



## What Did Jesus Teach Us About Money?

**Luke 12:15: (NASB) *Then he said to them, Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.***

Everybody needs money. Like it or not, money is one of the driving forces that contributes to a successful life. As Christians, we all know we need to be aware of how we handle our money. As Christians, we also look to Jesus for the core values of our entire lives, so observing what he said about money is big. It has been said that 40 percent of Jesus' parables had to do with money. While Jesus DID talk about money regularly, he was not necessarily teaching about it more than anything else. Consider that in all of Jesus' recorded experiences and teachings, we have no example of Jesus ever having money or even touching it! Why would we want to learn about money from someone who never had any? Because he is Jesus! Because he holds the keys to eternal riches. Because he demonstrated exactly how money should be used and how to avoid becoming its slave.

According to the Pew Research Center, only 29% of all American adults say they live comfortably; 63% of them believe they will live comfortably in the future.

Jesus addresses the idea of wealth in Matthew 6. He just taught his disciples to pray and told them to "fast in secret," so as not to draw prideful attention to their piety. He now addresses wealth.

**Accumulation for the sake of collecting shows an earthly, self-centered focus:**

**Matthew 6:19: (NASB) *Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.***

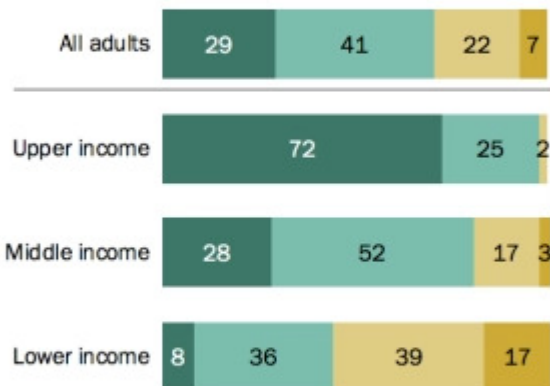
(Source: Albert Barnes' Notes on the Whole Bible) Treasures, or wealth, among the ancients, consisted in clothes, or changes of raiment, as well as in gold, silver, gems, wine, lands and oil. It meant an abundance of anything that was held to be conducive to the ornament or comfort of life. As the Orientalists delighted much in display, in splendid equipage (ornamental equipment or decorations like a huge table service or a horse-drawn carriage with servants), and costly garments; their treasures, in fact, consisted much in beautiful and richly ornamented articles of apparel.

(Source: Alford's Greek Testament and Exegetical and Critical Commentary) Rust - the word is more general in meaning than mere rust; it includes the 'wear and tear' of time, which eats into and consumes the fairest possessions.

### Most Americans do not describe themselves as 'living comfortably'

% saying they ...

- Live comfortably
- Meet basic expenses with a little left over for extras
- Just meet basic expenses
- Don't even have enough to meet basic expenses



Notes: Family incomes are adjusted for differences in purchasing power by geographic region and for household size. Middle income is defined as two-thirds to double the median annual income for the survey sample. Lower income falls below that range, upper income falls above it.

Source: Survey of U.S. adults conducted Sept. 16-29, 2019.

"Most Americans Say the Current Economy Is Helping the Rich, Hurting the Poor and Middle Class"

PEW RESEARCH CENTER



**Proverbs 23:4-5:** (NASB) *<sup>4</sup>Do not weary yourself to gain wealth, cease from your consideration of it. <sup>5</sup>When you set your eyes on it, it is gone. For wealth certainly makes itself wings like an eagle that flies toward the heavens.*



Riches make themselves wings! Isn't that the truth? Money can disappear at any time.



**Accumulation should be heavenly - so what is it that we are "storing up"?**

**Matthew 6:20-21:** (NASB) *<sup>20</sup>But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; <sup>21</sup>for where your treasure is, there your heart will be also.*

**The "storing up" is all heavenly. Peter sums up Jesus' teaching:**

**1 Peter 1:3-4:** (YLT) *<sup>3</sup>Blessed is the God and Father of our Lord Jesus Christ, who, according to the abundance of His kindness did beget us again to a living hope, through the rising again of Jesus Christ out of the dead, <sup>4</sup>to an inheritance incorruptible, and undefiled, and unfading, reserved in the heavens for you,*

MOTH • RUST • THIEVES  
*versus*  
INCORRUPTABLE • UNDEFILED • UNFADING

**Even though we are heavenly focused, we must still be earthly responsible:**

**1 Timothy 5:8:** (NASB) *But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever.*



This sounds like a simple and logical start, but it carries with it a massive paradigm shift regarding our money.

**Jesus has just told us to focus on heaven,  
but does he follow-up by explaining how to do that?**

Jesus not only follows up on how to embrace heavenly treasure, he lays out seven specific steps we need to take to get there. These seven steps are not physical action steps; they are steps that require perception and decision. Once our minds can grasp the most important things, our hearts can now own them.

**All my bills say "OUTSTANDING." I guess that means I'm good to go! — Anonymous**



## Steps to Heavenly Treasure

**Choose clear, spiritually-based light to shine upon our life path:**

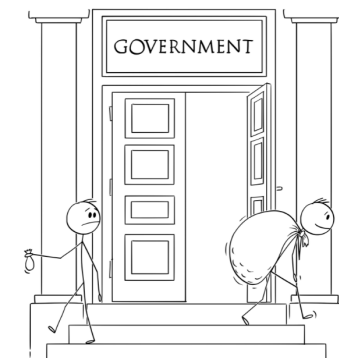
**Matthew 6:22-23:** (NASB) <sup>22</sup>*The eye is the lamp of the body; so then if your eye is clear, your whole body will be full of light. <sup>23</sup>But if your eye is bad, your whole body will be full of darkness. If then the light that is in you is darkness, how great is the darkness!*

There is a lot of light in our world, but it is not all godly. Even in our church systems, we must ask if the light is coming from God. Jesus here tells us not to store up treasures on earth, yet there are versions of Christianity that teach the opposite. From a scriptural standpoint, that is not godly light. It is just convenient.

