

## Chapter Four

# SPENDING MONEY

**I**n college, shortly after I trusted Christ as my Savior, I took an English class in writing. The instructor was a graduate student, a young woman who was a very competent teacher. I chose, in a few of my writing assignments, to record some of my discoveries about my newfound faith and, while I wasn't overbearing about it, the instructor came to know that I was a Christian.

One day she asked me to stay behind after class. She told me that when she was young teenager, her father became a Christian and his life changed dramatically. But, she told me rather sadly, he had gotten so involved in the church that he wasn't very involved in his family. What had impacted her most deeply was that he had spent so much money on religious causes that the family suffered to the point of not having enough to eat at times. I've often remembered that incident sadly, because as a nineteen-year-old new believer, I was too young to know how to comfort and encourage her. Later, I became aware that this woman wanted desperately to believe the Christian faith was true, but she was hindered by her father's foolish financial choices.

How Christians use their money is extremely important. The financial choices we begin to make when we're young have long lasting effects on our whole future. Married people often report that their deepest disagreements and problems have to do with money. In order to consider how we should use our money wisely, let's ponder five principles about spending money and five priorities for spending money.

### SOME PRINCIPLES OF SPENDING

The whole Bible is filled with illustrations and information about the use of money. There is, however, one passage in which the proper attitudes toward the possession and use of money is clearly outlined. It's found in some instruction that the Apostle Paul sent to one of his young helpers, Timothy. He starts by noting that there are certain people in this

world who see religion as a means of financial gain, and he tells Timothy how to deal with this attitude:

**[Some people] think that godliness is a means to financial gain. But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs....**

**Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (1 Timothy 6.5–10, 17–21)**

A number of rich nuggets about how believers should use their resources lie below the surface of these words. Let's mine five of them out and examine them to see what they might teach us.

### ***Pursue Godliness First***

The first thing Paul tells Timothy to is that he is to teach believers to pursue godliness first:

**[Some people] think that godliness is a means to financial gain. But godliness with contentment is great gain. (1 Timothy 6.6)**

Godliness *is* a means to gain...but not necessarily *financial* gain. It is a gain in terms of the assurance of God's presence and peace in a person's life which no amount of money can purchase. In fact, the real gain is found when a person is content with their condition rather than constantly tied up with a craving for more.

One of the most destructive teachings today is the "Health and Wealth Gospel" proclaimed by many television preachers. They teach that God promises financial prosperity and health to his people, especially when they give sacrificially, because he will reward them by returning at least ten times, and possibly as much as 100 times, what they give.<sup>1</sup> This turns people's eyes from true spirituality to coveting things. I've often thought, that if these teachers really believed this, they would sell their expensive suits, gaudy jewelry, and large homes and give all their money

away since they would reap at least ten-fold what they sow! The fact that they don't do this proves the dishonesty of their teaching.

We should always do what Jesus said, "Seek first his kingdom and his righteousness, and all these things will be given to you as well" (Matthew 6.33). Our first priority should be the eager pursuit of God and the desire to live our lives in fellowship with him as we walk through this world.

*Be Satisfied With What You Have*

**But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.** (1 Timothy 6.6–8, italics added)

While it is not true that if you live for God he'll make you wealthy, it is often true that when people become Christians, they may begin to

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thrive financially because they start to pay attention to God's principles of earning, using, saving and giving money. The increase in their financial well-being, however, is only a *consequence* of something else—obedience. Godly living is not a means to financial gain; God is much more concerned for our heart than our checkbook. Many godly people in the Bible were not

well-off financially—including Elijah, Jeremiah, and Jesus himself.

Let's face it, your bank balance doesn't measure your enjoyment of life. Satisfaction is the cheapest thing you can buy, but it's a rare commodity today.

