



managing God's money

A
BIBLICAL
GUIDE

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SECTION I

Money and Possessions: Bible 101

CHAPTER 1

Starting Right: A Biblical Mind-Set about Money

Are we faithful in how we handle money?

First, we should come to grips with reality—even when we imagine we have little money, we have far more than we realize. Many who say, “I have nothing to give,” spend large amounts of discretionary income on cars, clothes, coffee, entertainment, phones, computers, and so on. *They have nothing to give when they’re done spending, precisely because they’re never done spending.* Then, when they run out of money, they think it’s because they didn’t have enough.

In Luke 16, Jesus suggests that all of us are continually tested in our money management: “If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won’t be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?” (Luke 16:10-11).

This principle invalidates all of our “if onlys,” such as “If only I made more money, I’d help the poor,” or

"If only I had a million dollars, then I'd give it to my church or missions." If I'm dishonest or selfish in my use of a few dollars, I would be dishonest or selfish in my use of a million dollars. The issue is not what I would do with a million dollars if I had it, but what I *am* doing with the hundred thousand, ten thousand, or ten dollars I *do* have. If we are not faithful with what God has already entrusted to us, why should he trust us with any more?

Don't miss this: Jesus made a direct connection between our present handling of earthly wealth and his future decision to entrust to our care another kind of wealth. "If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?" There is a direct connection between our faithful use of money here and now and the "true riches" God will put us over in his future Kingdom.

If a child can't be trusted to return the change after shopping with his father's money, neither can he be trusted to stay overnight at a friend's house. But if he's faithful to clean his room and do his chores, he can be trusted to have a bike or a dog.

God pays a great deal of attention to the "little things." He numbers the hairs on our heads, cares for the lilies of the field, and is concerned with the fall of a single sparrow (Luke 12:27-31; Matthew 10:29-30). As a business owner pays attention to how an employee handles the little things, God pays attention to us. What we do with a little time, a little talent, and a little money tells God a lot. The little things are

a major factor as he considers whether to commend and promote us—or reprimand and demote us—in his Kingdom operation.

This thought raises a sobering question: What opportunities are we missing, or will we one day miss, because we've failed to use money wisely in light of eternity?

Is money really important to God?

Thousands of verses of Scripture talk directly or indirectly about money and possessions and how God's people should use them. The sheer enormity of the Bible's teaching on this subject screams for our attention. Why did Jesus say more about how we are to view and handle money and possessions than about any other topic—including both Heaven and Hell, and prayer and faith? Because God wants us to recognize the powerful relationship between our true spiritual condition and our attitude and actions concerning money and possessions.

Jesus' interaction with Zacchaeus gives us insight into what God thinks about money. "Zacchaeus stood before the Lord and said, 'I will give half my wealth to the poor, Lord, and if I have cheated people on their taxes, I will give them back four times as much!' Jesus responded, 'Salvation has come to this home today, for this man has shown himself to be a true son of Abraham'" (Luke 19:8-9).

Jesus judged the reality of Zacchaeus's salvation by

his willingness—his cheerful eagerness—to part with his money for God's glory and the good of others.

In contrast to Zacchaeus, Matthew 19:16-25 recounts the rich young ruler's dilemma:

Someone came to Jesus with this question: "Teacher, what good deed must I do to have eternal life?" . . . "If you want to receive eternal life, keep the commandments." "Which ones?" the man asked. And Jesus replied: "You must not murder. You must not commit adultery. You must not steal. You must not testify falsely. Honor your father and mother. Love your neighbor as yourself." "I've obeyed all these commandments," the young man replied. "What else must I do?" Jesus told him, "If you want to be perfect, go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me." But when the young man heard this, he went away sad, for he had many possessions. Then Jesus said to his disciples, "I tell you the truth, it is very hard for a rich person to enter the Kingdom of Heaven. I'll say it again—it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!" The disciples were astounded.

In response to the rich young ruler, Jesus expounded the moral perfection of keeping all God's commandments. The man assured Jesus he had kept them. But Jesus tested him on the first and last commandments: "You must not have any other god but me" and "You must not covet."

After losing this potential follower, a man so sincere that he was grieved to turn away, Jesus astonished his disciples by telling them that it's very hard for rich people to enter the Kingdom of Heaven. They didn't understand the barrier that wealth presents to genuine spiritual birth and growth. *Apparently, neither do we.*

Jesus did not call each and every disciple to liquidate their possessions, give away all their money, and leave their homes. But Jesus knew that money was the rich young man's god. The principle is timeless: If Christ is not Lord over our money and possessions, he is not our Lord.

Why so much biblical emphasis on money and possessions?

