Lesson One

- Scripture to Memorize
- Introduction
- God’s Responsibilities and Our Responsibilities
- Work
- Summary
- Practical Application

Scripture to Memorize: Psalm 24:1

“The earth is the Lord’s, and everything in it, the world, and all who live in it.”

Introduction

God loves us. And because He cares for us, He gave us guidelines in His Word for handling money in a way that would be best for us and please Him. The way most people handle money is in contrast to God’s financial principles. Isaiah 55:8-9 reads, “For my thoughts are not your thoughts, neither are your ways my ways,’ declares the Lord. ‘As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts.’”

Question #1. Based on this passage, do you think God’s financial principles will differ from how most people handle money? What do you think would be the greatest difference?

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The Bible contains more than 2,350 verses dealing with money and possessions. Jesus taught more about money than almost any other subject. The Lord said so much about money and possessions for spiritual reasons and very practical reasons.

1. Spiritual Reasons

Money is a primary competitor with Christ for first place in our lives.
As our loving Creator, God understands us perfectly. He knows that people often choose to put possessions ahead of Him. In Matthew 6:24 he tells us, “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”
Question #2. What does this verse say to you about the importance of serving God rather than money?

Money and possessions are not evil. 1 Timothy 6:10 says, “The love of money is a root of all kinds of evil.” Money is not evil, but the wrong attitude towards it is. For example, money can be used to help people in need or for evil to purchase illicit drugs.

How we handle money affects the intimacy of our fellowship with Christ. Jesus Christ told us, “If you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?” (Luke 16:11 NASB). What are the “true riches” in life? The true riches are a close relationship with Christ.

This is illustrated in the parable of the talents. The master praised the servant who had managed money faithfully: “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness” (Matthew 25:21). As we handle money God’s way, we have the opportunity to share our Lord’s happiness and enjoy a more intimate fellowship with Him.

How we handle money is an indicator of our true relationship with the Lord. It demonstrates whether we really believe in God and obey the principles revealed in the Bible.

2. Practical Reasons

God realizes that money plays a big part in our lives. Because the Lord loves us so much, He gave us the direction we need to handle money wisely. Scripture reveals His principles for:

- Working
- Giving
- Spending
- Saving
- Getting out of debt
- Teaching children to handle money

Everything you need to know about money and possessions is found in the Word of God. Unfortunately, most of us have not been taught God’s way of handling money, so we do it from the world’s perspective rather than God’s. The principles you are learning are a gift from a loving God intended to benefit you spiritually and practically.

Question #3. What information from the Introduction especially interested you?
God’s Responsibilities and Our Responsibilities

It is difficult for some people to think of God as being involved with their finances because God has chosen to be invisible. But the Bible reveals that the Lord plays an important role with money and possessions.

There is a division of responsibilities in the handling of our money. Simply put: God has a part, and we have a part. God has certain responsibilities and has given other responsibilities to us. Most of the frustration we experience in handling money comes from not recognizing which responsibilities are ours and which are not.

1. God’s Responsibilities

God is the owner.
God created all things. “In the beginning God created the heavens and the earth” (Genesis 1:1). He never transferred the ownership of His creation to people.

The Lord owns everything. “To the Lord your God belong…the earth and everything in it” (Deuteronomy 10:14). “The earth is the Lord’s, and everything in it” (Psalm 24:1).

God owns the all the land: “The land must not be sold permanently, because the land is mine” (Leviticus 25:23).

God owns all the gold and silver: “‘The silver is mine, and the gold is mine,’ declares the Lord of hosts” (Haggai 2:8). God owns every animal: “Every animal of the forest is mine, and the cattle on a thousand hills…the creatures of the field are mine. If I were hungry, I would not tell you, for the world is mine, and all that is in it” (Psalm 50:10-12).

Question #4. What do these passages teach about the ownership of your possessions?

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If we are going to be genuine followers of Christ, we must transfer ownership of our possessions to the Lord. “Any of you who does not give up everything he has cannot be my disciple” (Luke 14:33). We must give up claim to the ownership of all we have.

When we acknowledge God’s ownership, every spending decision becomes a spiritual decision. No longer do we ask, “Lord, what do You want me to do with my money?” Instead, the question becomes, “Lord, what do You want me to do with Your money?” When we have this correct attitude, we attempt to spend money only on things that please the Lord.

Question #5. Evaluate your attitude of ownership toward your possessions. Do you consistently recognize the true owner of those possessions?

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God is in control.
Our loving heavenly Father is in ultimate control of every event. “The Lord does whatever pleases him, in the heavens and on the earth,” (Psalm 135:6). “I praised the Most High... He does as he pleases with the powers of heaven and the peoples of the earth. No one can hold back his hand or say to him: ‘What have you done?’” (Daniel 4:34-35).

Question #6. What do these verses say about the Lord’s control of circumstances?
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It is comforting for those who follow Christ to realize that God uses everything, even difficult circumstances, for ultimate good. “We know that in all things God works for the good of those who love him, who have been called according to his purpose” (Romans 8:28).

Question #7. Why is it important to realize that God controls and uses even difficult circumstances for good in the life a godly person?
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The Lord uses difficulties to:

A. Accomplish His intentions. This is illustrated in the life of Joseph, who was sold as a teenager into slavery by his jealous brothers. Joseph said to his brothers: “Do not be angry with yourselves for selling me here, because it was to save lives that God sent me ahead of you...it was not you who sent me here, but God...You intended to harm me, but God intended it for good to accomplish what is now being done, the saving of many lives (Genesis 45:5-8; 50:20).

B. Develop our character. Godly character, something that is precious in the sight of the Lord, is often developed in the midst of trying times. Romans 5:3-4 reads, “We also rejoice in our sufferings, because we know that suffering produces perseverance; perseverance, character...”

You can be at peace in the knowledge that your loving heavenly Father is in control of every situation you will ever face, and He intends to use every one for a good purpose.

Question #8. Do you normally recognize the Lord’s control of all events? If not, how can you become more consistent in recognizing His control?
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God provides our needs.
The Lord is the one who provides our needs. In Genesis 22:14 God is spoken of as Jehovah-jireh, which means, “the Lord will provide.” “My God will meet all your needs according to his glorious riches in Christ Jesus” (Philippians 4:19).
The Lord promises to provide our needs if we put Him first in our lives. “Seek first his kingdom and his righteousness, and all these things [food and clothing] shall be given to you as well” (Matthew 6:33). The same Lord who fed manna to the children of Israel during their 40 years of wandering in the wilderness, and who fed 5,000 with only five loaves and two fish, has promised to provide our needs.

God is both predictable and unpredictable. He is totally predictable in His faithfulness to provide for our needs. What we cannot predict is how the Lord will provide. He uses different and sometimes surprising means—an increase in income or a gift or a money-saving purchase. Regardless of how He chooses to provide for our needs, He is completely reliable.

**Question #9.** What has the Lord promised concerning your needs?
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2. Our Responsibilities

**We are to be faithful stewards of God’s possessions.**

The word in the Bible that best describes our role is steward. A steward is a manager of someone else’s possessions. God owns all that we have, and He has given us the responsibility to manage our things according to the financial principles of Scripture. “It is required in stewards that a man be found faithful” (1 Corinthians 4:2 NASB).

**Question #10.** According to this verse, what is your requirement as a steward?
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Read what is said to the faithful steward, “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness” (Matthew 25:21). Now, compare this with what is said to the unfaithful one, “You wicked, lazy servant… take the talent [an amount of money] from him” (Matthew 25:26-28). The Lord wants us to understand the importance of being a faithful steward.

As we study our responsibilities, it’s important to remember that God loves us. He has given us these principles because He wants the best for us. Most people discover areas in which they have not been faithful. Don’t become discouraged. The Lord is kind and merciful.

