

I. **Presuppositions based on 2 Corinthians 5:15, Hebrews 13:5-6 and 1 Timothy 6:17-19**

- A. God did not save us to satisfy ourselves.
- B. God did not save us to sustain ourselves.
- C. God did not save us to serve ourselves.
- D. God saved us to serve Him as He will satisfy and sustain us according to His will and good pleasure.
- E. Therefore, the way we handle the money that God has given us or allowed us to earn exposes a lot about who or what we truly worship and treasure.

Points to Ponder: There are three things we do with money: 1) We spend it. 2) We save it. 3) We serve with it. We need to understand the wrong reasons that result in the wrong ways we spend it, save it and serve with it so that we can change accordingly. Let's explore these issues together.

II. **Wrong reasons resulting in wrong ways we spend money: Hedonistic**

(Matthew 13:22, Ecclesiastes 5:10) – We tend to be deceived into believing that the accumulation of wealth is all we need to be satisfied. Just like the unbelievers in Matthew 13:22, we can find ourselves disobedient in obeying God's Word as we listen to God's Word (i.e. unfruitful) because we are caught up in the deceitfulness of wealth in this world. Ecclesiastes 5:10 affirms the fact that obtaining money and accumulating resources will not bring the happiness we are looking for. Until we come to the conclusion that the satisfaction for our souls will not come through money and abundance of things:

- A. We will live as if consumption through money is the key to happiness because we have not yet overcome the deceitfulness of wealth.
- B. We will live to maximize the value of the moment in a temporal world.
- C. We will seek to get all we can with money in the moment, resulting in spending it without considering the negative impact it can have on our lives and the lives of others in the future.
- D. In essence, since life is focused more on the temporal than the eternal, we will seek to get all the money we can and spend it accordingly in a temporal world.
- E. Mindset: "I spend to have what I want, as I see what I want, to be seen as I want."

III. Wrong reasons resulting in wrong ways we save money: Hoarder

(Matthew 13:22, Luke 12:13-21) – Just like the unbelievers in Matthew 13:22, we can find ourselves disobedient in obeying God’s Word as we listen to God’s Word (i.e. unfruitful) because we are caught up in the worry of the world. This worry can lead us to be greedy with money, resulting in hoarding money to sustain us from the worry of the world. The rich man in the passage of Luke 12:13-21 was greedy, becoming a hoarder of resources, and dependent on his resources to sustain him in this life while not thinking about the life to come. If we are not careful, we can find ourselves being the same way with money. Consider this:

- A. We can become greedy with our money and dependent on our money above depending on God when we focus on this life without considering God and His will for this life and the life to come.
- B. When we become greedy with our money and dependent on our money above depending on God, we may seek to maximize our future through **hoarding** our money.
- C. In essence, since life is focused more on the **temporal** above the eternal, we focus on getting all the **money** we can to **save it** for future **security** and **stability** we believe will come from our money for this temporal world.
- D. As a result, we can find ourselves not **trusting** and **obeying** God accordingly with our **money**. We can also find ourselves not **trusting** and **obeying** God accordingly in preparing for the future for this life and the life to come with our **money**.
- E. Mindset: “You never know what might happen, life is a scary place, you can never have too much for the future, therefore I hold on to as much as I can as long as I can.”

IV. Wrong reasons resulting in wrong ways we serve with money: Honor Hog

(1 Corinthians 13:3, Matthew 6:1-2) – In 1 Corinthians 13:3 and Matthew 6:1-2, we see that when giving of our resources to others is not done out love for God and love for others, we are seeking to promote ourselves. We can long to be praised and held in high regard by others so much that we can give our resource of money to others for that purpose, thereby being “loveless” and “practicing our righteousness before men to be noticed by men.” If this is when and why we serve with money, we are demonstrating an attribute of an honor hog, showing:

- A. We believe the **praise** and the **regard** of men is more valuable than the praise from God for doing His will for His glory.
- B. We live to maximize the value of **present praise and regard** of man in a temporal world.
- C. Therefore, we use money to **serve others** in order to get that **validation, approval and praise** of man in a temporal world.
- D. Since our lives are focused more on the **temporal** than the eternal, we seek to get all the money we can and give all we can in order to **serve**, to be **seen**, to be **praised** and to be **honored** by men in this temporal word.
- E. Mindset: “Image is everything. What people think of you can make you or break you. Therefore, use all your money and resources to serve to maintain your image.”

Summary: There is nothing wrong in general with spending money, saving money or serving with money. To enjoy the moment with money, to set money aside for the future or to appreciate the praise for a job well done with money is not wrong. It always comes down to the motivation of your heart when spending, saving or serving with money. When living life is consumed with the cares, riches and worries of this world, you can become hedonistic with money, a hoarder of money or an honor hog with money. In essence, when your life is preoccupied with the temporal conditions and concerns of this world and not God and His eternal Kingdom agenda for this life and the next, you will spend money, save money and serve with money to the glory of self and the sustaining and satisfaction of self. When living in that manner, you demonstrate a worship of the creation above the Creator. Again, the issue is not that you spend money, save money or serve with money, but to whose glory are you doing these things? We must learn how to spend money, save money and serve with money as servants of our Lord and Savior Jesus Christ. We must repent of worshipping self and using money to serve ourselves. We did not create ourselves and cannot sustain ourselves. We were not created to live for ourselves. We and money are not our gods; Jesus Christ is our God. Let us consider that in our future choices when we spend money, save money and serve with money.

Questions:

1. Who or what is the source of your satisfaction or the solution to your problems?
2. How is that demonstrated in your life choices with people and circumstances?
3. How do you spend, save and serve with money?
4. What is the condition of your personal life in light of your spending, saving and serving?
5. What is the condition of your family life in light of your spending, saving and serving?
6. What is the condition of your relationships in light of your spending, saving and serving?
7. What is the condition of your church community in light of your spending, saving and serving?
8. Are you living as a servant of God in spending, saving and serving or as servant of yourself? What is the evidence to verify your answer?
9. In all honesty, have you been serving the creation or the Creator with your money? What is the evidence to verify your answer?
10. In all honesty, do you still believe it is your money or does it all belong to God? What is the evidence to verify this in your spending, saving and serving?