

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 accordingly.
- 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 how we can spend it, save it and serve with it in ways that honor our Lord and Savior Jesus Christ. Let's explore these issues together.

II. **Right reasons resulting in right ways we should spend money:**

Possessing Considering the Kingdom Agenda

(1 Corinthians 6:12, Proverbs 22:3, Hebrews 13:5, 1 Corinthians 10:31) –

According to 1 Corinthians 6:12, we have areas whereby God has given us freedom to make our decisions. Yet, those decisions need to be weighed in light of whether they will lead us to be enslaved to our flesh or will allow/not hinder our development in **Christ-like** character. This must be applied to how we spend money. Proverbs 22:3 gives us the perspective that wisdom discerns the danger of something so that we do not suffer from it, whereas foolishness does not consider the danger of things which results in suffering the consequences. This must be applied to spending money. Hebrews 13:5 implies that contentment with what you have will keep you free from the love of money, thus keeping you from being dependent on money and overspending in consumption due to a lack of contentment with what you have. 1 Corinthians 10:31 tells us to consider everything we do in light of demonstrating the greatness of God's character. This must be applied to how we spend money. Consider this:

- A. There is a **freedom** in spending money but, it must be **guided** and **guarded** with **godly wisdom**. Money is a wonderful servant but a terrible master!
- B. Spending money needs to be considered in light of how it may add to or take away from **personal development** into **Christ-like character**.
- C. Spending money needs to be considered in light of how it may **gratify our flesh**, leading to our detriment, or enhance our ability to walk in our **God-given calling** in life.

- D. Spending money needs to be determined by considering at what level we may spend that is not **detrimental** to our **income**. We should not spend at a level that leaves us broke, with debt we cannot pay back, with bad credit, unable to pay bills, unable to take care of our responsibilities, unable to give to God's Kingdom agenda, and dependent on other people to function as stable human beings.
- E. In essence, spending money needs to be determined by considering at what level we may spend where we can richly enjoy without lacking in taking care of our bills, without lacking in take care of our **responsibilities**, and without lacking in **giving** to God's Kingdom agenda.

III. Right reasons resulting in right ways we should save money:

Preserving for the Kingdom Agenda

(1 Thessalonians 4:11-12, 1 Timothy 5:8, Luke 12:13-21) –

1 Thessalonians 4:11-12 tells us live in such a way that we do not bring unnecessary attention to ourselves, living responsibly and working accordingly, resulting in having the appropriate response to unbelievers and not becoming a burden to others because we are not living responsibly. We should save our money in light of this perspective.

1 Timothy 5:8 makes clear that one should make provision for his immediate family and relatives when feasible and appropriate to do so or he or she dishonors or denies the faith. Therefore, saving should be considered in light of how one can have something for his or her family in the future when feasible and appropriate to provide. 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. We need to save in order to be prepared to serve the kingdom agenda of God in this life, anticipating the rewards to come. Consider this:

- A. We must save in light of considering how we may **live out** our calling in life, not in order to **lay up** in life and do nothing.
- B. Saving money needs to be considered in light of how much we need to store up in the future to be able to **mind our own affairs** and avoid **becoming a burden** to others.
- C. Saving money needs to be considered in light of how much we need to store up to **pay off our debts**, to **live responsibly**, to have **some luxuries**, and to **serve** God's Kingdom agenda.
- D. Saving money should be considered in light of guarding against **personal worship of security and selfishness** and pursuing **personal sacrifice and service** to God's Kingdom agenda.
- E. In essence, saving money should be considered in light of not **hoarding** for this temporal life but **having eternal rewards** in the next life and not being a burden to others in this life.

**IV. Right reasons resulting in right ways we should serve with money:
Planting for the Kingdom Agenda**

(1 Corinthians 10:31, 2 Corinthians 9:6-7) – 2 Corinthians 9:6-7 makes clear that the way you give will have an impact on the way you receive. You must make a decision to give in a way that is 1.) Planned, 2.) Intentional, 3.) Willful, 4.) With cheer, 5.) To the glory of God, and 6.) A blessing to others in keeping with Kingdom agenda standards. Consider this:

- A. We should serve with our money considering how it will help **family members** without keeping them dependent upon our resources to advance God's Kingdom agenda.
- B. We should use money to serve the **members** of a local church in ways that advance God's Kingdom agenda.
- C. We should use money to serve the **minsters** of a local church in ways that advance God's Kingdom agenda.
- D. We should use money to serve the **ministries** of a local church in ways that advance God's Kingdom agenda.
- E. We should use money to serve the **meager** in our communities in ways that advance God's Kingdom agenda.

Summary: "Income properly spent brings human fulfillment and joy up to the point where we can fully walk out our calling in life. When taken beyond that point, consumption becomes wasteful, a misappropriation of resources and a slap in the face of the poor whom God calls us to care for. Thus, increased spending power does not necessarily equate to human flourishing; rather high spending power enable the possibility of human flourishing if and only if the funds are spent wisely. A Believer should consider his or her role as appointed by God, balance the mandate to contribute to the Kingdom with the God-given desire to provide for current and future human need."¹

Questions:

- 1. Is your spending of money leading you to flourish or fail in functioning according to your God-given roles, responsibilities and service?
- 2. Is your saving of money leading you to flourish or fail in functioning according to your God-given roles, responsibilities and service?
- 3. Is your serving with money leading you flourish or fail in functioning according to your God-given roles, responsibilities, and service?
- 4. How are you blessed or burdened by your spending, saving and serving with money?
- 5. How are your family and friends blessed or burdened by your spending, saving and serving with money?

¹ John Cortines and Gregory Baumer, *God and Money: How We Discovered True Riches At Harvard Business School* (Peabody, MA: Rose Publishing, 2016), 137-138.

6. How is your church community blessed or burdened by your spending, saving and serving with money?
7. What do you need to continue doing in your spending, saving and serving to flourish in your God-given calling?
8. What do you need to change in your spending, saving and serving to flourish in your God-given calling?
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?

Closing quote from Tony Evans:

“MANY of you think that the church only wants your money. But stop and think about this mentality. When you go to the grocery store, do you say, this store just wants my money? When you go to buy a new car, do you say, General Motors just wants my money? When you go to the mall, do you say, the mall just wants my money? You don't say that about the grocer. You don't say that about the dealership. You don't say that about the mall. Why? Because that's not the issue. The issue is that you need food and the grocery store has food. The value you place on the food you need makes it legitimate for you to pay for the food you receive. You need a car so it makes sense to buy a vehicle to get you where you need to go. You need clothes, so you go to the mall in order to find what you need. In other words, it's not that these places just want your money, but they are indeed providing something you absolutely need. We need God. We need spiritual help. We need spiritual light. We need training for our children. We need to know God's way. If we can go to the grocery store for physical food, then we ought to be willing to come to the house of God for spiritual food without whining about it. The question is not, does the church want my money. The question is, does the church serve good food.”²

² Tony Evans, *Tony Evans' Book of Illustrations: Stories, Quotes, and Anecdotes from More Than 30 Years of Preaching and Public Speaking*. (Chicago, IL: Moody Publishers, 2009). Kindle Edition.