

Finances from a Biblical Perspective

John Crawford

I. Introduction.

- A. In the church we are rarely taught that we have to change our mind.
- B. We give up our wrongs and also our “rights,” which has to do with changing our thought patterns. This is going beyond to a better thought pattern. (Hebrews)
- C. Personal finance is something that one can be trained in.
- D. Topics

- 1. Savings.
- 2. The debt trap.
- 3. How to make a budget.
- 4. Amortization program for a house.
- 5. Credit cards.

II. Material.

- A. Characteristics of money.
 - 1. Money represents time in our society.
 - 2. It also represents services.
 - 3. Money is uncertain, deceitful and fleeting. (1 Corinthians 6:17-18, Mark 4:19, Matthew 13:22, Proverbs 13:25, James 5:2-3)
- B. The danger of money.
 - 1. Jesus picked up when a person’s real god was money. (Exodus 20:3)
 - 2. Jesus wanted the young man to have treasure in heaven and the poor to have help.
 - 3. It is difficult for anyone to get into heaven but a rich man gets through life smoothly. The temptation is to think that wealth will win a person heaven.
 - 4. Advantages of poverty: one will not have to worry about getting kidnapped and one will not have to worry about worldly concerns such as property. (Proverbs 13:8, Mark 10:30, Proverbs 10:18)

C. Purposes of finances. (Matthew 6, 24)

1. No man can serve two masters.
2. We are to seek the kingdom of God first and all our needs will be added unto this.
3. The way Zaccheus handled his money showed Jesus that salvation had come to him.

D. Obtaining financial freedom and securing money.

1. The Christian must work for money. (4:11-12)
2. All Scripture is profitable for doctrine—for practical advice on finances all Scripture needs to be taken into consideration. (2 Timothy 3:16-17)
3. Not everything that is in the Bible should we practice—we need to be careful to take into consideration all Scripture before establishing doctrine for all time.
4. There are several ways we can gain money such as trading and working. (James 3:15, Luke 12:15, Galatians 6:6, Luke 19:15-23)
5. There are ways God discourages gaining money: stealing, gambling, manipulating the Word to get money and begging. (Ephesians 4:28, Proverbs 13:11, 2 Corinthians 4:2, Psalms 37:25-26, 2 Kings 25-27)
6. Principles that are doubtful: games of chance, accepting rewards, taking from someone who can hold it over you in the future, leaving God out of it and borrowing. (Proverbs 28:20, Genesis 14:23, James 4:13-14, Proverbs 22:7, Matthew 4:4, 19:21, Proverbs 6:6-9, 1 Timothy 5:8)
7. The children of this world are wise because they look to the future—we too are to look to heaven. (Luke 16:8)

E. The motive for giving is love and investment. (John 3:16, Luke 6:38, 2 Corinthians 9:6-7, Proverbs 11:24-25, 3:9, Luke 16, Matthew 9:27)

F. Give cheerfully, freely and to return in part to the Lord for what He has given.. (2 Corinthians 9:6-7, 1 Chronicles 21:14, Deuteronomy 10:14)

G. Give to missions, teachers and the poor with discretion.

H. Tithing.

1. The Jews tithed thirty percent. (Exodus 23:15-16, Deuteronomy 12:6, 26:12, Numbers 18:21)
2. The New Testament does not teach tithing but all Scripture is valuable, so tithing in the Old Testament is an illustration for what we are to do today. (Galatians 4)

3. The New Testament teaches that all of us are converted not just part, so all of our money too is the Lord's. Therefore, tithing is a good place to start. (Romans 6:13, 1 Corinthians 6:19)

III. Group material.

IV. Amortization program for a house.

A. Getting ahead in your payments in house payments helps you to pay for future interest instead of the present interest.

B. This is common.

C. You have to be careful to watch for pre-payment penalties.

Application questions

1. How does the speaker characterize money?

2. What is the danger of money in regards to salvation?

3. How much should a person give? What do you feel God is speaking to you personally about giving?