We must use great care in choosing the appropriate sources of light for our eyes.

**Christian Fiscal RESPONSIBILITY:** We want to maintain a lawful and respectable standing in society by being honest with our earthly taxes and accounting.

**Matthew 22:17-21:** (NASB) <sup>17</sup>*Tell us then, what do you think? Is it lawful to give a poll-tax to Caesar, or not? <sup>18</sup>But Jesus perceived their malice, and said, Why are you testing me, you hypocrites? <sup>19</sup>Show me the coin used for the poll-tax. And they brought him a denarius. <sup>20</sup>And he said to them, Whose likeness and inscription is this? <sup>21</sup>They said to him, Caesar's. Then he said to them, Then render to Caesar the things that are Caesar's; and to God the things that are God's.*



**Christian Fiscal RESPONSIBILITY:** Simply pay the taxes owed rather than splitting hairs of technicality.

**Matthew 17:24-27:** (NASB) <sup>24</sup>*When they came to Capernaum, those who collected the two-drachma tax came to Peter and said, Does your teacher not pay the two-drachma (Jewish Temple) tax? <sup>25</sup>He said, Yes. And when he came into the house, Jesus spoke to him first, saying, What do you think, Simon? From whom do the kings of the earth collect customs or poll-tax, from their sons or from strangers? <sup>26</sup>When Peter said, From strangers, (Jesus then makes a technical point) Jesus said to him, Then the sons are exempt. <sup>27</sup>However, so that we do not offend them, go to the sea and throw in a hook, and take the first fish that comes up; and when you open its mouth, you will find a shekel. Take that and give it to them for you and me.*

By God's standards, Jesus was above this tax but that was more than the tax collectors would have understood. Jesus paid because his mission did not need the distraction. His ministry was greater than this.



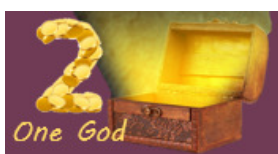


*I would've never imagined going into a bank wearing a mask and asking the teller for money. — Anonymous*

Trish asks: Was the Temple tax the same as tithing?

No, tithing was a specific percentage for each Jewish family to support the Temple. Tithing is not a Christian requirement.

For more on the topic of Christian tithing, please see Episode #1040: “Do Tithes and Offerings Belong in Christianity?”



## Steps to Heavenly Treasure

**Using spiritually-based light clearly focuses us on having one God:**

Matthew 6:24: (NASB) *No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve God and wealth.*

When it comes to financial matters and our comfort, it is easy not to have just one God. If we have wealth, it should be used to serve God. We cannot serve both; one must become our servant, and we cannot make God our servant. Wealth needs to be a slave in God's service.

**Christian Fiscal ATTITUDE:** Understand that whatever abundance we may have is simply a tool for being rich towards God.

Having abundance can start to make you feel entitled to a certain style of living. Here in America we struggle with much excess and many choices to get you to part with your money. Advertisers want you to constantly be tempted by what is “New and Improved,” making you feel “Old and Inferior.” Be on guard!



**Jesus makes a cautionary statement:**

Luke 12:15,20-21: (NASB) *<sup>15</sup>Then he said to them, Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.*

Jesus then speaks the Parable of the Rich Man whose land was very productive. The man has great abundance. He tears down his barns to build bigger ones, so he can proudly sit back and relax. His life comes to an abrupt end.

**The parable ends with:**





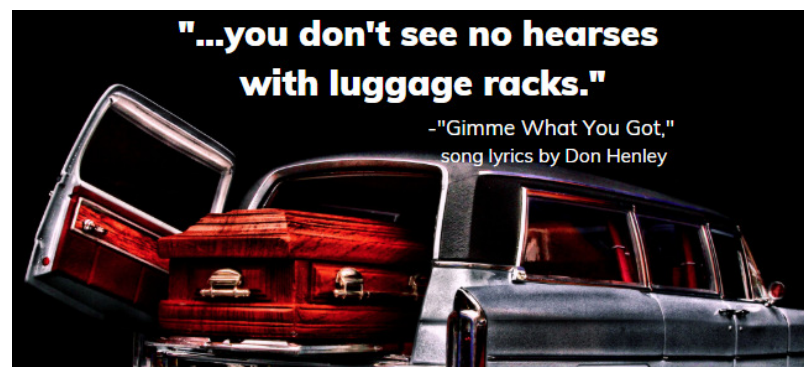
<sup>20</sup>But God said to him, *You fool! This very night your soul is required of you; and now who will own what you have prepared?* <sup>21</sup>So is the man who stores up treasure for himself, and is not rich toward God.



He is introduced in the story as a rich man but in the end he is a rich fool. He is not criticized for having barns; the problem is he kept building bigger ones. We do not stockpile grain, but we build bigger retirement accounts, college funds and real estate. We are supposed to be wise stewards so that, if possible, we are not living off of someone else's hard work. How do we balance appropriately saving, meaning not being careless with our future, but not building "bigger barns"? When are we saving and when are we hoarding?

The point of this parable is: Our life is more than our possessions. We should build up a retirement account. It is appropriate and financially responsible to plan for our futures. This man was not godly; he was focused on himself. There was no fulfillment in his wealth. From a spiritual perspective, do we buy the bigger house to show off our wealth? Or, do we support ourselves by God's grace and do what we can for the work of the gospel and those in need?

This is not against saving money responsibly. It is against an attitude of "me."



**We cannot serve God and riches, and we cannot serve God and self successfully:**

1 Corinthians 4:1-2: (NASB) <sup>1</sup>Let a man regard us in this manner, as servants of Christ and stewards of the mysteries of God. <sup>2</sup>In this case, moreover, it is required of stewards that one be found trustworthy.

When we give our lives to God, we give all that we have to Him. In return, God hands it back to us and expects us to use it in His service.