**We are to be faithful with whatever we have, even if it is little.**

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much” (Luke 16:10). If we have the character to be faithful with small things, the Lord knows He can trust us with greater responsibilities. Small things are small things, but faithfulness with a small thing is a big thing. As faithful stewards, we never want to handle our money and possessions in ways that would displease the Lord.

**Faithfulness with another’s possession may determine what you are given.**

“If you have not been trustworthy with someone else’s property, who will give you property of your own?” (Luke 16:12). This is a principle that is often overlooked. Are you faithful
with other’s possessions? Some people have not been entrusted with more because they have been unfaithful with the possessions of others.

**Question #11.** How would you define a steward?

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**Question #12.** Describe God’s responsibilities and ours in the handling of money and possessions. How do they complement each other?

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Be careful of extreme teachings on wealth and poverty. One extreme is that godliness can only occur in poverty.

Money and possessions can be used for good or evil. A number of godly people in Scripture were among the wealthiest people of their day.

In the Old Testament the Lord extended the reward of abundance to His people when they were obedient, while the threat of poverty was one of the consequences of disobedience. Deuteronomy 30:15-16 reads, “*I set before you today life and prosperity, death and destruction. For I command you today to love the Lord your God, to walk in his ways, and to keep his commands...and the Lord your God will bless you.*”

Psalm 35:27 reads, “*The Lord...delights in the prosperity of His servant.*” [NASB] We may legitimately pray for prosperity when our relationship with the Lord is healthy and we have a proper perspective of possessions. “Beloved, I pray that in all respects you may prosper and be in good health, just as your soul prospers” (3 John 2 [NASB]). The Bible does not say that a godly person must live in poverty. A godly person may have material resources.

The opposite extreme is that all Christians who truly have faith will always prosper financially. This extreme is also an error.

Study the life of Joseph. He is an example of a faithful person who experienced prosperity and poverty. He was born into a prosperous family, then thrown into a pit and sold into slavery by his jealous brothers. While Joseph was a slave, his master promoted him to be head of his household. Later he made the righteous decision not to commit adultery with his master's wife. The result? He suffered years in prison for that right decision. But then, in God's timing, he was elevated to Prime Minister of Egypt.

The guideline for prosperity is found in Joshua 1:8, “*Do not let this Book of the Law depart from your mouth; meditate on it day and night, so that you may be careful to do everything written in it. Then you will be prosperous and successful.*”

This passage offers two requirements for prosperity. Meditate on the Scriptures and do everything they command. When you do this, you place yourself in the position to be prospered financially. There is no guarantee, however, that God will choose financial
prosperity for you. He knows what is best for you and requires that you trust Him for whatever He chooses.

Please review this diagram, which contrasts the three perspectives.

<table>
<thead>
<tr>
<th>Possessions are:</th>
<th>Poverty</th>
<th>Steward</th>
<th>Prosperity</th>
</tr>
</thead>
<tbody>
<tr>
<td>I work to:</td>
<td>Meet only basic needs</td>
<td>Serve Christ</td>
<td>Become rich</td>
</tr>
<tr>
<td>Godly people are:</td>
<td>Poor</td>
<td>Faithful</td>
<td>Wealthy</td>
</tr>
<tr>
<td>Ungodly people are:</td>
<td>Wealthy</td>
<td>Unfaithful</td>
<td>Poor</td>
</tr>
<tr>
<td>I give:</td>
<td>Because I must</td>
<td>Because I love God</td>
<td>To get</td>
</tr>
<tr>
<td>My spending is:</td>
<td>Fearful and joyless</td>
<td>Prayerful and responsible</td>
<td>Carefree and consumptive</td>
</tr>
</tbody>
</table>

**Question #13.** How would you describe your attitude toward poverty and prosperity?
[Students answer]

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**Work**

God established work for our benefit. The first thing God did with Adam in the sinless environment of the Garden of Eden was to assign him work. “The Lord God took the man and put him into the Garden of Eden to work it and take care of it” (Genesis 2:15).

God established work as the primary means by which our needs are supplied, and He requires that we work. “Six days you shall labor” (Exodus 34:21) and “If a man will not work, he shall not eat” (2 Thessalonians 3:10).

**Question #14.** What do these passages say to you about work?

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Work also has another important function. God uses it to produce godly character. While the carpenter is building a house, the house is also building the carpenter. His skill, diligence, manual dexterity, and judgment are refined. A job is not just a task designed to earn money; it’s also intended to produce godly character in the life of the worker.

**All honest professions are honorable.** According to Scripture, there is equal dignity in all types of work. Scripture does not elevate any honest profession above another. A wide variety of vocations are represented in the
Bible. David was a shepherd and a king. Luke was a doctor. Lydia was a retailer who sold purple fabric. Daniel was a government worker. Paul was a tentmaker. And finally, the Lord Jesus was a carpenter.

1. **God’s work responsibilities**
   Scripture reveals three responsibilities the Lord has in our work.

   **God gives job skills.**
   God gives us our job skills. “Every skilled person to whom the Lord has given skill and ability to know how to carry out all the work” (Exodus 36:1). God has given each of us a unique blend of abilities. He does not value one person over another based on those abilities. He does, however, value our stewardship of them.

   **God gives success.**
   The life of Joseph is a perfect example of God helping a person to succeed. “The Lord was with Joseph and he prospered…his master saw that the Lord was with him and that the Lord gave him success in everything he did...” (Genesis 39:2-3). We have certain work responsibilities, but it is ultimately God who gives us success.

   **God controls promotion.**
   “No one from the east or the west or from the desert can exalt [promote] a man. But it is God who judges: He brings one down, he exalts [promotes] another” (Psalm 75:6-7). As much as it may surprise you, people do not control whether you will be promoted. The Lord controls your success and promotions.

   Most people find this hard to believe. They leave God out of work and believe that they alone are responsible for their job skills, success and promotions. However, knowing that God is a partner with us in these responsibilities can relieve us of much of the frustration associated with work.

   **Question #15.** What do these verses tell us about the Lord’s involvement in our work?
   
   Genesis 39:2-3—

   Exodus 36:1-2—

   Psalm 75:6-7—

   **Question #16.** How will this perspective affect your work?

   

   

2. **Our work responsibilities**
   Just as God has some responsibilities regarding our work, He delegates others to us.
We work for Christ.
Scripture reveals that we are actually serving the Lord as we work. “Whatever you do, work at it with all your heart, as working for the Lord, not for men...It is the Lord Christ you are serving” (Colossians 3:23-24). Consider your attitude toward work. If you could see Jesus Christ as your boss, would you try to be more faithful in your job? The most important question you need to answer every day as you begin your work is this: “For whom do I work?” You work for Christ.

Question #17. For whom do you really work? How will this understanding change your work performance?

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We are to work hard.
“Whatever your hand finds to do, do it with all your might” (Ecclesiastes 9:10). “The precious possession of a man is diligence” (Proverbs 12:27 NASB). Scripture, while condemning laziness, encourages hard work and diligence. “One who is slack in his work is brother to one who destroys” (Proverbs 18:9). Paul’s life was an example of hard work. “We worked night and day laboring and toiling so that we would not be a burden to any of you...in order to make ourselves a model for you to follow” (2 Thessalonians 3:8-9).

Question #18. According to these verses, what does the Lord say about working hard?
Ecclesiastes 9:10
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Proverbs 18:9
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2 Thessalonians 3:8-9
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Your work should be at such a level that people never equate laziness with God. Nothing less than hard work pleases the Lord.

The diligent and hard worker will experience these blessings:
Adequate provision: “Go to the ant, you sluggard; consider its ways and be wise! It...stores its provisions in summer and gathers its food at harvest” (Proverbs 6:6-8).
Leadership: “Diligent hands will rule, but laziness ends in slave labor” (Proverbs 12:24). “Do you see a man skilled in his work? He will serve before kings; he will not serve before obscure men (Proverbs 22:29).