In the following passage, though no one asks John the Baptist about money and possessions, notice carefully his answers to their questions:

When the crowds came to John for baptism, he said, "You brood of snakes! Who warned you to flee God's coming wrath? Prove by the way you live that you have repented of your

sins and turned to God. . . . Even now the ax of God's judgment is poised, ready to sever the roots of the trees. Yes, every tree that does not produce good fruit will be chopped down and thrown into the fire." The crowds asked, "What should we do?" John replied, "If you have two shirts, give one to the poor. If you have food, share it with those who are hungry." Even corrupt tax collectors came to be baptized and asked, "Teacher, what should we do?" He replied, "Collect no more taxes than the government requires." "What should we do?" asked some soldiers. John replied, "Don't extort money or make false accusations. And be content with your pay." (Luke 3:7-14)

John's instructions *all* relate to money and possessions: Share clothes and food with the poor, don't take more than what's due you, be content with your wages, don't extort money or accuse falsely (this probably refers to the practice of claiming that someone's possessions were stolen goods so that soldiers could confiscate and keep them). Those things were of such high priority, so close to the heart of following God, that John couldn't talk about true repentance and spiritual transformation without addressing them.

Luke, the writer of Acts, offers dramatic accounts of believers whose faith had a significant impact on their pocketbooks: "Many who became believers confessed their sinful practices. A number of them who had been

practicing sorcery brought their incantation books and burned them at a public bonfire. *The value of the books was several million dollars.* So the message about the Lord spread widely and had a powerful effect” (Acts 19:18-20¹).

Nobody burns sorcery books worth millions of dollars unless they’re convinced God is telling them to. It was no more natural for those first-century Christians to cheerfully liquidate and disburse assets they’d spent their lives accumulating than it would be for us. That’s the whole point. Conversion and the filling of the Holy Spirit are *supernatural* experiences that produce supernatural responses—whether in the first century or the twenty-first.

Suppose Luke or John the Baptist were to visit us today and gauge *our* spiritual condition by *our* attitudes and actions regarding money and possessions. What conclusions would they draw?

Isn’t what we do with our money our own business?

In Mark 12:41-44, we see that our Lord notices—and cares—what people do with their money. “Jesus sat down near the collection box in the Temple and watched as the crowds dropped in their money. Many rich people put in large amounts. Then a poor widow came and dropped in two small coins. Jesus called his disciples to him and said, ‘I tell you the truth, this poor

¹ Italics in Scripture are mine throughout the book.

widow has given more than all the others who are making contributions. For they gave a tiny part of their surplus, but she, poor as she is, has given everything she had to live on.”

Notice the passage doesn’t say, “Jesus happened to see. . . .” No, Jesus deliberately *watched* what people were giving. Jesus was close enough to see two tiny coins in a shriveled old hand, and he was interested enough in what people were giving to make an object lesson for his disciples. God makes no apology for paying attention to what we do with the money he’s entrusted to us—or for challenging us to raise the bar of our own giving by taking to heart the example of others’ generosity.

A striking parable of Jesus further demonstrates that God sees what we do with our money and judges us accordingly:

A rich man had a fertile farm that produced fine crops. He said to himself, “What should I do? I don’t have room for all my crops.” Then he said, “I know! I’ll tear down my barns and build bigger ones. Then I’ll have room enough to store all my wheat and other goods. And I’ll sit back and say to myself, ‘My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!’” But God said to him, “You fool! You will die this very night. Then who will get everything you worked for?” Yes, a person is a fool to

store up earthly wealth but not have a rich relationship with God. Then, turning to his disciples, Jesus said, “That is why I tell you not to worry about everyday life—whether you have enough food to eat or enough clothes to wear.” (Luke 12:16-22)

The rich fool of Luke 12 stands in stark contrast to the poor widow of Mark 12. He may have attended synagogue weekly, visited the Temple three times a year, tithed, and prayed, as most Jews did. Now, like any good businessman, he wanted to expand by building bigger barns. His purpose was to accumulate enough wealth to retire early and have a good time. Sounds just like the American dream, doesn’t it?

Take careful notice: *The God who knows hearts and sees from the vantage point of eternity regards the poor woman as eternally wise and the rich man as eternally foolish.* Why? Because one was rich toward God and the other wasn’t. Yet who do most Western Christians think and live more like—the poor widow or the rich fool?

Let’s be honest—if asked, wouldn’t many of us congratulate the rich fool for his entrepreneurial enterprise and warn the poor woman to hold on to what little money she had? Our beliefs about money are often diametrically opposed to God’s. This is why we should thoughtfully and prayerfully meditate on what Scripture tells us.

What questions will we one day have to answer?

Studying Zacchaeus, the rich young ruler, the poor widow, and other Bible characters reveals that how we handle money is an accurate index of our spiritual lives. This is true of all people in all ages. But it's particularly true for most readers of this book, since we live in a place and time when what our government calls the "poverty level" far exceeds the average standard of living of nearly every other society in human history, past and present.

According to Romans 14:12, "Each of us will give a personal account to God." One day we will all have to answer these and other questions: What did I do with all that wealth? What has my handling of money and possessions accomplished for eternity?

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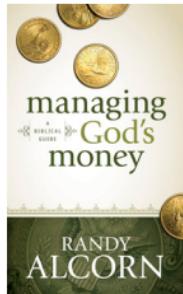
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About Randy Alcorn

Randy is the founder and director of Eternal Perspective Ministries and the best-selling author of over 50 books (over nine million in print) including *Heaven*, *The Treasure Principle*, and the Gold Medallion winner *Safely Home*.



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