I have been in the service business for the last 24 years. I do minimal advertising. I asked God to help me with my schedule, so I wouldn't be doing more than needed but enough to provide for my family. It seems as though whenever I lose a client, they are replaced with someone else when needed.

*Seek ye first the kingdom of God...* There is much to be said about having the right priorities and having one God seen through clear eyes.



### SPIRITUAL MONEY MANAGEMENT:



*A single-minded godly focus regarding money matters will help to keep us from self-centered thoughts and actions regarding the future.*

Single-mindedness keeps us from selfish thinking!

Success should not look forward to self-centered leisure, but rather look forward to God-centered opportunity.

**See clearly and serve only God. How do we practically do these things while paying our bills?**

The reality so many Christians live in is simple. "I do love and serve God, but I am often overwhelmed by what it takes to keep food on the table and pay all of my bills." Finding balance and peace in managing these things is a big part of living a successful Christian life.

*Why must I prove that I am me when I pay bills over the phone? Did someone else call to pay my bills, and if they did, why don't you let them? — Anonymous*



### Steps to Heavenly Treasure

Clearly see that our life is now in God's hands and by following His principles we do not need to worry over the experiences of life:

Matthew 6:25-26: (NASB) <sup>25</sup>For this reason I say to you, do not be worried about your life, as to what you will eat or what you will drink; nor for your body, as to what you will put on. Is not life more than food, and the body more than clothing? <sup>26</sup>Look at the birds of the air, that they do not sow, nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not worth much more than they?



Adult birds do not just hang around with their mouths open. They feed themselves up to half their body weight (some more) every day! Robins eat up to 14 feet of earthworms each day!



Not worrying does not mean being irresponsible.

Financial insecurity is a huge issue for many people, and people are suffering. Finances are a leading cause of stress in relationships and money problems are often cited as reasons for divorce. There is something called "financial infidelity" - having secret bank accounts, undisclosed debt, hidden purchases or gambling addictions. Can we really say, "Oh, follow His principles and you won't have any need to worry over the experiences of life"? Isn't that too simple to tell someone who is suffering?



Jesus is saying: Do not worry. He is *not* saying: Do not pay attention. Do not be responsible. Do not respond to the issues we have in our lives.

If we are true followers of Jesus, we are being held in the palm of God's hand, just like his illustration of the birds being fed by God. This is a test of faith for us. We all go through periods of "famine."

We are not to worry, but we are supposed to be diligent, responsible, have integrity, be looking energetically to see how God can help us help ourselves. The bird has to look for food, and so do we. We need to do the right things so God can bless us in doing so.

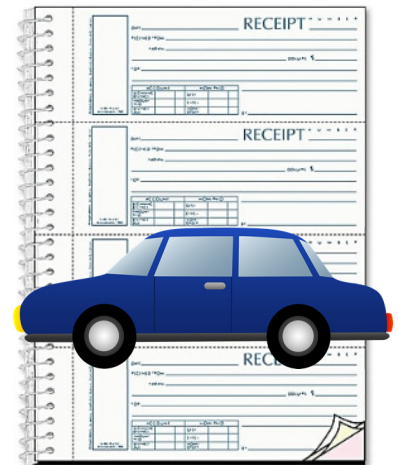
**Christian Fiscal RESPONSIBILITY:** Look before you leap, count before you spend, consider before you decide.

Luke 14:27-30: (NASB) <sup>27</sup>Whoever does not carry his own cross and come after me cannot be my disciple. <sup>28</sup>For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? <sup>29</sup>Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, <sup>30</sup>saying, This man began to build and was not able to finish.

Look before you leap, count before you spend, consider before you decide. Jesus is saying: Be cognizant of what it is we are getting ourselves into.



My first money lesson that set me on a path to responsible saving was from my grandparents. I was 17 years old and needed a car to get to work. The car I chose cost \$10,000. They agreed to give me the money to buy the car in full, interest free. But this was a loan, not a gift. I signed a contract that said I would pay \$100 a month until the loan was paid in full. My grandpa even bought a receipt book, and I got a formal receipt for each payment. I had a minimum wage job which at that time was \$3.35 an hour. I learned that making \$100 takes a long time and is hard work. Every month I paid that \$100; it meant something to me. It made me value the work I did and the car I drove. I was able to double up on payments and pay it off early and we had a little ceremony burning every monthly receipt and the contract itself. This made a huge impact on me and I am very appreciative (now!) that he did not just buy me the car.



Romans 13:8: (NASB) Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.

Romans 13:8: (NIV) Let no debt remain outstanding except the continuing debt to love one another...

It is important to pay back what we owe. But if we are not supposed to owe anything, what about a home mortgage or loan for a car we need for work?

There are necessities in life. This likely means having a car and not a horse and cart to get from place to place. Debts like homes and cars are acceptable, *but not in excess*. We should not be buying more than we can afford.



The lesson here is to take care of debts responsibly. Look before you leap, count before you spend, consider before you decide.



Do you want to buy a car with payments of \$450 a month that you think you can afford? First save \$450 a month for three months before you buy the car. Prove you can actually afford it.

**Debt should be carefully managed. Several Scriptures show people in trouble as a result of debt:**

Proverbs 22:7: (NASB) *The rich rules over the poor, and the borrower becomes the lender's slave.*

**Good advice: Don't spend every dime you earn! We rarely need the latest or best.**

Philippians 4:11-13: (NIV) *<sup>11</sup>I am not saying this because I am in need, for I have learned to be content whatever the circumstances. <sup>12</sup>I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. <sup>13</sup>I can do all this through him who gives me strength.*

Jesus talking about building the tower back in Luke 14:27-30 was in the context of following him, but the principle is the same. Do not start on something financially that we are not able to finish.

How about money and marriage? According to a new survey by Ramsey Solutions, money fights are the second leading cause of divorce, behind infidelity. Results show that both high levels of debt and a lack of communication are major causes for the stress and anxiety surrounding household finances.

