think about them!
- If you are doing this Bible study with a group, answer all of the questions your leader assigns for a chapter *before* you come to the group. It will help your learning and participation.
- Make sure you get an accountability partner!

### **Let's Get Going**

Money was a wall in my life for many years. Is money a wall in your life? If you have more debt than you want and less savings than you need, if you are giving less than you would like, then you have a wall in your life. Read on to learn how to take those rocks and turn them into a bridge. It will be worth the effort. You will become the kind of man God intended you to be.

# 1

## THE BIBLE AND MONEY (PART 1)

*“The earth is the LORD’s, and all its  
fullness, the world and those who dwell  
therein” (Psalm 24:1).*

**A**UGUST 3, 1991, the day my fiancée, Elaine, and I were looking forward to—our wedding date. We were sure happiness and bliss awaited us. We assumed that marriage would be much easier than dating, though we had had a good dating experience.

### **Stewardship in Real Life**

Elaine and I assumed that with marriage, our finances would be better too. At nineteen and twenty respectively, we were in college and had been dating for four years. We thought two single people paid more for some items than two

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married people would. After all, we were paying two rents, making two different utility payments, and paying two different bills for many things. Surely finances would not be an issue after we were married, or so we thought.

Before we got married, we received premarital counseling with a pastor, which was required by our church. The counseling lasted eight weeks. We dealt with a number of important issues, such as effective communication, husband and wife roles, and spiritual growth. We also dealt with one other topic that I was not expecting—money.

We were required to watch a video series regarding what the Bible says about money and how to make a budget. We had to think through issues of income, spending, and responsibility for each area of the budget. I remember being surprised to learn how much the Bible says about money and possessions. Could it be that God really cares that much about money?

### **The Bible and Money**

Money. We take a job to earn it. At stores we learn to spend it. We think about it more than we like to admit. We save less of it than we would like. We give less of it than we should. No matter how you cut it, money is a key issue of life.

As we get started with this study, let me ask you a question. Which of these statements is correct?

- The Bible says more about money than about our need for faith.
- The Bible says more about money than about our need for prayer.
- The Bible says more about money than it does about Heaven or Hell.

Would it surprise you to learn that all three statements are true? Note this quotation from Pastor John MacArthur:

“Sixteen out of [thirty-eight] of Christ’s parables deal with money; more is said in the New Testament about money than [about] heaven and hell combined; five times more is said about money than [about] prayer; and while there are 500 plus verses on both prayer and faith, there are over 2,000 verses dealing with money and possessions” (John MacArthur as quoted in Ron Blue, *Master Your Money* video series workbook [Atlanta: Walk Thru the Bible, 1990], 10).

Those statistics might be shocking to you. Perhaps you have heard them before. When I first heard that the Bible says more about money than about faith and prayer, I was shocked. I had not grown up in a Christian home or actively attended church. I sometimes tell people that I could probably count on one hand the number of times I was in church before I was fifteen, when I became a Christian. Even before I placed my faith in Christ as my Savior, I knew that the Bible speaks about faith and prayer. After my spiritual conversion, it did not take me long to figure out that money—how we view it and handle it—is simply a part of the Christian life.

I have written many articles and have spoken in many settings about the Bible and money. The concept that I teach is the same one that astounded me when I first became a believer. Though I did not know it at the time, it is commonly known as “Biblical stewardship.” Let me define it so we are speaking the same language.

**Biblical stewardship: the use of  
God-given resources for the  
accomplishment of God-given  
goals.**

You will notice something about this definition. Neither the resources nor the goals belong to the believer. They are God’s. Let me explain what I mean.

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### **God-given Resources**

Even though my name is on my checkbook, my house, and my retirement account, my resources are really God's. Before I became a Christian, I knew about some of the characters in the Bible: Jesus, Moses, and Adam and Eve. But I had never heard of King David. Although I had previously not known him, I learned that he had some pertinent things to say about finances.

David was an Old Testament “rags to riches” story. The youngest in his family, he was selected by God to be the king of Israel. His journey was one of passion, success, and wealth. Anytime people have passion, success, and wealth, it is easy for them to think highly of themselves and to hold tightly to their possessions. But David did not yield to that temptation. Think about what he wrote in Psalm 24:1: “The earth is the LORD's, and all its fullness, the world and those who dwell therein.”

Everything belongs to God. You need attend only one funeral to realize that God is telling the truth. We can't take anything with us when we die. After all, hearses don't pull U-Hauls.