The lazy worker will suffer these consequences.
Difficulties: “The way of a sluggard is blocked with thorns” (Proverbs 15:19). “One who is slack in his work is brother to one who destroys” (Proverbs 18:9).
Death: “The sluggard’s craving will be the death of him, because his hands refuse to work” (Proverbs 21:25).
**Question #19.** Do you work hard? If not, describe what steps you will take to improve your work habits.

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**But we are not to overwork.**

Hard work, however, should be balanced by the other priorities of life. If your job demands so much of your time and energy that you neglect your relationship with Christ or your loved ones, then you are working too hard. Exodus 34:21 reads, “Six days you shall labor, but on the seventh day you shall rest; even during the plowing season and harvest you must rest.”

**Question #20.** What does this passage teach about getting proper rest?

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Rest can become an issue of faith. Is the Lord able to make our six days of work more productive than seven days? Yes! The Lord instituted weekly rest for our physical, mental, and spiritual health.

**We are to honor our employers.**

Godly people always honor their superiors. 1 Peter 2:18 reads, “Slaves, [employees] submit yourselves to your masters [employers] with all respect, not only to those who are good and considerate, but also to those who are harsh.”

**We are to honor fellow employees and never slander them.**

“Do not slander a servant [employee] to his master [employer], or he will curse you” (Proverbs 30:10).

**Summary**

God loves us. The Lord said much about how to handle money in the Bible because He knew that applying these principles would benefit us.

God owns everything and He has entrusted His possessions to us to manage. He requires us to be faithful stewards and managers by applying the financial principles revealed in His Word.

He has given work to provide for our needs and to develop godly character in us. Because we work for the Lord, we should be diligent and have an attitude of serving others in our work.

**Practical Application**

At the end of each lesson there are practical steps to help you apply what you are learning. You will not be required to show others your completed practical applications.
There are two practical applications for this lesson.

1. Complete the “Quit Claim Deed” on the next page. The purpose of this exercise is to help you recognize that God owns all your possessions. The “Quit Claim” designation in this kind of deed means that the former owners are “quitting” their claim to ownership.

2. Complete the “Record Your Income and Spending” form at the end of this chapter. This is an important first step in creating a spending plan because it will help you discover exactly how you are currently spending. You may need additional copies for a month’s worth of spending.
Financial Bible Study
Lesson Two
In-depth Version

Lesson Two
- Scripture to Memorize
- Introduction
- Seeking Counsel
- Spending
- Debt
- Summary
- Practical Application

Scripture to Memorize: Proverbs 22:7

“The rich rule over the poor, and the borrower is servant to the lender”

Introduction

Let’s review what we covered in Lesson One. First, we discovered that God owns everything on earth; “The earth is the Lord’s, and everything in it” (Psalm 24:1). Our responsibility is to be faithful stewards (managers) of the possessions the Lord has entrusted to us. “It is required in stewards that a man be found faithful” (1 Corinthians 4:2). We also learned what the Bible teaches about work and how we should earn money.

In Lesson Two, we will learn the importance of seeking counsel from experienced, godly people when making financial decisions; how to spend money wisely; and what the Bible teaches about avoiding debt.

Seeking Counsel

God encourages us to seek counsel before making important financial decisions. “Listen to advice and accept instruction, and in the end you will be wise” (Proverbs 19:20). “The way of a fool seems right to him, but a wise man listens to advice” (Proverbs 12:15). Some people avoid seeking counsel from others because of their pride. They view asking for advice as a sign of weakness, but this is contrary to what the Bible teaches. We should seek counsel to get insights and suggestions that will help us make the best decisions.
Question #21. According to the verses above, what is the benefit of seeking counsel?

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Question #22. What hinders people from seeking counsel?

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Scripture encourages us to ask advice from several sources.

1. Spouse
   If you are married, the first person you need to consult is your spouse. According to Scripture, a husband and wife are one flesh. They need each other to make proper decisions. Women tend to be gifted with an accurate intuitive nature. Men tend to focus more on facts and analysis. Many times the Lord communicates most clearly to the husband through his wife because God has designed her to be his helpmate. A husband should seek his wife’s counsel in financial matters regardless of her level of experience.

   Question #23. In your opinion, who should be a husband's first source of counsel? Who should be a wife's first source of counsel? Why?

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2. Parents
   Another source of counsel is our parents. “My son, keep your father’s commands and do not forsake your mother’s teaching. Bind them upon your heart forever; fasten them around your neck. When you walk, they will guide you; when you sleep, they will watch over you; when you awake, they will speak to you” (Proverbs 6:20-22). Our parents have the benefit of years of experience, and they know us well.

   Question #24. According to these verses, who should be among your counselors?

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3. **Godly people**
   
   We should also ask advice of godly people who know how to apply the principles found in the Word of God. Experienced people who know the Bible are especially valuable counselors. The Bible makes this remarkable claim about itself: “For the word of God is living and active. Sharper than any double-edged sword...it judges the thoughts and attitudes of the heart” (Hebrews 4:12).

   The Bible is a living book that our Lord uses to communicate His direction to all generations. Its truths are timeless. Psalm 119:98-100 reads, “Your commands make me wiser than my enemies...I have more insight than all my teachers, for I meditate on your statutes. I have more understanding than the elders, for I obey your precepts.”

   **Question #25.** According to these verses, should the Bible also serve as your counselor? Why?

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   **Question #26.** Do you consistently read and study the Bible? If not, what prevents you?

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4. **Many counselors**
   
   Each of us has a limited range of knowledge and experience; we need the input of others to give us insight and stimulate our thinking with alternatives we would not otherwise consider. “Plans fail for lack of counsel, but with many advisers they succeed” (Proverbs 15:22). “For lack of guidance a nation falls, but many advisers make victory sure” (Proverbs 11:14).

5. **Avoid fortune-tellers, mediums and spiritualists!**
   
   The Bible tells us never to seek the advice of fortune-tellers, mediums or spiritualists: “Do not turn to mediums or seek out spiritists; for you will be defiled by them. I am the Lord your God” (Leviticus 19:31). Read this next passage carefully: “Saul died because he was unfaithful to the Lord; he did not keep the word of the Lord and even consulted a medium for guidance, and did not inquire of the Lord” (1 Chronicles 10:13-14). Saul died, in part, because he went to a medium. We should avoid all practices of the occult, horoscopes and any other methods they use in attempting to forecast the future.

   **Question #27.** Why do you think the Lord encourages us to seek counsel of others? Do you regularly seek counsel?

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Spending

There are several biblical principles that should influence our spending.

1. **Learn to be content.**
   The word contentment is mentioned seven times in Scripture, and six times it has to do with money. Paul wrote, “I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength” (Philippians 4:11-13). Paul “learned” to be content. We are not born content; rather, we learn contentment.

   **Question #28.** According to these verses, how do you think you can learn to be content?

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   Everything we have comes from God. “Every good and perfect gift is from above, coming down from the Father” (James 1:17). He has promised to provide everything we need—but not necessarily everything we want. “My God will meet all your needs according to his glorious riches in Christ Jesus” (Philippians 4:19).

   “If we have food and clothing, we will be content with that” (1 Timothy 6:8). Biblical contentment is an inner peace that accepts what God has chosen for our present financial situation. “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you’” (Hebrews 13:5).

   **Question #29.** How does your culture discourage contentment?

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2. **Trust God to provide.**
   God knows what we need before we ask, so we must trust Him to provide the things we need but can’t afford to buy. “Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight” (Proverbs 3:5).

3. **Avoid coveting.**
   *Coveting means craving another person’s property, and it is prohibited in Scripture. The last of the Ten Commandments reads, “You shall not covet your neighbor’s house. You shall not covet your neighbor’s wife, or his manservant or his maidservant, his ox or donkey, or anything that belongs to your neighbor” (Exodus...*
20:17). In other words, we are commanded not to covet anything that belongs to anyone!

Do not determine your spending by comparing it to others. Some spend more than they can afford because they want to spend as much as their friends can afford.

4. Live simply.
Some possessions can demand so much time or money that they harm our relationship with the Lord and our loved ones. Scripture encourages us to live a quiet, simple life.

“Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody” (1 Thessalonians 4:11-12).

5. Needs should be met within the body of Christ.
The early church was a model of meeting needs. “Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: “He who gathered much did not have too much, and he who gathered little did not have too little.” (2 Corinthians 8:13-15).

6. Be aware of the influence of advertising.
Many of us are exposed to advertising that creates discontentment with what we have. It often communicates the deceptive message that if we buy something we will be happy. However, the purpose of advertising is to prompt you to spend money. Seek the Lord’s guidance and godly counsel when making a spending decision. If you think a purchase would not please God, do not buy it.

7. Develop and use a spending plan (budget).
We are encouraged to plan our spending and to be aware of our possessions. “Be sure you know the condition of your flocks, give careful attention to your herds” (Proverbs 27:23). Using a spending plan is a practical way to spend wisely.

After you have established a spending plan, it is important to have someone you can trust to help you stay faithful to spend according to the plan. Ecclesiastes 4:9-10 says, “Two are better than one, because they have a good return for their work: If one falls down, his friend can help him up. But pity the man who falls and has no one to help him up!” When we are accountable, we usually spend more wisely.

Question #30. How do the following factors influence your present spending decisions?

- Comparing your lifestyle with that of friends and other people

- Television, internet, magazines, catalogues and other advertisements

- Your study of the Bible
• Your commitment to Christ and to things that are important to Him

Question #31. Do you sense that the Lord would have you change your spending? If so, how?

Debt

The use of debt by individuals is growing rapidly in many countries around the world. Debt is money which one person is obligated to pay to another. Debt includes money owed on credit cards, bank loans, loans from family and friends, and property loans or mortgages.

1. God’s Perspective on Debt

Debt is discouraged.
The Bible does not say that it is sin to be in debt, but it does discourage the use of it. “Let no debt remain outstanding” (Romans 13:8). The reason the Lord discourages debt is found in Proverbs 22:7, “The rich rule over the poor, and the borrower is servant to the lender.” The Lord wants His people to be free to serve Him, and not be financial servants to lenders.

Question #32. Is debt encouraged in Scripture? Why?

Question #33. How does this apply to you personally and to your business if you have one?

In the Old Testament, being out of debt was one of the rewards for obedience. “If you will diligently obey the Lord your God, being careful to do all His commandments which I command you today, the Lord your God will set you high above all the nations of the earth. And all these blessings shall come upon you...and you shall lend to many nations, but you shall not borrow” (Deuteronomy 28:1-2, 12). But being in debt was one of the curses for disobedience. “If you do not obey the Lord your God...all these curses will come upon you...The alien who lives among you will rise above you higher and higher...He will lend to you, but you will not lend to him” (Deuteronomy 28:15, 43-44).
Debt presumes on the future. When we get into debt, we assume that we will earn enough income in the future to pay the debt. The Bible discourages presumption. “You who say, ‘Today or tomorrow, we will go to this or that city, spend a year there, carry on business and make money.’ Why, you do not even know what will happen tomorrow...Instead, you ought to say, ‘If it is the Lord’s will, we will live and also do this or that’” (James 4:13-15).

Becoming debt free is a blessing that affects many parts of a person's life. If you are married, there is less tension in the family. There is less stress, which can help you physically. And best of all, you are freer to serve Christ.

2. Some factors that lead to debt

- **Lack of knowledge:** Most people have not been trained to handle money God’s way.

- **Lack of planning and discipline:** Many people spend impulsively because they have no written plan or budget to ensure that spending does not exceed income.

- **Indulgence:** Some people spend in an attempt to satisfy fleshly desires.

- **Circumstances:** Sometimes people use debt when they experience unexpected emergencies, such as an illness or loss of a job.

3. Debt repayment responsibilities

Godly people should pay their debts as promptly as they can. Proverbs 3:27-28 reads, “Do not withhold good from those who deserve it, when it is in your power to act. Do not say to your neighbor, ‘Come back later; I’ll give it tomorrow’ — when you now have it with you” (Proverbs 3:27-28). We should try to pay each debt when it is due to demonstrate to others that knowing Jesus Christ has made us financially responsible.

**Question #36. Do you have a plan to get out of debt? If so, please describe it.**
4. How to get out of debt

Here are some steps for getting out of debt.

(1) Pray.

In 2 Kings 4:1-7, a widow was threatened with losing her children to her creditor, and she asked Elisha for help. Elisha told her to borrow empty jars from her neighbors. The Lord multiplied her only possession, a little oil, and all the jars were filled. She sold the oil to pay her debts and free her children.

The same God who provided for the widow is interested in helping us becoming free from debt. The most important step is to pray, seeking the Lord’s help.

(2) Give to the Lord.

Be sure to give the first portion of your income to the Lord. “Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine” (Proverbs 3:9-10).

(3) Accumulate no new debt.

(4) List all your debts and everything you own.

List your debts to determine your current financial situation. Then decide whether you should sell any possessions to reduce debt.

(5) Use a written spending plan or budget.

Develop a written spending plan to ensure that spending does not exceed income. Some people need to lower their spending to get out of debt.

(6) Establish a repayment plan for each debt.

Most creditors are willing to work with people who honestly want to repay their debt. Provide each creditor with a repayment schedule that fits within your spending plan; then communicate regularly with your creditors and be faithful to follow through.

Try to pay off the smallest debts or those with the highest interest rate first. Once you have paid off the first debt, add that payment amount to the regular payment for the second one you want to pay off. Then, when that one is paid off, apply both payments to the next debt and so forth until all debts are paid.

(7) Consider earning additional income.

Many people hold jobs that simply do not produce enough income to meet their needs even if they spend wisely. They may need to earn additional income to stay out of debt.

5. When is debt acceptable?

Scripture is silent on when using debt is acceptable. In our opinion, it is permissible to owe money for your business, for the purchase of a home mortgage, or for education for your vocation. If you borrow for any of these uses, follow these guidelines:

- Make debt the exception and not the rule.
- Plan to repay what was borrowed as soon as possible.
• Create a written repayment plan.

6. Cosigning

Cosigning relates to debt. Anytime you cosign, you become legally responsible for the debt of another. It is just as if you borrowed the money and gave it to a friend or relative who is asking you to cosign. Proverbs 17:18 reads, “It is poor judgment to cosign another’s note, to become responsible for his debts” (TLB).

Question #37. Does the Bible encourage cosigning (surety)?

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Question #38. What especially interested you in the section you just read on Debt?

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Summary

God encourages us to seek counsel before making important financial decisions. “Listen to advice and accept instruction, and in the end you will be wise” (Proverbs 19:20). We seek counsel to get insights and suggestions that will aid in making the best decision.

The Bible provides several practical principles to help us spend money wisely. It also discourages the use of debt. “Let no debt remain outstanding” (Romans 13:8). The reason the Lord wants us free from debt is because “The borrower is servant to the lender” (Proverbs 22:7), and the Lord wants us free to serve Him.

Practical Application

At the end of each lesson there are practical steps to help you apply what you are learning. You will not be required to show others your completed practical applications.

There are two practical applications for this lesson.

1. Complete the “Debt List” on the next page.
2. Complete the “Personal Financial Statement” at the end of this chapter. This will help you get an accurate picture of your current financial situation.
Financial Bible Study
Lesson Three
In-depth Version

Lesson Three
- Scripture to Memorize
- Introduction
- Giving
- Saving
- How to Know God
- Summary
- Practical Application

Scripture to Memorize: Acts 20:35

“Remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’”

Introduction

Let’s review what we’ve covered so far. First, we discovered that God owns everything on earth; “The earth is the Lord’s, and everything in it” (Psalm 24:1). Our responsibility is to be faithful stewards (managers) of the possessions the Lord has entrusted to us. “It is required in stewards that a man be found faithful” (1 Corinthians 4:2). We also learned what the Bible teaches about work and how we should earn money.