#### SPIRITUAL MONEY MANAGEMENT:



*With clear spiritual sight,  
all decisions regarding essentials,  
spending and borrowing are considered thoughtfully  
and energetically in the light of God's providence.*

We say “energetically” above because we want to actively ask if this is in line spiritually with my life of serving God.

Matthew 6:3 tells us not to let your right hand know what the left hand is doing. Meaning, when we give to the needy, keep it between that person and the Lord or even send it anonymously. Also, the same concept applies when donating to our church group. It may be best to do it so they do not know where it came from. God knows.





I have had the great privilege of being the person who delivers an anonymous monetary gift from one individual to another. There is no better job than this! You get to see the face of the person who is desperately in need, handing them something that will really help them. I see the look in their eyes and the tears on their face as they ask, "Where did this come from?" I answer, "My instructions were to just say, 'God bless you; be wise.'" Then I get to go back to the person who gave and say, "You should have seen the look on their face!" There is beauty in the humility of helping one another.

*I am so broke; I can't even afford to fill up my bicycle.* — Anonymous



## Steps to Heavenly Treasure

**Do not worry, for you can clearly see your time on this earth is in God's hands. This is the greatest "Life Assurance Policy" you could ever have:**

**Matthew 6:27:** (NASB) *And who of you by being worried can add a single hour to his life?*

**Christian Fiscal RESPONSIBILITY:** Invest in others when they have need. Do not do everything for them, but do help them with the opportunity to be able to stand and retake control of their lives.

**Luke 10:25, 36-37:** (NASB) <sup>25</sup>*And a lawyer stood up and put him to the test, saying, Teacher, what shall I do to inherit eternal life?*

After this lawyer answers to love God and your neighbor, Jesus presses him to expand his thinking by next speaking the Parable of the Good Samaritan. This story features a Samaritan man who spent his time and his money to help a complete stranger. This spending is the source of our fiscal lesson today.

### Jesus finishes the parable:

<sup>36</sup>*Which of these three do you think proved to be a neighbor to the man who fell into the robbers' hands?* <sup>37</sup>*And he said, The one who showed mercy toward him. Then Jesus said to him, Go and do the same.*

The Samaritan did not replace what was stolen, but he did give the man an opportunity to stand again. He gives him the opportunity to gain control of his life.

Please see our CQ Kids Video "Who Was the Good Samaritan?" at [ChristianQuestions.com/youtube](https://ChristianQuestions.com/youtube).



It is one thing to fill a need; it is another thing to make someone needy. God is not making my life easier by taking on my responsibility; He is helping me manage my responsibilities.

### SPIRITUAL MONEY MANAGEMENT:



*Because our time is in God's hands, our efforts to generously support those we come across are also in His hands. Support with wisdom! Don't fill a need and create a needy person!*



What about how we look? Will God's care provide us with the best clothing at reasonable prices?

When you think about it, outward appearance is not nearly as fundamental as food and shelter, and yet we often fuss over it just as much or more. It is interesting that Jesus, in these verses, walks us through the more important matters of survival first and then addresses this one.

*My wallet is like an onion - opening it makes me cry. — Anonymous*



## Steps to Heavenly Treasure

Do not worry about the status of your appearance, for you can now clearly see that your very being is clothed with spiritual beauty:

**Matthew 6:28-30:** (NASB) <sup>28</sup>And why are you worried about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin, <sup>29</sup>yet I say to you that not even Solomon in all his glory clothed himself like one of these. <sup>30</sup>But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the furnace, will He not much more clothe you? You of little faith!

Being called by God through Christ gives us inherent beauty. For a Christian, it is the simple beauty of following Jesus that adorns us. This does not mean we go to sleep having made no provisions for tomorrow's food, or that we should expect clothes to grow on our backs like feathers. **Romans 12:11** tells us to not be slothful in business. **Romans 12:17** tells us to *provide things honest in the sight of all men*. **1 Timothy 5:8** says we are to provide for our own. We are to make reasonable provisions for what we need.

If we are dressed too richly or too poorly, both could be a distraction. We need to be godly in our dress.

### Stuff, Inner Simplicity

- *Getting rid of stuff in our lives and moving toward a simple life is not about deprivation. It's about getting rid of the things that don't contribute to the fullness of our lives. After all, living fully does not mean having it all, going everywhere, doing everything, and being all things to all people. Many of us are beginning to see that too much really is too much. Doing too much and having too much get in the way of being able to enjoy the things we do want in our lives, and to simply be who we are. Choose intelligently the things that are meaningful in your life. It may mean doing fewer things and having less stuff.*

**Christian Fiscal ATTITUDE:** When faith is required, be faithful to it even if it does not look glamorous. Accept the contributions of others to support your work even if it does not suit your preferences.

Whether we are out in front in a position to be admired or if we are somewhere never noticed, our opportunities are all the same in God's eyes. We cannot compare with others (although we sure like to!). We cannot judge others if they do not talk, act or dress like us. Comparison causes disunity - it pulls us apart because we "assume" what someone is thinking or that we understand their past experiences.



Assuming gets us into all kinds of trouble. Comparing ourselves to others is not within our jurisdiction. It is not seeing with the clarity of the light that Jesus referred to in Matthew 6:22-23.

**Be content to accept less-than-the-greatest conditions in the Lord's service:**

Luke 10:1-8: (NASB) <sup>1</sup>Now after this the Lord appointed seventy others, and sent them in pairs ahead of him to every city and place where he himself was going to come. <sup>2</sup>And he was saying to them, The harvest is plentiful, but the laborers are few; therefore beseech the Lord of the harvest to send out laborers into his harvest.

Jesus sends out the seventy and gives us a picture of what his followers will be doing during the Gospel Age. His directive was for them to go out and prepare the way for him in these various cities.