Whenever you're tempted to worry about money, remember: We were made for eternity; our present financial state is only temporary. Bill Bright once recounted a story of some people who lived only for money and power:

*In 1923 a very important meeting was held at the Edgewater Beach Hotel in Chicago. Attending this meeting were nine of the worlds most successful financiers: Charles Schwab, steel magnate; Samuel Insull, president of the largest utility company; Howard Hopson, president of the largest gas company; Arthur Cotton, the greatest wheat speculator, Richard Whitney, president of the New York Stock Exchange; Albert Fall,*

*a member of the President's Cabinet; Leon Fraser, president of the Bank of International Settlements; Jesse Livermore, the great "bear" on Wall Street; and Ivar Krueger, head of the most powerful monopoly.*

*Twenty-five years later, Charles Schwab had died in bankruptcy, having lived on borrowed money for five years before his death; Samuel Insull had died a fugitive from justice, and penniless in a foreign land; Howard Hopson was insane; Arthur Cotton had died abroad, insolvent; Richard Whitney had spent time in Sing Sing (Prison); Albert Fall had been pardoned so that he could die at home; Jesse Livermore, Ivar Krueger and Leon Fraser and all died by suicide. All of these men had learned well the art of making a living, but none of them had learned HOW TO LIVE!<sup>2</sup>*

### ***Enjoy What You Have***

**Command those who are rich in this present world...to put their hope in God, who richly provides us with everything for our enjoyment. (1 Timothy 6.17)**

Though our God is more concerned for our spiritual health than our financial health, he is not a miserly, grudging God. His creation, with all of its abundance of minerals, animals, foliage and water, is a constant reminder of his lavish giving. God made this world for our enjoyment.

There's a difference, however, between our enjoyment of things and our craving for things. This proverb might display that difference:

We should receive whatever God gives us with gratitude and satisfaction and use it without guilt, because he is a good, providing Father

**Better a meal of vegetables where there is love than a fattened calf with hatred. (Proverbs 15.17)**

We should receive whatever God gives us with gratitude and satisfaction and use it without guilt, because he is a good, providing Father.

### ***Don't Trust In What You Have***

**Command those who are rich in this present world *not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God....* (1 Timothy 6.17)**

As everyone knows, when you have money it's easy to rely on it and believe your future is secure. In the 1990's we passed through the

period of greatest prosperity in the history of the United States. We came the closest to full employment in our history and many people became complacent. When there began to be a downturn in the economy, people seemed shocked. Yet history tells us again and again that prosperity is uncertain.

Our future is in the hands of God. Only he can make it secure. It's nice to know we have a nest egg, but we shouldn't put too much trust in it.

### ***Use What You Have to Benefit Others***

**Command them to do good, to be rich in good deeds, and to be generous and willing to share. (1 Timothy 6.18)**

As we noted in the third lesson, one of the reasons God gives us money is so that we can share it with others. Those who are wealthy are under a special obligation to help others with their resources. This doesn't only apply to those with extraordinary amounts of wealth; most of us in America are far wealthier than 80% of the rest of the world. As citizens of such a prosperous country, we have a unique responsibility to benefit others in this world who are struggling.

Generosity is a mark of Christian discipleship, and it is one of the basic principles of using money that we need to put into practice (Matthew 5.42; 2 Corinthians 9.11).

## SOME PRIORITIES IN SPENDING

The Bible doesn't only give us some essential principles to apply when it comes to our use of money. Here are five priorities for spending the resources God gives us.

### ***First, Provide for Your Family***

**If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever. (1 Timothy 5.8)**

These are strong words. Our first priority is to provide for the basic needs of our own family. Until we do that, all other expenditures are to be put on hold.

This verse is not referring to one outside the Christian faith, but to a believer who is not caring for his family. A lazy or miserly believer who

doesn't provide for his own, shows others an inaccurate and false picture of the faith. He or she is "worse than an unbeliever," in that, even those who don't believe the gospel seek to supply the needs of their families. Even nonbelievers look down on such a person and consider his faith rather worthless.

### ***Second, Provide for God's Work***

**But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving. (2 Corinthians 8.7)**

Our second priority is to use our resources to help extend God's kingdom in the world. As we'll see in Lesson Six, our giving is to be motivated by gratitude, not guilt or pressure. Nevertheless, giving is a chief responsibility of a Christian.

In the house of the  
wise are stores of  
choice food and oil,  
but a foolish man  
devours all he has.

