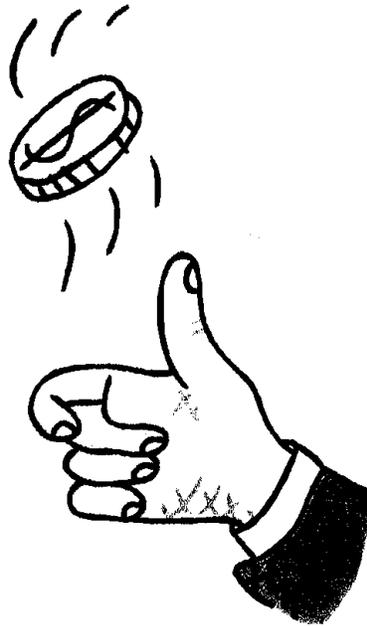


**A Vision for Disciplemaking**  
*Key Men's Conference*

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**Financial Principles**  
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# Financial Principles

## I. Characteristics of Money

### A. The Nature of Money

1. In our society, what does money represent?

*Answer:* Time -- we use time to work for money then we spend money to buy time from others (e.g. services):

- Different classes of people
- Worldly possessions

2. In Bible times, what did money represent? Deut. 14:25

*Answer:* Similar to ours. If the feast offering place was too far away, the lamb could be sold for money and the money taken to buy a lamb close by the offering place.

3. What are some characteristics of money?

Uncertain "Charge them that are rich"- I Tim. 6:17, 19  
Deceitful Mark 4:19 "And the cares of this work, and the deceit-fullness of riches, and ..."  
Matt. 13:22  
Fleeting Pro. 23:5 - Riches -- make wings and fly away  
James 5:2,3 - Can loose its value fast

### B. Dangers of Money

1. In the dialogue between Jesus and the rich young man (Matt. 19:16-22), Jesus outlines the commandments that the young man could keep (and possibly already had). In desiring the young man to take a further step toward God, Jesus brought the question of money. Why?

Couldn't Jesus have tested him next on loyalty or Bible study or witnessing, or even have gone back to the first commandment, "...love God with all your heart, soul, and mind?"

*Answer:* Jesus did go back to the first commandment, "Thou shalt have no other gods before me." (Ex. 20:3) This young man's real god was money. His treasure came before the Lord and Jesus knew this. Therefore Jesus picked it up immediately. However, had Jesus pointed out his money problem before the life, he could have felt

short changed. Jesus even gave the young man brownie points for his efforts. Also, the request Jesus made of the young man was measurable - he really could have sold what he had and followed Jesus.

2. Why did Jesus want the rich young man to sell what he had?

*Answer:* Jesus knew that it was a stumbling block to the young man. He wanted the young man to have treasure in heaven. The poor need help.

3. Why is it so hard for rich people to enter heaven?

*Answer:* (Matt. 19:23-30) It is hard for anyone to enter heaven. It is obvious that a camel cannot go through the eye of a needle. Therefore, a man cannot save himself with or without riches. However, riches get us through this life rather smoothly and it is easy for a rich man to fall into the trap of thinking that his riches will help him enter the life to come, not realizing that this is impossible for man. Everything is possible for God, even to the saving of a rich man.

4. What are some advantages of being poor?

*Answer:*

Pro. 13:8 (LB) - Never had to worry about being kidnapped.

Mark 10:30 - Don't have to maintain and care for property and riches, pressure and persecutions are inherent in worldly goods. Others desire to use them and this takes effort and concern on our part.

Ecc. 5:10 - "He who loves money will never have enough."

### C. Purposes of Finances

1. List the conditions and the promises in Matt. 6:24-34

**Conditions:** Serve God only  
Don't worry about food, shelter, clothing, etc.  
Put God's righteousness first

**Promises:** God will provide food, drink, clothes, and shelter

2. After Zacchaeus made restitution and got his money problems squared away, what did Jesus say about him, and why? (Luke 19: 9, 10)

*Answer:* Salvation came to his house. Evidently the way he handled his money showed he had really repented and was a believer in Jesus.

## II. Obtaining Financial Freedom

### A. Securing

1. How should a Christian obtain money?

Work	I Thess. 4:11,12; II Thess. 3:10; Acts 20:35; Eph. 4:28
Buy and Sell	James 4:13; Matt. 25:9
Inherit	Luke 15:12
Receive as a gift	Gal. 6:6
Trading	Luke 19:15-23 (v. 15)
Investment	Luke 19:15-23 (v. 23)

2. What are some practices that God discourages on obtaining money?

Stealing	Eph. 4:28 II Thess. 3:12
Gambling	Pro. 13:11 - "All wealth gotten by vanity shall be diminished."
Manipulating	II Cor. 4:2 - Manipulating the Word to get people to give to you
Begging	Psa. 37:25, 26 II Kings 5:20-27

3. What are some practices that are doubtful?

Games of chance	Pro. 13:11 Pro. 28:20 "The man who wants to do right will get a rich reward. But the man who wants to get rich quick will quickly fail."
Accepting rewards	Gen. 14:23 Shoelace principle
Leaving God out of the picture	James 4:13, 14 "Go to now ye that."
Borrowing	Pro. 22:7 "The rich ruleth over..." Deut. 15:6 "Not borrow..."

4. What was Jesus' attitude regarding bread in Matt. 4:4?

*Answer:* He was putting bread in its proper place. We need more than bread - However, we do need bread.