**You would think that this would be a big production - the warm-up act for Jesus in a spectacular way! But it was not about appearance:**

<sup>3</sup>Go; behold, I send you out as lambs in the midst of wolves. <sup>4</sup>Carry no money belt, no bag, no shoes; and greet no one on the way. <sup>5</sup>Whatever house you enter, first say, Peace be to this house. <sup>6</sup>If a man of peace is there, your peace will rest on him; but if not, it will return to you. <sup>7</sup>Stay in that house, eating and drinking what they give you; for the laborer is worthy of his wages. Do not keep moving from house to house. <sup>8</sup>Whatever city you enter and they receive you, eat what is set before you;

Jesus tells them to go in great humility. He says, *the laborer is worthy of his wages*. If someone is willing to feed you and give you a place to sleep, accept it. Whatever it is they feed you, eat. Do not go from house to house looking for something better - accept what God has provided. This is powerful. Contributing to the greatest cause of all time is humble, simple and demanding work. We have to put things in the proper order. Not worrying about the outward appearance comes down to a humble approach.

**SPIRITUAL MONEY MANAGEMENT:**



*As we journey for Christ  
there are times when we may not  
have much. We must learn to graciously  
receive whatever is given as we graciously give the gospel.*

**We should not need to be flashy in order to impress. We should be godly and humble, letting the Lord's word do the impressing:**

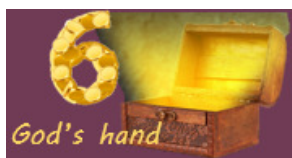
Philippians 4:5: (KJV) *Let your moderation be known unto all men. The Lord is at hand.*

*Let your moderation be known* - How do you see things? This comes back to having a clear spiritual eye with godly light. If our eyes are not clear, we wash them out with a saline solution. What is a saline solution? Salt and water. In Scripture, water represents *truth*. Salt represents *character*. *Good character and truth* are what give us the eyes to see clearly. We see one God, we see Him hold our experiences, we see Him hold our times and we see Him direct our experiences to bring out our spiritual beauty.



***They say money doesn't bring happiness, but everyone still wants to prove it for themselves. — Anonymous***

## Steps to Heavenly Treasure



**Do not worry, as we can now clearly see that God's hand resides over all of our physical earthly needs:**

**Matthew 6:31-32:** (NASB) <sup>31</sup>*Do not worry then, saying, What will we eat? or What will we drink? or What will we wear for clothing?* <sup>32</sup>*For the Gentiles eagerly seek all these things; for your heavenly Father knows that you need all these things.*

Everybody has these same questions and these same concerns - *What will we eat? What will we drink? What do I wear? How do I look? How do I come across?* Our Heavenly Father knows this. We are in His hand - that is enough. Spiritually-clear sight means we see all of life from a different and higher perspective because we are held in the hand of God.

**Christian Fiscal ATTITUDE:** Do NOT be attached to wealth at the expense of following what Jesus would require of you.

**The rich young ruler came to Jesus seeking eternal life. He was sincere about following the Law, and Jesus showed him a further step:**

**Luke 18:21-25:** (NASB) <sup>21</sup>*And he said, All these things I have kept from my youth.* <sup>22</sup>*When Jesus heard this, he said to him, One thing you still lack; sell all that you possess and distribute it to the poor, and you shall have treasure in heaven; and come, follow me.* <sup>23</sup>*But when he had heard these things, he became very sad, for he was extremely rich.* <sup>24</sup>*And Jesus looked at him and said, How hard it is for those who are wealthy to enter the kingdom of God!* <sup>25</sup>*For it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God.*

Let's compare several different scriptural stories that seem to conflict with each other. Which one shows us what we should be doing?

These are not specific financial plans for us to follow. Each story has a different lesson:

**The Parable of the Rich Man** (Luke 12:13-21) says the landowner is a fool for hoarding wealth and building bigger barns. This is a parable about perspective. He sits back and thinks only about himself and how his wealth will grow. Our lives should not be about our possessions.

**The story of the Rich Young Ruler** (Matthew 19:16-24, Mark 10:17-25, Luke 18:18-22) says the rich young man cannot achieve eternal life until he sells ALL his possessions. This is also about perspective. He obeyed while all was comfortable, but would he continue to follow Jesus when all was gone? This is what Jesus was asking him.

**In the story of Zacchaeus** (Luke 19:1-10), Zacchaeus gets praised for giving away HALF his possessions. He is praised for his generosity and true repentance. He says he will restore the money fourfold if he cheated anyone because he was wrong. That was a generous thing to do to show his heart was in the right place.





**The Rich Religious Rulers** (Mark 12:41-44) get criticized for giving large sums of money out of their abundance. They walked up to the donation box with bells on so that others would notice the large sums they put in. The lesson here was that it was easy to give out of their abundance of wealth. Even though they gave substantial gifts to the Temple, it did not cost them much since they were so wealthy.

In contrast, **The Widow's Mite** (also Mark 12:41-44) is a story about a poor widow who quietly scuttles up to the box and gives away ALL she has (two coins - a mere mite) and she has pretty much nothing. This money was all she had to spend, and she gave it to the Lord's Temple. Jesus points her out to his disciples in comparison to the Pharisees from above.

All these are lessons of perspective. We study them to learn the lessons about how our attitude should be in each situation. We use these and apply them in our lives.

#### SPIRITUAL MONEY MANAGEMENT:



*Money is a tool, using it is a talent  
and possessing it is a privilege.*

*Every faithful Christian must understand the spiritual responsibilities of having, using, giving and receiving it.*

It all seems to come down to what we are attached to. Spiritual attachments bring earthly detachments.

**What is the final bottom line? How should our experiences with money impact our walk with Jesus?**

Whether we are talking about character, jealousy, pride, relationships, business or money, the bottom line is always the same. We continually need to check and recheck our deepest priorities and ensure that we are not veering off course back to earthly thinking and ways. We have to stay with the clear eyes of spiritual thinking, the clear light that comes from above, rather than light that comes from another source that happens to be more convenient.

***Sometimes I just want someone to hug me and say, "I know it's hard, but you'll be okay. Here's a coffee and a million dollars."* — Anonymous**

God gives us our experiences for specific reasons, developing us spiritually so that we can help others. How are we doing with where we are?



