



Christians and Money: God, Greed, Generosity, Giving and Managing

Money is one of the topics that Jesus spoke a lot about. It is an important topic, since it affects so much of our life. We are going to consider different aspects about how God sees money and what we should do with it. To start with, we will see two ends of the spectrum that we should avoid when thinking about money.

1. Ends of the spectrum that we should avoid

Some people think that if you are a Christian, God is certain to bless you financially. Often they get this by applying the Old Testament (OT) *directly* to us, without seeing how Jesus changes the way we apply the OT to us. As Christians, we look forward to the new heaven and earth, and so financial blessing is not guaranteed for us now.

On the other end of the spectrum are those who insist that being a Christian means being poor. They say we should not have nice things. This is not true. Everything God created is good, and nothing is to be rejected if it is received with thankfulness.¹ God provides things for our enjoyment.² So we *can* receive things from God, enjoy them and thank God for them.

2. A Warning: watch out for greed

Jesus warns us to: 'Watch out! Be on your guard against all types of greed'.³ Here, Jesus is assuming greed is hidden. He tells us to watch out because greed can trick us. Greed, by its very nature, hides itself from you. The deceitfulness of greed means that people don't usually feel or think they are greedy.

Asking serious questions of ourselves about money and possessions can help against the deceitfulness of greed: Do I really need that? Do I really need more? Could I live more simply? Could I not give more money away? Can we go somewhere cheaper? Am I just doing the same things with my money that the world does?

Greed often shows itself in two ways. There is the greed of **security**. This is where we try and build up financial security around us. We become 'savers' and 'investors'. The problem with this is that it cannot deliver. Economic recessions, natural disasters and even our own death prove to us that our finances are never a sure thing.

The other type of greed is that of **spending**. It's the desire to want more – a lack of satisfaction. The whole advertising industry aims at creating this lack of satisfaction so we buy more things we don't need with money we don't have.

The Bible says greed is idolatry.⁴ That's because we trust that money will bring security, rather God. We believe material things will deliver satisfaction, rather than God. But Jesus is clear that no-one can serve God *and* money.⁵ We will serve one or the other. And you are not the unique exception that Jesus forgot about!

Jesus is clear that we should not be greedy. So, how then should we use money?

3. How God says we should use money

a. We are managers of God's things

The first thing to know is that God owns everything. The earth is his and everything in it, including us,⁶ because he created all things.⁷ Even the silver and gold in the world are already God's.⁸ We can't give anything back to God, because he already owns it. Yet God has put us in a position to use all the things he's given us. We are *managers* for God. God has given us different gifts and different resources, including money, to use for his purposes.⁹

¹ 1 Timothy 4:1-5 (esp. v 4)

² 1 Timothy 6:17

³ Luke 12:15

⁴ Colossians 3:5

⁵ Matthew 6:24

⁶ Psalm 24:1

⁷ Colossians 1:16

⁸ Haggai 2:8

⁹ Matthew 25:14-30

The house we live in, the car we drive, the time we possess, the superannuation we're accumulating, the money we have in the bank, all belong to Jesus - and we simply manage them. If you earned \$500 last week and think \$50 belongs to Jesus and \$450 belongs to you, you're not thinking biblically. Jesus owns the \$500 and you are to use it in the wisest way possible, according to the priorities Jesus gives us.

The wisest way to manage money and wealth is to spend it according to Jesus' priorities seen in the Bible. Jesus says when thinking about material things: 'Seek first the Kingdom of God, and his righteousness, and all these things (food and clothes) will be given to you as well'.¹⁰

This doesn't mean we don't buy food and clothes, but we shouldn't get worried and focus on those things.

