

**I. Introduction.**

- A. The world is in the midst of a great financial crisis.**
- B. God's infallible and all-sufficient Word speaks to our financial issues.**
- 1. Private property is affirmed. Ex. 20:15,17 22:1ff I Ki. 21:1ff**
  - 2. Wealth is gained through hard work and skill. Pr. 10:4b 22:29 6:6ff 28:19**
  - 3. Get-rich-quick schemes are foolish. Pr. 13:11 28:19-20,22**
  - 4. Prices and wages are to be equitable. Pr. 22:29 Js. 5:1ff**
  - 5. Extravagance will make you poor. Pr. 21:17**
  - 6. Debt and cosigning are foolish. Pr. 22:7,26-27 28:43-44,12 15:6 6:1-5**
  - 7. Taxation is a reality of life. Rom. 13:6-7 Luke 20:22**
  - 8. Saving for the future is wise. Pr. 6:8**
  - 9. We should honor God from our wealth and have compassion upon the poor. Pr. 3:9 19:17 Luke 12:21**
  - 10. Wisdom thinks long-term (and is willing to postpone gratification).**
- C. We got into this mess by violating biblical principles – people think they are smarter than God. Prov. 26:12 16:18 Gal. 6:7**
- 1. Businesses and investors have tried to circumvent God's way of earning wealth by trying to get rich quick through using debt to finance speculative investing.**
  - 2. Individuals have used debt to finance lavish lifestyles.**
  - 3. Governments, recognizing that spending is popular but taxation is not, have created trillions of dollars of debt.**
  - 4. Governments has encouraged banks to lend money to people who could not afford to repay (subprime loans) which led to housing bubble.**
  - 5. The government has made us surety for the bad debts of others (Fannie Mae etc.).**
  - 6. People are not being held accountable for their actions. Ps. 37:21 Pr. 3:27f Ga. 6:7**
  - 7. Much of our lost prosperity was founded on folly. Pr. 13:11a**
- D. Our approach.**
- 1. We will survey what the Bible teaches about finances –general principles, getting money, spending money, borrowing money, and saving for the future.**
  - 2. It is important to distinguish between:**
    - a. Biblical precepts, the violation of which is sin.**
    - b. Principles of wisdom the violation of which is folly.**
    - c. Particular ways one may choose to apply precepts and principles (when there may be other valid techniques).**
  - 3. We will seek to knock down many of the money myths of our day.**
  - 4. We will seek to provide practical steps and tools by which you can help your family, or counsel others, through troubled times.**
  - 5. We will use some case studies as examples.**
  - 6. We will point you to other useful resources: Dave Ramsay, Crown Ministries, etc.**

## II. General principles about money.

### A. Money myths.

1. Money is evil.
2. Money is the secret to security.
3. Those with the most money are the happiest.
4. Certain forms of wealth (i.e. gold, silver, euros, land) can never lose their value.

### B. What is wealth?

1. Wealth take various forms: land, houses, businesses, commodities, money.
2. What is money? Money is a store of value.
3. Money is worth only what someone else is willing to give you for it.
4. The value of any form of wealth can change (i.e. inflation).

### C. The theology of wealth.

1. God is the owner and source of all wealth. Dt. 8:18 Ps. 50:10 Hag. 2:8
2. The fall of mankind has made resources scarce and labor hard. Gen. 3:17-19
3. God blesses the wise with wealth. Prov. 14:24 15:6 10:22 I Ti. 6:17
4. Are the wise (godly) always wealthy?
5. Money itself is not evil. I Tim. 6:10
6. Your use of wealth shows your character. Luke 16:11
7. Money is a means by which you fulfill your responsibilities. I Ti. 5:8 II Th. 3:6ff
8. Money provides an opportunity for you to learn to trust God. Pr. 3:5-6 Mt. 6:11
9. Maintain a balanced perspective on money. Pr. 30:8-9

### D. Wealth can be a blessing.

1. There are benefits to having money. Pr. 14:20 19:4,6 10:15 Ecc. 5:18
2. It is hard to be poor. 30:9 19:7,4 22:7
3. Wealth gives you a greater opportunity to serve God and love others. I Tim. 6:17

### E. Wealth can be very dangerous. I Tim. 6:10

1. Wisdom is more important than wealth. Pr. 16:16 19:1,22 10:2 16:8,19 22:1 28:6 15:16-17 17:1
2. It is folly to make wealth your life's goal. Pr. 23:4-5 22:2 28:6 11:4 Mt. 6:19 Is. 55:1-3 Rev. 3:17-18 Ecc. 4:8 6:2 Luke 16:19f 12:16f .
3. Too much money can tempt you to trust your wealth rather than God. Pr. 11:28 30:8-9 18:11-12 28:11 Col. 3:5 I Ti. 6:10,17
4. The love of money can lead to all kinds of other sins. I Ti. 6:9-10 Mt. 13:22
5. Have you ever prayed "Don't make me too rich"? 30:9f
6. Learn the secret of contentment. Heb. 13:5-6 Phil. 4:11-12 I Ti. 6:6-8,17 Luke 3:14 Gen. 28:20 Mt. 6:11
7. You may expect God to provide for your needs, not all your desires. Pr. 10:3 13:25 25:16 Ps. 37:25 34:9-10 Mt. 6:11,33 Phil. 4:19 I Tim. 6:8

### F. Your money problems are spiritual more than financial. Isa. 55:1-3 Mt. 6:20-21