In Lesson Two, we learned the importance of seeking counsel from experienced, godly people when making financial decisions; “Listen to advice and accept instruction, and in the end you will be wise” (Proverbs 19:20). We discussed how to spend money wisely, and what the Bible teaches about avoiding debt; “Just as the rich rule the poor, so the borrower is servant to the lender” Proverbs 22:7.

In Lesson Three, we'll learn what the Bible says about giving and saving.

Giving
Giving can be one of the most fulfilling parts of the Christian life. Throughout the Bible we are encouraged to be generous. In fact, there are more verses related to giving than any other subject dealing with money.

1. It is important to give with the proper attitude.

God evaluates our giving based on our attitude. Jesus said in Matthew 23:23: “Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cummin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former.” The Pharisees had been careful to give the correct amount—down to the last mint leaf in their gardens. However, because they did not give with the proper attitude, the Lord rebuked them.

Give because you love.
For giving to be of any value to the giver, it must be done out of love. “If I give all I possess to the poor... but have not love, I gain nothing” (1 Corinthians 13:3). God the Father set the example of giving in love. “For God so loved the world that he gave his one and only Son” (John 3:16). Because God loved, He gave.

The best way to give in love is to give each gift as if you are giving it directly to Jesus Christ. When you give to the Lord, it can be an act of loving worship because God is our Savior and our faithful provider.

Give cheerfully.
“Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9:7). The word translated “reluctantly” means sorrow or grief. The word translated “cheerful” means joyful and happy. We are not to give reluctantly; rather, we should give because we are joyful for the opportunity to help others. It is important to give with the proper attitude.

**Question #1.** What does each of these passages communicate about the importance of the proper attitude in giving?

1 Corinthians 13:3—

2 Corinthians 9:7—

**Question #2.** How can a person develop the proper attitude in giving?
Question #3. After prayerfully evaluating your attitude in giving, how would you describe it?

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2. Give to God first.

Part of our responsibility as a faithful steward is to give back to God a portion of what He has entrusted to us. “Honor the Lord from your wealth, with the first fruits of all your crops” (Proverbs 3:9).

God doesn't need our money, but we need to give. Giving to the Lord is a reminder that God owns all we possess and that He is our Provider. It is also an indicator of our obedience to God’s principles.

3. Amount to give

A tithe, or ten percent of our income, is the foundation of our giving. “Yet you rob me…in tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me” (Malachi 3:8-9).

Question #4. Was the tithe required under Old Testament Law?

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In addition to the tithe, God’s people in the Old Testament gave offerings. The New Testament builds on the foundation of tithes and offerings, teaching us to give in proportion to what we receive.

Question #5. Read 2 Corinthians 8:1-5. “Brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints. And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will.” Identify several principles from this passage that should influence how much you give.

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Jesus praised sacrificial giving. “A poor widow came and put in two very small copper coins, worth only a fraction of a penny...Jesus said, ‘I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on’” (Mark 12:42-44).
We are convinced that a tithe is the minimum amount we should give to the Lord, desiring then to give more than the tithe as the Lord prospers us or directs us.

4. Blessings of giving

The Lord intends for giving to be a blessing to the giver. “Remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive’” (Acts 20:35).

Question #6. How does this principle differ from the way most people view giving?

If a gift is given with a proper attitude, the giver benefits in four ways.

(1) Giving draws our hearts toward Christ.
Above all else, giving directs our heart to Christ. “For where your treasure is, there your heart will be also” (Matthew 6:21). This is why it is necessary to give each gift to Jesus Christ. When you give your gift to Him, your heart will automatically be drawn to the Lord.

(2) Giving develops godly character and helps us conform to Christ.
Our heavenly Father wants His children to be conformed to the image of Jesus Christ. The character of Christ is that of an unselfish giver. Unfortunately, humans are naturally selfish. One of the ways we become conformed to Christ is by giving.

(3) Giving allows us to put treasures in heaven.
Matthew 6:20 reads, “But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal” (Matthew 6:20). The Lord wants us to know that we can invest for eternity. Paul wrote, “Not that I am looking for a gift, but I am looking for what may be credited to your account” (Philippians 4:17). When we give, there is an account for each of us in heaven, an account we will enjoy for eternity.

(4) Giving can produce a material increase to the giver.
“One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed” (Proverbs 11:24-25).

Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously...God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: ‘He has scattered abroad his gifts to the poor; his righteousness endures forever.’ Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion” (2 Corinthians 9:6-11).

These verses teach that giving results in a material increase: “will also reap generously...in all things at all times...having all that you need...you will abound...will supply and increase your store of seed...enlarge the harvest...you will be made rich in
every way.” But note why the Lord is returning an increase: “so that you can be generous on every occasion.” The Lord provides a material increase so that we may give more and have our needs met at the same time.

**Question #7.** List the benefits for the giver that are found in each of the following passages:

- *Matthew 6:21*
- *Matthew 6:20*
- *Proverbs 11:24-25*

**5. To whom should we give?**

Scripture encourages us to give to the work of Christ and to the needy.

**Give to the local church, Christian workers and ministries.**
The Bible tells us to give to the church and those serving in ministry. Old Testament priests were to receive support: “I [the Lord] give to the Levites all the tithes in Israel...in return for the work they do” (Numbers 18:21). And the New Testament teaching on support is just as strong. “The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. For the Scripture says, ‘Do not muzzle the ox while it is treading out the grain,’ and ‘The worker deserves his wages.’” (1Timothy 5:17-18). “The Lord has commanded that those who preach the gospel should receive their living from the gospel” (1 Corinthians 9:14).

In our opinion, a minimum of ten percent of our income should be given to our church. But we also believe we should give to others who are teaching us God’s Word. “Anyone who receives instruction in the word must share all good things with his instructor” (Galatians 6:6).

**Question #8.** What do these verses tell you about financially supporting your church and those who teach the Scriptures?

- *1 Timothy 5:17-18—*
- *Galatians 6:6—*

**Give to the poor.**
Hundreds of verses deal with meeting the needs of the poor. In Matthew 25:34-45 we learn one of the most exciting truths in Scripture. “The King will say...’I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink’...then
the righteous will answer him, 'Lord, when did we see you hungry, and feed you, or thirsty and give you something to drink?'... The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.' Then he will say to those on his left, 'Depart from me, you who are cursed, into the eternal fire... I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink... whatever you did not do for one of the least of these, you did not do for me.'” Jesus, the Savior of the world, identifies Himself with the poor. When we give to the poor, we are actually giving to Jesus.

**Question #9.** What does Jesus' identification with the poor mean to you? How do you think He would respond to your treatment of the poor?

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Here are a few of the many passages encouraging giving to the needy. "Whoever is kind to the needy honors God” (Proverbs 14:31). “A generous man will himself be blessed, for he shares his food with the poor” (Proverbs 22:9). "All they [the apostles] asked was that we should continue to remember the poor, the very thing I [Paul] was eager to do" (Galatians 2:10).

**Question #10.** What does Proverbs 22:9 communicate to you about giving to the poor?

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**Question #11.** Are you currently giving to the needy? If not, what is hindering you?

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**Question #12.** What in the Giving section was important for you to learn? Why?

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**Saving**

Many people do not save because the amount they can save seems so small that it is not worthwhile. Others believe that God is not pleased with saving.

1. Scripture encourages saving.

   We are encouraged to save to prepare for future needs. Saving means not spending today so you will have something to spend in the future. Joseph is an example of a person who saved. In Genesis 41, Joseph saved during the seven years of plenty so that there would be enough to live on during the seven years of famine. Proverbs 21:20 reads, “In the house of the wise are stores of choice food and oil, but a foolish man devours all he has.” The Living Bible says Proverbs 21:20 this way; “The wise man saves for the future, but the foolish man spends whatever he gets.”

   Save only if also giving.