Specific things Jesus does tell us to use our money for include:

- faithfully and completely paying taxes to the government,¹¹
- using it to buy food¹²
- providing for our immediate and extended families¹³
- providing for the poor believer¹⁴
- providing for our pastors and gospel ministry¹⁵

If we view money from an eternal perspective, it will make more sense to spend more money on things that will last into eternity (like the growth of the church) rather than things that will last only a few weeks, months or years.

b. Every spending decision is a spiritual decision

Each Christian is saved completely and solely by Jesus' death and resurrection, and by trusting in that alone. We cannot contribute to our salvation. Yet each Christian will be judged according to how they have used what God has given them.¹⁶ This judgment is not to do with our salvation, but reward for using what we've been given. It's like a family judgment.

The Bible says we will receive rewards from God for the way we've managed his things, which includes praise from God¹⁷. This reward of praise should be a significant motivation for us to use the resources and money we have for Jesus' purposes. Included in what each of us has been given is money. And so each spending decision we make, we should view as a spiritual decision. In fact, what we spend our money on shows very clearly what we really think is important. This *money trail* always tells the truth. If someone looked at our cheque-book or bank statements, it would reflect our goals, priorities, convictions, relationships and even our use of time. People can talk about what they think is important, but how we use our money shows our real priorities. As followers of Jesus, we want our money trail to reflect Jesus' priorities of seeking first *His* Kingdom. Would we be comfortable showing our money trail to someone else? The answer to that gives us an indication of how well we are managing Jesus' money.

c. Give until it hurts

Sometimes we can feel that because we aren't rich, then our giving to Jesus' Church is not significant. But Jesus says that the amount we give is not the crucial thing, rather it is *how much it costs us* that is most important.

On the world's scale we're rich. And if we only give a little bit out of our excess money but it doesn't really cost us, then that's not sacrificial giving. Jesus has given us everything, and is interested in us giving to his Kingdom, until it costs us. This type of giving will mean we will buy cheaper clothes, go on cheaper holidays, buy cheaper toys for our children, purchase a different house, car etc. And the reason we will give until it costs us personally, is because we love Jesus and want his Church to grow and his name to be glorified.

4. Another motivation: God's grace

We've already seen the desire for Jesus' glory, a desire for our reward, and the avoidance of greed, as motivations for giving to God's kingdom. Other motivations in the Bible for giving generously include experiencing God's grace and the promise that he'll provide for us.

¹⁰ Matthew 6:33

¹¹ Romans 13:1-7

¹² 2 Thessalonians 3:10; 1 Thessalonians 4:11-12

¹³ 1 Timothy 5:3-16

¹⁴ James 2:14-17

¹⁵ 1 Timothy 5:17-18; 1 Corinthians 9:3-14

¹⁶ 2 Corinthians 5:21. Luke 12:48

¹⁷ Matthew 25:21

God tells us that the major reason we give in a very generous way, is that he *first* gave generously to us. Jesus, who had all the riches of heaven, gave that all up, so he could come down to earth to live a life as a poor person, without a house, career or superannuation, and died a horrible death of a criminal, *so that* we could become spiritually rich.¹⁸ As we realise all that we have been given by God, we are to respond by being generous in furthering his Kingdom and glory.

5. Practicalities

a. How much should I give?

The amount is not the most important thing. Our attitude is. God is more concerned if we are giving because we want to.¹⁹ He wants us to be a cheerful giver, not giving reluctantly or out of compulsion.²⁰

The NT doesn't specify how much we should give. The major principle for giving is generosity. For many people who live in Australia, to give in a way that costs us will mean giving more than 10% of our income. Sometimes this may be too hard, especially if we are starting off giving to God's Kingdom. If this is the case, someone could start with 10%. Don't forget it's the attitude of giving that counts.

b. What should we give to?

Word based ministries

Since God's mission is to build his Son's church, that is to be our focus. The way God builds the Church is by his word, the Bible.²¹ Therefore we should give *primarily* to things that allow the gospel to go to people, and where the Bible is taught faithfully.

God also command us to support those who teach *us* the Bible.²² This allows them to be freed up to serve full-time, so they do not need to have another job which would take away ministry time. It is important to note that usually the money that Northern Lakes uses, comes *only* from those within church. Therefore if those who are part of the family of Northern Lakes don't give, we cannot pay pastors, or hall rental, or materials used for kids ministry etc. Our money comes from amongst us. Therefore the most significant part of what we give should be to the church that we are members of.