## Steps to Heavenly Treasure

**Because God has all aspects of your life in His hand, we can now freely focus on that which is MOST important - seeking God's kingdom.**

Jesus has brought us to this step. Have the light of God in your eye, lighting your way. Make sure the first thing you see is that there is only one God. Make sure your experiences are being handled appropriately. Make sure your time is in God's hands. Make sure your spiritual beauty is the beauty you are worried about. Make sure your days and all of your experiences are in the palm of God's hand.

### **Treasures in heaven are eternal; treasures on earth are temporary:**

**Matthew 6:33-34:** (NASB) <sup>33</sup>*But seek first His kingdom and His righteousness, and all these things will be added to you.* <sup>34</sup>*So do not worry about tomorrow; for tomorrow will care for itself. Each day has enough trouble of its own.*

Does God say we will be wealthy? No, He is talking about the necessities of life. Recognize the most important thing and do everything with that most important thing in mind.

Jesus gave us these seven steps. The first six cleared all these worries out of the way. Now we can concentrate on the true treasure, being a part of God's kingdom.

This is a really important Scripture to meditate upon when we are feeling anxious: *Do not worry about tomorrow because tomorrow will take care of itself.* Make an honest assessment of what needs to be done today and do it. We do not worry about what is out of our control because we know it is completely under God's control.

Think about Cornelius, the first Gentile convert.

**For more on the amazing story of Cornelius, please see Episodes #866 and 870: "Why Cornelius - Why a Soldier?" Parts I and II.**

How did he seek God's kingdom first? He was a soldier of Rome. How could he be a Christian? God called him, so obviously he was able to be faithful. He did not have to leave his service to Rome. He could be faithful in the place where God called him. *Seek first the kingdom...* Cornelius' spirituality was magnificent. He would follow along with the Jewish Law long before Peter ever came to see him. He wanted to serve God; he just did not know how. Then Peter shows up and God's spirit is given to Cornelius and his household, and he became a faithful servant. When God calls us, He knows who we are. He knows where we are weak, and yet He can use us anyway.





**Christian Fiscal RESPONSIBILITY:** Exhibit generosity and understanding towards others above the demands of justice.

**This perspective will dictate how we receive from our Father:**

**Luke 6:30-38:** (NASB) <sup>30</sup>Give to everyone who asks of you, and whoever takes away what is yours, do not demand it back. <sup>31</sup>Treat others the same way you want them to treat you. <sup>32</sup>If you love those who love you, what credit is that to you? For even sinners love those who love them. <sup>33</sup>If you do good to those who do good to you, what credit is that to you? For even sinners do the same. <sup>34</sup>If you lend to those from whom you expect to receive, what credit is that to you? Even sinners lend to sinners in order to receive back the same amount.

Does this mean we should lend without expecting payment back? No, but have generosity and understanding beyond what would be expected in a normal situation. There may be times when there are circumstances, or where the person has a lack of maturity, and he/she will not be able to pay us back. Jesus is saying: It is only money. If we are trying to help someone and build them up and we give (time or money) and it is not reciprocated, it is okay. We did what we thought was the right thing to do.

If we remember this Scripture, if the person needs help, we should be satisfied with our part even if we are never repaid. We need to rise above what everyone else expects, not giving out money foolishly, but with generosity when needed.

<sup>35</sup>But love your enemies, and do good, and lend, expecting nothing in return; and your reward will be great, and you will be sons of the Most High; for He Himself is kind to ungrateful and evil men. <sup>36</sup>Be merciful, just as your Father is merciful. <sup>37</sup>Do not judge, and you will not be judged; and do not condemn, and you will not be condemned; pardon, and you will be pardoned. <sup>38</sup>Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return.

We need to be magnanimous with our money, in our attitude of how we treat others. Jesus is not separating out our dollars and cents from our integrity in dealing with our enemies. He is mixing it all together because this same principle applies to everything. We should have the same magnanimous attitude Jesus did. He loved his enemies. He died for his enemies. He died for those who took him captive. He even healed the ear of one of the men who arrested him.



All interactions with friends, neighbors and even enemies are opportunities to let our light shine. People pay particular attention when we are generous and merciful with money, especially if done in a humble way. We should act in a godly fashion, letting our actions speak as a witness to God. You will never go wrong by being overly generous.

“Err on the side of generosity.”

- Joyce, Julie's mom

**All of these Seven Steps to Heavenly Treasure are encouraging us to be unattached to earthly wealth and especially to the desire for it:**

**1 Timothy 6:6-10:** (NASB) *<sup>6</sup>But godliness actually is a means of great gain when accompanied by contentment. <sup>7</sup>For we have brought nothing into the world, so we cannot take anything out of it either. <sup>8</sup>If we have food and covering, with these we shall be content. <sup>9</sup>But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. <sup>10</sup>For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.*

*Godliness with contentment is great gain.* We live in a culture where wanting to be rich is normal. That constant longing for a wealthy lifestyle contradicts our longing to follow Jesus. We do not need to “keep up with the Kardashians!” This can be very dangerous.

#### SPIRITUAL MONEY MANAGEMENT:



*Wealth and success for a Christian have nothing to do with money or treasures.*

*They have everything to do with fully divesting our desire and attachment for these things and wholeheartedly seeking God's kingdom!*

There is nothing wrong with having, but there is something wrong if what we have rules over our lives instead of us using it as a tool to serve God.

We did not talk about the investing in the Parables of the Pounds and Talents or the business dealings regarding Vineyards and Stewards. We did not address the forgiving of impossible debts or the lessons Jesus taught the Pharisees about fiscal perspective or much about the Widow's Mite. Jesus said a lot more about money, but these are lessons for another day.

We have been given a privilege to live in this time. Right now things might be a little difficult, but think about the abundance the vast majority of us have in relation to people in the past. We are truly blessed. How clear is my eye with spiritual light to see that I need to serve God with this blessing? Even if my contribution is small, I can still have an incredible impact by using what I have been given for the good of someone else and to the glory of God.