   The only time we should be saving is when we are giving so that our hearts will remain focused on the Lord.
Jesus told this parable. “The ground of a certain rich man produced a good crop. He thought to himself, ‘What shall I do? I have no place to store my crops.’ Then he said, ‘This is what I’ll do. I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I’ll say to myself, “You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.”’ But God said to him, ‘You fool! This very night your life will be demanded from you…’ This is how it will be for anyone who stores up things for himself but is not rich toward God…For where your treasure is, there your heart will be also” (Luke 12:16-21, 34).

God called the rich man a fool because he saved all of his goods and was not giving generously.

Save regularly.

The fundamental principle you need to practice to become a successful saver is to spend less than you earn. Then save and invest the difference over a long period of time. “Steady plodding brings prosperity; hasty speculation brings poverty” (Proverbs 21:5 TLB).

You do not have to earn a lot of money; rather, save consistently. “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest” (Proverbs 6:6-8). Ants are small creatures incapable of saving a great quantity, yet they are called wise because they save for future needs. Start with whatever you can afford to save to develop the habit and begin building a reserve.

If possible, immediately save a portion of your income each time you receive it. This habit will help you save more.

How much should we save?

There is only one biblical example of saving that specifies an amount. Joseph saved 20 percent per year during seven years of plenty so that the nation would have enough food for the following seven years of famine. “Let Pharaoh appoint commissioners over the land to take a fifth of the harvest of Egypt during the seven years of abundance” (Genesis 41:34). In our opinion, it is wise to attempt to save ten percent of our income.

Question #13. What do these passages say to you about saving?

Proverbs 21:20 “The wise man saves for the future, but the foolish man spends whatever he gets.”—

Genesis 41:34 (Printed above) —

Proverbs 30:24-25 “Four things on earth are small, yet they are extremely wise: Ants are creatures of little strength, yet they store up their food in the summer.” —
2. Investments

People place some of their savings in investments with the expectation of receiving an income or growth in value. Investments vary in different cultures and economies. Farms, animals, food, real estate, precious metals, stocks and bonds are all examples of investments.

Scripture encourages us to avoid risky investments. “There is another serious problem I have seen everywhere—savings are put into risky investments that turn sour, and soon there is nothing left to pass on to one’s son. The man who speculates is soon back to where he began—with nothing. This, as I said, is a very serious problem, for all his hard work has been for nothing; he has been working for the wind. It is all swept away” (Ecclesiastes 5:13 TLB).

3. Gambling

Question #15. What are some of the motivations that cause people to gamble? (Gambling is defined as playing games of chance for money; betting, and speculating.)

Question #16. Do these motives please the Lord? Why?

The Bible does not specifically prohibit gambling; however, many who gamble do so to get rich quickly. This is a violation of Scripture. “A faithful man will be richly blessed, but one eager to get rich will not go unpunished” (Proverbs 28:20).

Question #17. According to this passage, why do you think a godly person should not gamble?

Question #18. How does gambling contradict the scriptural principles of working diligently and being a faithful steward of the Lord’s possessions?
Make a commitment never to gamble, even for entertainment. We should not expose ourselves to the risk of becoming compulsive gamblers, nor should we support an industry that enslaves so many.

**Question #19.** How will you apply God’s principles of saving and not gambling?

**How to Know God**

God’s greatest expression of love was given to us when He sacrificed His own Son. He did this so that we could know Him personally. Four basic truths explain how this is possible.

1. **God loves us and wants us to experience a meaningful life.**
   
   “God so loved the world that he gave his one and only Son, that whoever believes in Him shall not perish but have eternal life” (John 3:16).

   **Question #20.** Who is God’s one and only Son?

   **Question #21.** What does this verse say to you personally? “I [Jesus] have come that they might have life, and have it to the full” (John 10:10).—

2. **We are separated from God.**
   
   God is holy, which means He is perfect. Unfortunately, every person has sinned; “All have sinned and fall short of the glory of God” (Romans 3:23).

   **Question #22.** How would you define sin?

   Our sin has created a gap that separates us from God; “the wages of sin is death” (Romans 6:23). Individuals try without success to bridge this gap through their own efforts, such as philosophy, religion, or living a good moral life.

   This diagram illustrates our separation from God.

   It is important to understand that we only live on this earth once. “Man is destined to die once, and after that to face judgment” (Hebrews 9:27). There is no such thing as reincarnation.
3. God’s only provision to bridge this gap is Jesus Christ. “But God demonstrates his own love for us in this: While we were still sinners, Christ died for us” (Romans 5:8). Jesus Christ died on the cross to pay the penalty for our sin. He bridged the gap between God and us. “Jesus answered, ‘I am the way and the truth and the life. No one comes to the Father except through me’” (John 14:6).

Question #23. What does John 14:6 mean?

This bridge is a gift from God; “For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast” (Ephesians 2:8-9).

This diagram illustrates how Jesus Christ bridged the gap.

4. Each of us must receive Jesus Christ. “To all who received him, to those who believed in his name, he gave the right to become children of God” (John 1:12). Nothing in life compares with of knowing Christ personally. We can experience true peace, joy, and hope when we receive Him as Savior and Lord.

The choice is yours. You can choose to know God, or you can choose to reject Him.

If you desire to know the Lord and are not certain whether you have this relationship, you may receive Christ right now. Pray a prayer similar to this one: “Father God, I need you. I invite Jesus to come into my life as my Savior and Lord and make me the person you want me to be. Thank you for forgiving my sins and giving me the gift of eternal life.”

“Believe in the name of the Son of God so that you may know that you have eternal life” (1 John 5:13).

Question #24. What must a person do to have their sins forgiven and receive eternal life?

If you have asked Jesus Christ to come into your life as your Savior, you now know Him and have eternal life. You will live with God who loves you forever.

You might fulfill each of the principles in becoming a faithful steward, but without a relationship with Christ, your efforts will be wasted. If you ask Christ into your life, please tell your pastor or someone who will be able to assist you in your spiritual growth.
Summary

According to God’s Word, giving is a priority. It is more of a blessing to give than to receive when we give with the proper attitude.

The Lord encourages saving for future needs. While debt is presumption on the future, saving is preparation for it. The key to wise saving is to spend less than you earn and save the difference over a long period of time.

Practical Application

At the end of each lesson there are practical steps to help you apply what you are learning. You will not be required to show others your completed practical applications.

Complete the “Financial Goals” practical application on the next two pages.
Lesson Four

- Scripture to Memorize
- Introduction
- Honesty
- Training Children
- Eternity
- Summary
- Practical Application

Scripture to Memorize: Leviticus 19:11

“Do not steal. Do not lie. Do not deceive one another.”

Introduction

Let’s review what we've covered so far. First, we discovered that God owns everything on earth; “The earth is the Lord’s, and everything in it” (Psalm 24:1). Our responsibility is to be faithful stewards (managers) of the possessions the Lord has entrusted to us. “It is required in stewards that a man be found faithful” (1 Corinthians 4:2). We also learned what the Bible teaches about work and how we should earn money.

In Lesson Two, we learned the importance of seeking counsel from experienced, godly people when making financial decisions; “Listen to advice and accept instruction, and in the end you will be wise” (Proverbs 19:20). We discussed how to spend money wisely, and what the Bible teaches about avoiding debt; “Just as the rich rule the poor, so the borrower is servant to the lender” Proverbs 22:7.

In Lesson Three, we learned about the blessings of giving, “It is more blessed to give than to receive” (Acts 20:35) and the importance of giving with the right attitude, “If I give all I possess to the poor...but have not love, I gain nothing” (1 Corinthians 13:3). We discovered what the Bible says about saving and investing, “The wise man saves for the future, but the foolish man spends whatever he gets” Proverbs 21:20 (TLB).
In Lesson Four, we'll learn how God views honesty, and we'll discuss training our children. We'll close by learning how you can know God through Jesus Christ.

Honesty

All of us have to make daily decisions about whether or not to handle money honestly. Do we tell the other person when we receive too much change back from a purchase? Have you ever tried to sell something and been tempted not to tell the whole truth because you might lose the sale? These decisions are made more difficult because many people around us seem to be acting dishonestly.