## B. Saving

1. In Matt. 6:19-21 the statement, "Lay up for yourselves treasure in heaven " is clear. However, how literally should you take "Lay not up for yourselves treasure on earth"?

How do we reconcile the teaching of passages such as Pro. 6:6-9, I Tim. 5:8, II Cor. 12:14b, with Matt. 6:19-21?

***Write a paragraph putting forth your position at this time, reconciling "heavenly treasure" and "earthly treasures".***

*Answer:*

The children of the world look after their future, which is their old age.

The children of Light are often caught in the trap of looking after their old age when they should be looking after their real future which is heaven.

## C. Sharing

1. Motivation for Giving

a) What should be our motive in giving to the Lord or his work?

*Answer:* Love for the Lord John 3:16, John 14:21

b) What motive did the Lord present to us to encourage us to give?

*Answer:* Investment in heaven

Luke 6:18      Give .... Given unto you

Matt 6:19,20    Treasures in heaven

II Cor 9:6,7    Sow -- reap

Pro. 11:24,25   Liberal - be made fat

Pro. 3:9,10     Honor the Lord (giving) - barns filled

c) It has been said, "you can't take money with you when you die and go to heaven." Is this true? Support your answer. (note Luke 16 and Matt 19:21 might be useful here)

*Answer:* Obviously money in its present form can't be taken into heaven. However, Luke 16:9 and Matt 19:21 and other passages teach that it can be converted to heavenly currency so to speak, before we leave. This conversion is done by wise use and wise investing in the Lord's work.

d) From Matt 19:27, was Peter out of place when he asked Jesus what his reward would be for leaving everything and following Him? Write a short paragraph explaining your answer.

*Answer:* Peter was perhaps pushing protocol to the limit by the question. However, he had been present when Jesus was talking with the rich young man. Peter could have thought the young man had turned down a viable proposition. Peter knew what he himself was investing in and was concerned about his return. It is interesting to note that in no way did Jesus rebuke Peter -rather he answered him straight forwardly. It is also interesting to notice that the exchange rate was 100 fold (10,000) %.

e) List one principle that is contained in each of the following passages and explain.

Luke 6:38	Give and it shall be given unto you
Pro. 11:24, 25	The liberal soul shall be made fat
Pro. 3:9,10	Give to the Lord and barns & presses shall burst
Matt 6:32-33	God first and material need will be met

***The teaching is that God will honor by blessing both spiritually and materially those who honor Him.***

## 2. How to Give

a) What should be our attitude in giving?

Cheerful	II Cor. 9:6, 7	Not under pressure in any way. It is between me & God.
A willing mind	II Cor. 8:12 Luke 21:2,3	Whatever I have
Freely	I Chron. 29:14 Deut. 10:14	We and all we have belongs to God.

(Freely cont.)	Psa. 24:1	Since the earth belongs to the Lord the least I can do is:
	I Chron. 29:14	return to Him whatever I can that belongs to Him.
	Lev. 25:23	"The land shall not be sold forever: for the land is mine; for ye are strangers and sojourners with me."

### 3. Where to Give

#### a) Where should we give our money?

To mission; to church	I Cor. 16:2
To a need - equality	II Cor. 8 14
	Gal. 6:6
To teachers - support your Area	Rom. 15:29
To poor	Pro. 19:16
	Matt. 19:21

#### b) Should we know what our gifts are accomplishing? Or should we just give with a good heart and it is up to Him and others what our gift accomplishes?

*Answer:* It behooves us to know what our gifts are accomplishing; otherwise in 11 Cor. 8: 14 - we couldn't give to cause equality if we didn't know there was a need. We couldn't support our teacher if we didn't know he needed support. Gal 6: 6. We couldn't give to the poor if we didn't know he was poor. Job 29:16 - Job made it his business to find out needs.

### 4. Tithing

a) The question is --How much tithes did the Lord require of the Jews? My answer is three, or 30% plus offerings (from Ex. 23:15, 16, 19; Num. 18:21; Deut. 26:12; Deut. 12:6). If my answer is correct, the Jews were required to give roughly one third of their income. Using these other scriptures, verify or disprove my answer.

Feast	Ex. 23:15, 16, 19
Poor	Deut. 12:6
	Deut. 26:12
Levites	Num.18:21

b) List passages in the New Testament on tithing and write a summary statement on each verse.

Luke 18:12 The Pharisee bragged that he tithed. The passage states how the sons of Levi received the tithe from their brethren, yet he paid the tithe to Melchisedec since he was represented in Abraham.

Matt. 23:23 Jesus rebuking the scribes and Pharisees for omitting the important teachings of the law.

Luke 11:42

c) What part does tithing have to a New Testament Christian?

*Answer:* Since he is not under the law, tithing doesn't have any part in his life other than an example, as all the Old Testament is.

John 1:17

I Cor. 10:11

Rom. 15:4

## 5. Receiving Gifts

a) Why did Paul want the Philippians to give? Phil. 4:17, 18

*Answer:* It wasn't because he had a need or desired a gift. Paul wanted the Philippians to be blessed because of their giving.

b) What is necessary for a Christian worker to learn (or any Christian for that matter) in the light of Phil. 4:11,12?

*Answer:* To be content with whatever he has whether much or little. In fact, if he has little, to make do -- if he has much, to use and invest it wisely.