### **David's Deathbed**

As King David neared death, he prepared to give his kingdom to his son Solomon. He said, “O LORD our God, all this abundance that we have prepared to build You a house for Your holy name is from Your hand, and is all Your own” (1 Chronicles 29:16).

1. Read 1 Chronicles 28 and 29; then answer the following questions.
  - (a) Why wasn't David allowed to build the temple for God?

- (b) How did he respond to this restriction?
- (c) How much did David personally give for the construction of the temple?
- (d) It would have been customary for the king to leave his riches to his heir apparent to perpetuate the king's name. What was more important to King David than perpetuating his own name?

David realized that everything he owned belonged to God. He was able to give because God had given first. The Bible wants us to clearly understand that God owns it all.

### **God-given Goals**

As a natural result of the idea that God owns it all, believers are supposed to have the same goals for finances as God does. If our money is really God's money, we should adopt His

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goals. If He is the owner, we are the managers. As His managers, we ought to handle His money in the way He wants. The Bible spells out what that is.

A helpful book by Larry Burkett organizes all of the Bible's verses regarding finances (*The Word on Finances: Topical Scriptures and Commentary* [Chicago: Moody Press, 1994]). Here are the major categories:

Right attitudes	God's blessings and curses
Wrong attitudes	Government
Credit	Investing
Giving and providing	Work and wages

Each category has subsections of verses. Those verses show that God cares about our financial *attitudes* (greed, pride, humility, thankfulness, etc.) and our financial *actions* (saving, debt, giving, work, etc.), because attitudes *determine* goals and actions *reach* goals.

### **Spiritual Eyeglasses**

I wear glasses. The older I get, the worse my eyesight becomes, and the more I appreciate my glasses. Without them, it is hard for me to see details on things both near and far. Without my glasses, I have a hard time seeing life as it really is. Let me make an analogy. The Bible is our spiritual eyeglasses. With them, we can see life as God sees life. We can see life as it truly is.

Some men turn to financial publications for insight on finances. In fact, these periodicals consistently have some of the top subscription rates among magazines. I'm not knocking financial journals (I subscribe to many of them), but if we want to have true success with our finances, we must make sure we know what the Bible says about money—and then do it.

**Having God's perspective**  
**+ Living God's goals**  

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**Financial success**

2. What is God's perspective on a man's life (Psalm 144:4)?
  
3. What is God's goal for a believer's life (2 Corinthians 5:9)?
  
4. What is God's perspective on money (1 Timothy 6:10)?

### **My Money Mound**

Like many other young children, I liked to play in sandboxes and rock piles. For some strange reason, I enjoyed building a mound of whatever was in the box—sand or rocks. Inevitably, though, just when I had my mound to the size and shape that I wanted it, some other kid would come and flatten it.

We males like mounds. As adults, many of us have enjoyed making mounds of money or other assets. Some men even have a life goal of owning or controlling the largest money mound possible.

God does not give a man a pile of money simply so he can add to his own pile. Part of God's financial goal is for believers to spend money in a way that increases His kingdom. "Seek first the kingdom of God and His righteousness, and all these things [what you need] shall be added to you" (Matthew 6:33).

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### **Review**

In the remaining lessons of this study, we will examine some of the financial attitudes and actions that are critical to our long-term financial success. All of those lessons are built upon the main ideas that we have discussed in this lesson:

- God owns it all.
- Our goals should be God's goals.

### **Accountability Partner**

Let me tell you from personal experience and observation that most people need to make fundamental changes in their finances. The best way to make those changes and to have them stick is to have an accountability partner who can cheer you on. Choose someone who could serve in that role as you complete this Bible study. It might be another man in your group, your spouse, or a friend. No option—choose someone!

During this study, memorize and meditate on the key verse quoted at the beginning of each lesson. Review the verses by quoting them to your accountability partner.

### **For Further Consideration**

- § What was the financial attitude of your family growing up? Were they spenders? savers? Which of their attitudes have you incorporated into your life?
- § We defined Biblical stewardship as “the use of God-given resources for the accomplishment of God-given goals.” Which part of that definition do you have the hardest time living?
- § Has someone close to you died? What life or financial lessons did you learn through that person's death?
- § The book of Proverbs teaches us how to think about and

handle finances. Read Proverbs 10—22, looking for financial principles. Which ones stand out to you? Do they relate to attitudes or actions?

- \$ In what ways are you currently using your finances to advance God's work (Matthew 6:33)? What areas would you like to change?

### **For Further Discussion**

- \$ Why do you think the Bible says so much about finances?
- \$ Have each person in the group report on one to two chapters of Proverbs 10—22. Identify the financial principles. Do they relate to attitudes or actions?