God, however, wants us to be completely honest. There are hundreds of verses in the Bible that communicate the Lord’s desire for us to be totally honest. “The Lord detests lying lips” (Proverbs 12:22). “The Lord hates...a lying tongue” (Proverbs 6:16-17). “Do not steal. Do not lie. Do not deceive one another” (Leviticus 19:11).

“Each of you must put off falsehood and speak truthfully to his neighbor, for we are all members of one body...He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need” (Ephesians 4:25, 28).

**Question #25.** What do these verses communicate to you about God’s demand for honesty?

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Study this contrast between scriptural honesty and what most people practice.

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<thead>
<tr>
<th>Issue</th>
<th>Scripture</th>
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<tbody>
<tr>
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<td>God’s concern about honesty</td>
<td>He demands honesty</td>
<td>There is no God</td>
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<tr>
<td>The decision to be honest or dishonest is based upon:</td>
<td>Faith in the invisible, living God</td>
<td>Only the facts that can be seen</td>
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<tr>
<td>Question usually asked when deciding whether to be honest</td>
<td>Will it please God?</td>
<td>Will I get away with it?</td>
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1. Truthfulness is one of God’s attributes.

The Lord is identified as the truth. “*I am...the truth*” (John 14:6). And the Lord commands us to reflect His honest and holy character: “*Be holy in all you do; for it is written, ‘Be holy, because I am holy’*” (1 Peter 1:15-16).
Question #26. What does this verse communicate to you about God’s demand for honesty?

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Question #27. Are you consistently honest in even the smallest details? If not, what will you do to change?

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God’s nature is in contrast to Satan’s. John 8:44 describes the devil’s character: “He [the devil] was a murderer from the beginning, not holding to the truth, for there is no truth in him. Whenever he lies, he speaks his native language, for he is a liar and the father of lies.” The Lord wants us to conform to His honest character rather than to the dishonest nature of the devil.

2. Why God has established the standard of honesty.

We cannot be dishonest and love God.

“He whose walk is upright fears the Lord, but he whose ways are devious despises him” (Proverbs 14:2).

Question #28. Can you practice dishonesty and still love God? Why?

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When we are dishonest, we act as if the living God does not even exist! We believe that God is not able to provide exactly what we need, even though He has promised to do so; “Seek first his kingdom and his righteousness, and all these things [food and clothing] shall be given to you as well” (Matthew 6:33). We also act as if God is incapable of discovering our dishonesty and is powerless to discipline us. If we really believe God will discipline us, then we will not consider acting dishonestly.

Honest behavior is an issue of faith. An honest decision may look foolish in light of what we can see, but the godly person knows Jesus Christ is alive, even though invisible. Every honest decision we make strengthens our faith in God.

We cannot be dishonest and love our neighbor.

“The commandments…‘Do not steal,’ ‘Do not covet,’ and whatever other commandment there may be, are summed up in this one rule: ‘Love your neighbor as yourself. Love does no harm to its neighbor” (Romans 13:9-10).
**Question #29.** According to this passage, can you practice dishonesty and still love your neighbor? Why?

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When we act dishonestly, we are stealing from another person. Even though we might justify dishonesty by believing it is against a business or the government, ultimately, the victims are always people. The business owners or the taxpayers are the ones suffering loss.

Honesty establishes credibility so that evangelism can be effective. **Honest behavior enables us to demonstrate the reality of Jesus Christ to those who do not yet know Him.** It confirms that we serve a holy God. **“So that you may become blameless and pure, children of God without fault in a crooked and depraved generation, in which you shine like stars in the universe” (Philippians 2:15).**

It is important to be honest in small things. **The smallest acts of dishonesty lead to greater dishonesty.** **“Whoever is dishonest with very little will also be dishonest with much” (Luke 16:10).** **Even the smallest act of dishonesty is devastating.**

God requires us to be completely honest, because even the smallest act of dishonesty is sin. And even the smallest sin interrupts our fellowship with the Lord and harms our maturity in Christ. The smallest lie will harden our hearts, making our consciences increasingly insensitive to sin and deafening our ears to the still small voice of the Lord. This single cancer cell of small dishonesty multiplies and spreads to greater dishonesty. **“Whoever is dishonest with very little, will also be dishonest with much” (Luke 16:10).**

Allow an event in Abraham’s life to challenge you to be honest in small matters. In Genesis 14 the king of Sodom offered Abraham all the goods Abraham recovered when he returned from successfully rescuing the people of Sodom. But Abraham responded to the king, **“I have sworn to the Lord God Most High, possessor of heaven and earth, that I will not take a thread or a sandal thong or anything that is yours” (Genesis 14:22-23 NASB).**

Just as Abraham was unwilling to take so much as a thread or a sandal thong, **Make a similar commitment in this area of honesty.** **Covenant not to steal even a penny from your employer, the government or anyone else.** The people of God must be honest in even the smallest, seemingly inconsequential matters.

3. Escaping the temptation to be dishonest.

**Pray and submit to the Holy Spirit.** **We should ask the Lord to “Watch and pray so that you will not fall into temptation. The spirit is willing, but the body is weak” (Matthew 26:41).** Apart from living our lives yielded to the Holy Spirit, all of us will be dishonest. **“Live by the Spirit, and you will not gratify the desires of the sinful nature. For the sinful nature desires what is contrary to the Spirit, and the Spirit what is contrary to the sinful nature” (Galatians 5:16-17).**

The desire of our human nature is to act dishonestly. **“Out of men’s hearts come evil thoughts...theft...deceit” (Mark 7:21-22).** The desire of the Spirit is for us to be
completely honest. The totally honest life is supernatural. We must submit ourselves entirely to Jesus Christ as Lord and allow Him to live His life through us. There is no other way.

**Surround yourself with honest people.**
Scripture teaches that we are influenced by those around us, either for good or evil. “Do not be misled: ‘Bad company corrupts good character’” (1 Corinthians 15:33). “The accomplice of a thief is his own enemy” (Proverbs 29:24). We are not to isolate ourselves from everyone who is dishonest; in fact, we are to be salt and light in the world. However, it is much easier to remain honest if you are surrounded by other honest people.

4. **Honesty Required for Leaders.**
The Lord is especially concerned with the honesty of leaders because they influence their subordinates. A dishonest leader produces dishonest followers. “If a ruler listens to lies, all his officials become wicked” (Proverbs 29:12).

**Question #30.** What are the consequences of dishonesty for people in leadership?

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**Question #31.** How does this apply to you?

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Leaders of a business, church or home must set the example of honesty in their personal life before they can expect those under their authority to do the same.

Dishonesty should disqualify a person from leadership. Listen to the counsel of Jethro, Moses’ father-in-law: “Select capable men from all the people—men who fear God, trustworthy men who hate dishonest gain—and appoint them as officials over thousands, hundreds, fifties, and tens.” (Exodus 18:21).

**Question #32.** Does the Lord require honesty for leaders? Why?

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Two of the four criteria for leadership selection that Jethro gave Moses dealt with honesty—“men of truth, those who hate dishonest gain.” I believe the Lord wants us to continue to select leaders on the basis of these same character qualities.

**Not only are leaders selected in part by honest behavior, but they also retain their position by honest behavior. “A leader...who hates unjust gain will prolong his days” (Proverbs 28:16).**

5. **What to do when dishonest.**
Restore fellowship with God.

Anytime we are dishonest, we sin and break our fellowship with our Lord. This needs to be restored. First John 1:9 tells us how: “If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness.” We must agree with God that our dishonesty was sin, and then thankfully accept God’s gracious forgiveness so we can again enjoy His fellowship.

Return everything received dishonestly to its rightful owner.
If we have acquired anything dishonestly, we must return it to its rightful owner. This is called restitution. “When he thus sins and becomes guilty, he must return what he has stolen or taken by extortion, or what was entrusted to him, or lost property he found” (Leviticus 6:4).