Proverbs 21.20

Some believers have the notion that giving to God's work should be our first priority, but the support of our family is a testimony to our faith. It has greater impact in how people think about the Christian faith than how much we give to the church (1 Thessalonians 4.11–12). Like the old adage says, "If Christianity doesn't work at home, don't export it!"

### ***Third, Provide for Those in Need***

**Is this not the kind of fasting [obedience] I have chosen:...Is it not to share your food with the hungry and to provide the poor wanderer with shelter? (Isaiah 58.6–7)**

God tells us in Isaiah 58 that true and acceptable obedience is not shown chiefly in those who perform rituals, attend worship, or engage in acts of self-discipline. True obedience is seen when believers undertake ministries of mercy, compassion, and social justice.

After we have met the basic needs of our family and given to God's work, our third priority should be to assist in the basic needs of others. Some of this can and should be done through the church, but it is not limited to that. Giving to or helping other spiritual and social agencies designed to help alleviate suffering and promote self-respect and hard work may also receive our attention.

### *Fourth, Provide for Your Future*

**In the house of the wise are stores of choice food and oil, but a foolish man devours all he has. (Proverbs 21.20)**

The fourth priority for our spending is to save for our future. The above verse shows that a wise person stores up some of his resources (“oil and food”) for the future and for the unexpected expenses of life. It is foolish to use all that we have and not save some. Elsewhere the proverbs give us the example of the ants who commendably, “store up their food in the summer” (Proverbs 30.25). Saving for the future is a good thing to do.

Balance is important here. Because we believe that God is the one who provides our needs (not our savings, investments, or inheritance), we don’t have to compulsively save. We shouldn’t hoard our money when there are other pressing priorities—like our family’s needs, God’s work, and the poor. But once we have met those obligations we should also set some money aside for the future.

### *Fifth, Provide for the “Extras” in Life*

**Yet he has not left himself without testimony: He has shown kindness by giving you rain from heaven and crops in their seasons; he provides you with plenty of food and fills your hearts with joy. (Acts 14.17)**

God is not a miser. He showers this earth with fruitfulness and beauty for our enjoyment. It isn’t wrong to provide for ourselves and our families some of the “extras” that can make life more comfortable and pleasurable. Just as parents sometimes love to provide even more than their child expects, God delights to do the same thing.

In our society it is extremely difficult to put this priority in its place. We Americans, especially in times of great prosperity, tend to think of pleasure and comfort as our inherent “right” in life. Hollywood and Madison Avenue compound that idea by bombarding us with constant images and messages that say, “Go for it! You deserve it!” That message is dangerous and destructive—it cheats people of the real assurance of trusting God’s provision, restricts God’s work, robs the poor, and squanders precious resources for foolish and temporary pleasure.

Our pleasure and comfort should be acknowledged as legitimate avenues of our spending, but they must be kept in their place. We have to recognize the difference between a genuine “need” and a “desire” and order our spending accordingly. The “extras” are to come after basic needs, God’s work, the poor, and the future have been supplied. We must

constantly work at keeping our never-ending desires in check and seeking to apply God's priorities to our spending.

## CONCLUSION

I've often wondered what happened to my college instructor whose father had used his money foolishly while thinking he was doing it for God. Did she turn away from Christ to materialism and pleasure? Did she ever deal with the scars her father inflicted on her soul? Did God's grace break through and lead her to the freedom of forgiveness and fulfillment through faith in Christ? I wish I knew.

One thing is clear however. How we Christians use our money has some really hefty impact...for time *and* eternity.

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<sup>1</sup> Gloria Copeland, *The Health and Wealth Gospel*, (n.d., Kenneth Copeland Publications) p. 89. Kenneth Copeland, *Laws of Prosperity* (1974, Kenneth Copeland Publications), p. 67. Rod Parsley, *God's Answer to Insufficient Funds* (Columbus, Ohio: Results Publishing, 1992), pp. 46-47.

<sup>2</sup> *Revolution Now*, by Bill Bright (1969, Campus Crusade for Christ), pages 44-45.