**So, what did Jesus teach us about money?  
For Jonathan and Rick (and Julie) and Christian Questions...  
Think about it...!**



Join us next week for our podcast on July 20, 2020

Ep. 1135: Are Praise and Worship Necessary  
to be a Faithful Christian?

### Bonus Material and Study Questions

***Don't tell me where your priorities are. Show me where you spend your money and I'll tell you what they are. — James W. Frick***

***It's not good to reminisce about the future. — Anonymous***

Scriptures we did not have time to review:

**Christian Fiscal RESPONSIBILITY:** Mercy is important, but it does not stand alone.

- \$ Be merciful when someone is in over their head.
- \$ Use the mercy you grant as a teaching tool for their learning.
- \$ Hold them accountable when they throw that mercy aside and become tyrants themselves.

**Matthew 18:23-34: (NASB)** <sup>23</sup>For this reason the kingdom of heaven may be compared to a king who wished to settle accounts with his slaves. <sup>24</sup>When he had begun to settle them, one who owed him ten thousand talents was brought to him. <sup>25</sup>But since he did not have the means to repay, his lord commanded him to be sold, along with his wife and children and all that he had, and repayment to be made. <sup>26</sup>So the slave fell to the ground and prostrated himself before him, saying, Have patience with me and I will repay you everything. <sup>27</sup>And the lord of that slave felt compassion and released him and forgave him the debt. <sup>28</sup>But that slave went out and found one of his fellow slaves who owed him a hundred denarii; and he seized him and began to choke him, saying, pay back what you owe. <sup>29</sup>So his fellow slave fell to the ground and began to plead with him, saying, Have patience with me and I will repay you. <sup>30</sup>But he was unwilling and went and threw him in prison until he should pay back what was owed. <sup>31</sup>So when his fellow slaves saw what had happened, they were deeply grieved and came and reported to their lord all that had happened. <sup>32</sup>Then summoning him, his lord said to him, You wicked slave, I forgave you all that debt because you pleaded with me. <sup>33</sup>Should you not also have had mercy on your fellow slave, in the same way that I had mercy on you? <sup>34</sup>And his lord, moved with anger, handed him over to the torturers until he should repay all that was owed him.

**Christian Business RESPONSIBILITY:** Hire willing workers to earn a profit.

- \$ Trust and expect a fair return for that trust.
- \$ Grant opportunities for correction when needed.
- \$ Respond justly to those who steal and cause harm.



**Luke 20:9-16: (NASB)** <sup>9</sup>And he began to tell the people this parable: A man planted a vineyard and rented it out to vine-growers, and went on a journey for a long time. <sup>10</sup>At the harvest time he sent a slave to the vine-growers, so that they would give him some of the produce of the vineyard; but the vine-growers beat him and sent him away empty-handed. <sup>11</sup>And he proceeded to send another slave; and they beat him also and treated him shamefully and sent him away empty-handed. <sup>12</sup>And he proceeded to send a third; and this one also they wounded and cast out. <sup>13</sup>The owner of the vineyard said, What shall I do? I will send my beloved son; perhaps they will respect him. <sup>14</sup>But when the vine-growers saw him, they reasoned with one another, saying, This is the heir; let us kill him so that the inheritance will be ours. <sup>15</sup>So they threw him out of the vineyard and killed him. What, then, will the owner of the vineyard do to them? <sup>16</sup>He will come and destroy these vine-growers and will give the vineyard to others. When they heard it, they said, May it never be!

**Christian Business RESPONSIBILITY:** Have fair expectations of those in your service to perform up to their individual expectations.

**Christian Stewardship RESPONSIBILITY:** Be diligent in your privilege to manage and grow what is given to your charge.

**Matthew 25:14-30: (NASB)** <sup>14</sup>For it is just like a man about to go on a journey, who called his own slaves and entrusted his possessions to them. <sup>15</sup>To one he gave five talents, to another, two, and to another, one, each according to his own ability; and he went on his journey. <sup>16</sup>Immediately the one who had received the five talents went and traded with them, and gained five more talents. <sup>17</sup>In the same manner the one who had received the two talents gained two more. <sup>18</sup>But he who received the one talent went away, and dug a hole in the ground and hid his master's money. <sup>19</sup>Now after a long time the master of those slaves came and settled accounts with them. <sup>20</sup>The one who had received the five talents came up and brought five more talents, saying, Master, you entrusted five talents to me. See, I have gained five more talents. <sup>21</sup>His master said to him, Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master. <sup>22</sup>Also the one who had received the two talents came up and said, Master, you entrusted two talents to me. See, I have gained two more talents. <sup>23</sup>His master said to him, Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master. <sup>24</sup>And the one also who had received the one talent came up and said, Master, I knew you to be a hard man, reaping where you did not sow and gathering where you scattered no seed. <sup>25</sup>And I was afraid, and went away and hid your talent in the ground. See, you have what is yours. <sup>26</sup>But his master answered and said to him, You wicked, lazy slave, you knew that I reap where I did not sow and gather where I scattered no seed. <sup>27</sup>Then you ought to have put my money in the bank, and on my arrival I would have received my money back with interest. <sup>28</sup>Therefore take away the talent from him, and give it to the one who has the ten talents. <sup>29</sup>For to everyone who has, more shall be given, and he will have an abundance; but from the one who does not have, even what he does have shall be taken away. <sup>30</sup>Throw out the worthless slave into the outer darkness; in that place there will be weeping and gnashing of teeth.

**Christian Business ATTITUDE:** Realize that sunk costs happen and be content with whatever can be retrieved from them.

**Christian Fiscal ATTITUDE:** Realize the life-altering responsibilities of stewardship and step up, pay attention and follow through.