Restitution is an effort to correct a wrong. Zacchaeus is a good example of fulfilling this principle. He promised Jesus, “If I have cheated anybody out of anything, I will pay back four times the amount” (Luke 19:8).


The Lord has promised blessings for the honest, while curses are reserved for the dishonest. Read these carefully and allow them to motivate you to be completely honest.

Blessings for the honest:
- A more intimate relationship with the Lord. For the crooked man is an abomination to the Lord; but He is intimate with the upright” (Proverbs 3:32 NASB).
- Blessings on the family. “The righteous man leads a blameless life; blessed are his children after him” (Proverbs 20:7).
- Abundance. “The house of the righteous contains much treasure, but the income of the wicked brings them trouble” (Proverbs 15:6).

Curses reserved for the dishonest:
- Alienation from God. “For the crooked man is an abomination to the Lord” (Proverbs 3:32 NASB).
- Trouble with family. “He who profits illicitly troubles his own house” (Proverbs 15:27 NASB).

Question #33. Read Proverbs 12:22, Proverbs 20:7 and Isaiah 33:15-16. What are some of the benefits of honesty?

Proverbs 12:22 “The Lord detests lying lips, but he delights in men who are truthful.”
Proverbs 20:7 “The righteous man leads a blameless life; blessed are his children after him.” —

Isaiah 33:15-16 “He who walks righteously and speaks what is right, who rejects gain from extortion and keeps his hand from accepting bribes...this is the man who will dwell on the heights, whose refuge will be the mountain fortress. His bread will be supplied, and water will not fail him.” —

Question #34. Read Proverbs 3:32 and Proverbs 13:11. What are some of the curses of dishonesty?

Proverbs 3:32 “For the crooked man is an abomination to the Lord.” (NASB). —

Proverbs 13:11 “Dishonest money dwindles away.” —

7. Bribes.

A bribe is anything given to a person to influence him to do something illegal or wrong. The taking of bribes is prohibited in Scripture. “Do not accept a bribe, for a bribe blinds those who see and twists the words of the righteous” (Exodus 23:8).

Question #35. What does Scripture say about taking bribes?

Question #36. Have you ever been asked to give or take a bribe? If so, describe what happened.
“A wicked man accepts a bribe in secret to pervert the course of justice” (Proverbs 17:23). God will not bless anyone who is dishonest and receives a bribe.

Training Children

Each generation is responsible for passing on the truths of Scripture, including God’s financial principles, to its children. “Train a child in the way he should go, and when he is old he will not turn from it” (Proverbs 22:6). Every child needs to learn God’s way of handling money.

There are three methods we should use to teach children. First, we should verbally communicate with our children. “These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you walk along the road, when you lie down and when you get up” (Deuteronomy 6:6-7).

Question #37. According to the above two passages, who is responsible for teaching children how to handle money from a biblical perspective?

Question #38. Read Ephesians 6:4. “Fathers, do not exasperate your children; instead, bring them up in the training and instruction of the Lord.” What additional emphasis does this verse add?

Second, we teach by example. Children soak up parental attitudes toward money like a sponge soaks up water. Parents and other adults need to be models of how to handle money wisely. “Follow my example, as I follow the example of Christ” (1 Corinthians 11:1).

Luke 6:40 is a challenging passage for parents. It reads, “Everyone, after he has been fully trained, will be like his teacher.” Another way of saying this is that we only reproduce who we are. We must be good models.

Third, children need practical opportunities to apply what they have heard and seen. Allow them to handle money so they will experience how God’s financial principles work. Teach children how to give, save, spend wisely, and stay out of debt.

Also, teach children that God designed work for our benefit and that we actually work for Christ. Therefore, we should work hard and honor the Lord by being excellent in whatever we do. Begin by allowing children to have work responsibilities in the household.
**Question #39.** How well prepared were you to manage money from God’s perspective when you first left home as a young person?  
___________________________________________________________________________  
___________________________________________________________________________  
___________________________________________________________________________

**Question #40.** List some practical suggestions to teach your children how to become:  
- Generous givers  
___________________________________________________________________________  
- Wise spenders  
___________________________________________________________________________  
- Consistent savers  
___________________________________________________________________________  
- Hard workers  
___________________________________________________________________________

**Eternity**

Throughout the Bible, we are reminded that our life on earth is brief. “What is your life? You are a mist that appears for a little while and then vanishes” (James 4:14).

Moses asked the Lord to help him number his days left on earth so he could be wise. “The length of our days is seventy years—or eighty, if we have the strength...Teach us to number our days aright, that we may gain a heart of wisdom” (Psalm 90:10, 12). We encourage you to value each day you have left on earth, keeping in mind that none of us has a certainty of even one more day.

**Question #17.** How can you, in your unique situation, grow daily in wisdom?  
___________________________________________________________________________  
___________________________________________________________________________  
___________________________________________________________________________

Eternity, on the other hand, never ends. Since we have a hard time grasping that, let’s imagine something a little easier. Imagine a cable running through your life. Visualize yourself at its center. To the left, it runs all the way to the end of the universe. To your right, it runs to the other end of the universe. Now imagine that the cable to your left represents eternity past, and the cable to your right, eternity future. Place a small mark on the cable in front of you. The mark represents your brief life on earth.

Do you see the significance? Life is short, eternity is long, and what we do during our short life lasts forever. Let me repeat that. Life is short, eternity is long, and what we do during our short life lasts forever.

Because the Lord loves us so much, He wants us to know some of what will happen in the future. Therefore, God reveals to us that He will judge everyone according to his or her
deeds. “For we will all stand before God’s judgment seat...So then, each of us will give an account of himself to God” (Romans 14:10-12).

After those who know Christ die, they will spend eternity with the Lord in Heaven, which is an incredibly wonderful place. But Scripture teaches that all believers in Christ will gain or lose eternal rewards. “Work will be shown for what it is, because the Day will bring it to light...the fire will test the quality of each man’s work. If what he has built survives, he will receive his reward. If it is burned up, he will suffer loss” 1 Corinthians 3:13-15.

Our works are what we have done with our time, skills, money and possessions during our life on earth. Remember, God loves you deeply. Because He wants the best for you throughout all eternity, God has revealed that today’s sacrifices and service for Christ will result in rewards you will enjoy forever.

Our daily choices determine what happens in the future. We only live on this earth once. “Man is destined to die once, and after that to face judgment” (Hebrews 9:27). There is no such thing as reincarnation. What we do in this life is of eternal importance.

When we are face to face with Christ and look back on our life, we’ll want to see that the things in which we invested our time and money are big things to the Lord. We do not want to squander our life on those things that will not matter throughout eternity.

**Question #18.** What are the choices facing you now? How does an eternal perspective influence your decisions?

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**Summary**

Remember, the Lord loves us so much that He gave us 2,350 verses in the Bible dealing with money and possessions. He knew it would be important for us to understand His way of handling money.

Some people become frustrated by the inability to solve their financial problems quickly. But becoming financially faithful is a journey that takes time. Simply be faithful with what you have—whether it is little or much. Some abandon the goal of becoming debt free or increasing their saving or giving because the task looks impossible. And it may be impossible without the Lord’s help.

*Your job is to make a genuine effort, no matter how small it may appear, and then leave the results to God. I love what the Lord said to the prophet Zechariah, “For who has despised the day of small things?” (Zechariah 4:10). Don’t be discouraged. Be diligent. Be faithful in even the smallest matters. We regularly see how the Lord graciously blesses those who try to be faithful.*

We appreciate the effort you have invested in this study, and we pray it has given you a greater appreciation for the Scriptures. Above all else, we pray it has nurtured your love for Jesus Christ. May the Lord bless you.
Practical Application

*At the end of each lesson there are practical steps to help you apply what you are learning. You will not be required to show others your completed practical applications.*

*Complete the “Estimated Budget” practical application on the next page.*