Helping those in need

We will also give to help Christians in need²³ and to people in need generally.²⁴ It is worth considering that non-believers in Australia in general, will more likely give to organisations that help people physically, but will not give to organisations that have a gospel focus.²⁵ This is often because they see the difficulties of cancer or bushfires, but not the reality of heaven and hell. There is nothing wrong with giving to a charity, but it is wise for Christians to focus on giving to those things which God is *primarily* focussed on – that is, gospel ministries.

When Christians give to help people in need, it would also make sense to give to *Christian* organisations that help people physically, since the gospel will be the motivation, and often accompanies the physical help. For example, T.E.A.R Australia²⁶, Compassion²⁷, Voice of the Martyrs²⁸ are all good Christian charities that focus on helping people physically but have gospel foundations.

c. Plan, Be Faithful and Creep up each year

The Apostle Paul said that each person in Corinth should decide what they want to give²⁹ and then be faithful in giving what they've planned.³⁰ To make this a reality, working out a budget is really helpful.

It is not exactly exciting, and does take time, but it is a very valuable thing to do if we want to be good managers. We would never give money to someone to start a business if you asked them: 'how are you going to spend your money?'

¹⁸ 2 Corinthians 8:9

¹⁹ 2 Corinthians 8:4

²⁰ 2 Corinthians 9:7

²¹ James 1:18, 1 Peter 1:23, Romans 10:17, Galatians 3:1-3, Acts 20:32, Ephesians 2:19-22 4:11-16

²² 1 Timothy 5:17-19; 1 Corinthians 9:1-12

²³ See above about loving Christians. Also James 2:14-17

²⁴ Luke 10:29;36

²⁵ Eg, non-believers will give to the Cancer Council more than to the Bible Society.

²⁶ www.tear.org.au

²⁷ www.compassion.com.au

²⁸ www.persecution.com.au

²⁹ 2 Corinthians 9:7

³⁰ 2 Corinthians 9:4-5, 11 'Finish the plans that you promised'.

and they answered: 'oh, I don't know, I'll just see how it goes!' They wouldn't be good managers. To manage Jesus' money that he's given us, we need to spend the time to budget.

Work out all your income, and then all your expenses. It sounds obvious, but many, if not most people, have never done this. When working out expenses, include what you want to give. Don't make it the last thing you work out (the leftovers), but maybe choose a % of your total income (10%?), then see how all the other things work out (taking into account everything said above about greed and generosity). You may then need to then revise your giving percent. Once we've worked out what we give, then we are to keep our word³¹ and be faithful.

It is good to *revise* our budget each year, to be good managers. As we revise we can grow in generosity by *creeping up* the percent we give. As we grow in Christian maturity, we will be willing to be more careful with spending our money on things we don't need, and will want to put more into Jesus' Kingdom. Perhaps you could try and increase giving by 1% each year.

May the way we use all we have been given build Jesus' Church here and elsewhere and bring glory to his name.

6. Resources Sermons

There are multiple sermons on this topic. You can search for them on our website: www.lighthouse.net.au Go to Resources on the left hand side, and then click on sermons. Then you can search under the different topics or books of the Bible. The sermon titles are:

- i. God, Greed, Grace and Giving (Luke 12:13-34)
- ii. Being a good manager: Responsibility (or using your money well) (Matthew 25:14-30)
- iii. God, the World and Money I (Psalm 50; 1 Timothy 6)
- iv. God, the World and Money II (Matthew 6:19-34)
- v. The Grace of Giving (2 Corinthians 8)
- vi. How much do I give? (Numbers 18:20-29, Luke 9:18-27)
- vii. Money, Ministry and Generosity (2 Corinthians 9)
- viii. Evangelism and Social Action (Psalm 146:1-10)

³¹ Matthew 5:37; James 5:12