

# The Bible & Money

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*"I get my financial guidance from the Bible," said [Peter] Grandich, author of [Confessions of a Wall Street Whiz Kid](#), in a prepared statement.*

*"Money and possessions are the second most referenced topic in the Bible – money is mentioned more than 800 times – and the message is clear: Nowhere in Scripture is debt viewed in a positive way... "The writers of the Bible anticipated the problems we would have with money and possessions; there are more than 2,000 references," he says... What's Grandich's No. 1 most important biblical rule of finance? "God owns everything. You may have bought that house, but He gave you the money to buy it, so it's His.""*

What principle is Grandich talking about? He's talking about STEWARDSHIP. What is stewardship?

Recognizing that God is the OWNER and SOURCE of everything I have, and I will give an ACCOUNT for how I use all that He has placed in my care; "Owners have rights; stewards have responsibilities. (Bill Peel)."

1. Principle of Ownership: Psa 24:1; Psa 50:7-12; Deut 8:17,18
2. Principle of Provision: 2 Cor 9:8; Prov 8:20,21; Phil 4:19
3. Principle of Responsibility: Acts 18:1-3; 2 Cor 12:14; 1 Tim 5:8
4. Principle of Work: Prov 6:1-11; Prov 20:13; Eccl 9:10; 2 Thess 3:7-12;
5. Principle of Accountability: Luke 12:15-21; **1 Cor 3:9-15**
  - a. Gold/Silver/Precious Stones – investing in **eternal things** which will be refined by fire:
    - i. God – Deut 33:27
    - ii. God's Word – Isa 40:8
    - iii. Souls of men & women – Matt 25:46
  - b. Wood/Hay/Stubble – wasting our life on non-eternal things which will just be lost in the fire
6. Principle of Contentment: Phil 4:11; 1 Tim 6:8; Heb 13:5
7. Principle of Reward: 1 Cor 3:14; Col 3:23-24; Matt 25:21

What **positive** (good) things can we do with money?

- Earn it – Prov 14:23;
- Save it
- Spend it – have a spending plan (budget); live within your means.
- Invest it – Prov 21:20
- Share it – 1 Tim 6:17-19
- Loan it – Deut 23:19-20; Ex 22:25; Luke 6:34-35
- We can use it to advance the Kingdom of God – Matt 6:20-21
- Correct any defrauding; Repay all debts – Luke 19:1-10; Rom 13:8

What **negative** (bad) things can we do with money?

- We can love it – 1 Tim 3:3; 1 Tim 6:10
- We can let it cause our heart to stray from God: 1 Tim 6:17 *"In God We Trust" is on our money for a reason!*
- We can covet it - Heb 13:5
- We can hoard it or bury it – Prov 25:16;
- We can be greedy – Eph 5:3; Col 3:35
- We can go in debt with it – Prov 22:7; Prov 37:21
- We can co-sign a loan – Prov 27:13 [*"Alarming statistics surround those who cosign a loan. Crown Ministries reports that a Federal Trade Commission study found that 50% of those who cosigned for **bank** loans ended up*

*making the payment. Seventy-five percent of those who cosigned for **finance company** loans ended up making the payments! The statistics prove that the casualty rate is high.”]*

- We can steal it – Lev 19:11
- We can waste it – Luke 15:12-14
- We can gamble with it (from John MacArthur) – Gambling is wrong:
  - *Because it denies the reality of God’s sovereignty (by affirming the existence of luck or chance)*
  - *Because it is built on irresponsible stewardship (tempting people to throw away their money)*
  - *Because it erodes a biblical work ethic (by demeaning and displacing hard work as the proper means for one’s livelihood)*
  - *Because it is driven by the sin of covetousness (tempting people to give in to their greed)*
  - *Because it is built on the exploitation of others (often taking advantage of poor people who think they can gain instant wealth)*
- We can serve it – Matt 6:24
- We can use it to sin

## GIVING principles – see Mal 3:8

1. WHY: Give as an example to others to show how to put God first: Deut 14:23
2. WHEN: Give systematically/regularly: 1 Cor 16:2
3. HOW:
  - a. Give generously – we are held to the same standard: Luke 6:38; 2 Cor 8:2-3; 2 Cor 9:7
  - b. Give according to your means: Luke 12:48; Acts 11:29
  - c. Give cheerfully & voluntarily: Deut 15:7-10; Acts 20:35; 2 Cor 9:7
  - d. Give the best/the first: Prov 3:9,10
  - e. Give in secret: Matt 6:1-4
  - f. Give from what we own, not from what we borrow: 1 Chron 21:24
4. WHO:
  - a. Give to those who give you the Word: Gal 6:6
  - b. Give to the needy in the body: Acts 11:29; Roman 15:26; James 2:15,16; 1 John 3:17
  - c. Give to the needy of the world: Prov 19:17; Matt 22:39; 1 Thess 2:8

## INVESTMENT principles

- Count the cost: Luke 14:28
- Invest in what you know and fully understand: Prov 24:3-4
- Diversify: Eccl 11:2
- Avoid risky investments: Eccl 5:13-15
- Seek counsel: Prov 15:22
- Invest incrementally and steadily: Prov 13:11;21:5
- Invest ethically – are you getting wealthy by taking advantage of others or by supporting evil?