**Luke 16:1-13: (NASB)** <sup>1</sup>Now he was also saying to the disciples, There was a rich man who had a manager, and this manager was reported to him as squandering his possessions. <sup>2</sup>And he called him and said to him, What is this I hear about you? Give an accounting of your management, for you can no longer be manager. <sup>3</sup>The manager said to himself, What shall I do, since my master is taking the management away from me? I am not strong enough to dig; I am ashamed to beg. <sup>4</sup>I know what I shall do, so that when I am removed from the management people will welcome me into their homes. <sup>5</sup>And he summoned each one of his master's debtors, and he began saying to the first, How much do you owe my master? <sup>6</sup>And he said, A hundred



measures of oil. And he said to him, Take your bill, and sit down quickly and write fifty. <sup>7</sup>Then he said to another, And how much do you owe? And he said, A hundred measures of wheat. He said to him, Take your bill, and write eighty. <sup>8</sup>And his master praised the unrighteous manager because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light. <sup>9</sup>And I say to you, make friends for yourselves by means of the wealth of unrighteousness, so that when it fails, they will receive you into the eternal dwellings. <sup>10</sup>He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. <sup>11</sup>Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you? <sup>12</sup>And if you have not been faithful in the use of that which is another's, who will give you that which is your own? <sup>13</sup>No servant can serve two masters; for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth.

**World's Future Personal RESPONSIBILITY:** Kindness and compassion towards others, no matter how small or insignificant they may seem.

**Matthew 25:34-40:** (NASB) <sup>34</sup>Then the King will say to those on his right, Come, you who are blessed of my Father, inherit the kingdom prepared for you from the foundation of the world. <sup>35</sup>For I was hungry, and you gave me something to eat; I was thirsty, and you gave me something to drink; I was a stranger, and you invited me in; <sup>36</sup>naked, and you clothed me; I was sick, and you visited me; I was in prison, and you came to me. <sup>37</sup>Then the righteous will answer him, Lord, when did we see you hungry, and feed you, or thirsty, and give you something to drink? <sup>38</sup>And when did we see you a stranger, and invite you in, or naked, and clothe you? <sup>39</sup>When did we see you sick, or in prison, and come to you? <sup>40</sup>The King will answer and say to them, Truly I say to you, to the extent that you did it to one of these brothers of mine, even the least of them, you did it to me.

**Christian Fiscal RESPONSIBILITY:** When following Christ, we must be aware of supporting the gospel as best as we can as individuals.

**Luke 8:1-3:** (NASB) <sup>1</sup>Soon afterwards, he began going around from one city and village to another, proclaiming and preaching the kingdom of God. The twelve were with him, <sup>2</sup>and also some women who had been healed of evil spirits and sicknesses: Mary who was called Magdalene, from whom seven demons had gone out, <sup>3</sup>and Joanna the wife of Chuza, Herod's steward, and Susanna, and many others who were contributing to their support out of their private means.

**Luke 7:40-43:** (NASB) <sup>40</sup>And Jesus answered him, Simon, I have something to say to you. And he replied, Say it, Teacher. <sup>41</sup>A moneylender had two debtors: one owed five hundred denarii, and the other fifty. <sup>42</sup>When they were unable to repay, he graciously forgave them both. So which of them will love him more? <sup>43</sup>Simon answered and said, I suppose the one whom he forgave more. And he said to him, You have judged correctly.

**Matthew 7:7-12:** (NASB) <sup>7</sup>Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. <sup>8</sup>For everyone who asks receives, and he who seeks finds, and to him who knocks it will be opened. <sup>9</sup>Or what man is there among you who, when his son asks for a loaf, will give him a stone? <sup>10</sup>Or if he asks for a fish, he will not give him a snake, will he? <sup>11</sup>If you then, being evil, know how to give good gifts to your children, how much more will your Father who is in heaven give what is good to those who ask Him! <sup>12</sup>In everything, therefore, treat people the same way you want them to treat you, for this is the Law and the Prophets.

**Jesus to the Jews about their specific use of and attachment to wealth:**

**Matthew 23:23:** (NASB) Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cummin, and have neglected the weightier provisions of the law: justice and mercy and faithfulness; but these are the things you should have done without neglecting the others.

**Mark 12:41-44:** (NASB) <sup>41</sup>And he sat down opposite the treasury, and began observing how the people were putting money into the treasury; and many rich people were putting in large sums. <sup>42</sup>A poor widow came and put in two small copper coins, which amount to a cent. <sup>43</sup>Calling his disciples to him, he said to them, Truly I say to you, this poor widow put in more than all



the contributors to the treasury; <sup>44</sup>for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on.

**Mark 11:15-18:** (NASB) <sup>15</sup>Then they came to Jerusalem. And he entered the temple and began to drive out those who were buying and selling in the temple, and overturned the tables of the money changers and the seats of those who were selling doves; <sup>16</sup>and he would not permit anyone to carry merchandise through the temple. <sup>17</sup>And he began to teach and say to them, Is it not written, My house shall be called a house of prayer for all the nations? But you have made it a robbers' den. <sup>18</sup>The chief priests and the scribes heard this, and began seeking how to destroy him; for they were afraid of him, for the whole crowd was astonished at his teaching.

**Mark 7:9-13:** (NASB) <sup>9</sup>He was also saying to them, You are experts at setting aside the commandment of God in order to keep your tradition. <sup>10</sup>For Moses said, Honor your father and your mother; and, he who speaks evil of father or mother, is to be put to death; <sup>11</sup>but you say, If a man says to his father or his mother, whatever I have that would help you is Corban (that is to say, given to God), <sup>12</sup>you no longer permit him to do anything for his father or his mother; <sup>13</sup>thus invalidating the word of God by your tradition which you have handed down; and you do many things such as that.

**2 Thessalonians 3:7-8:** (NASB) <sup>7</sup>For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you, <sup>8</sup>nor did we eat anyone's bread without paying for it, but with labor and hardship we kept working night and day so that we would not be a burden to any of you;

**James 2:14-17:** (NASB) <sup>14</sup>What use is it, my brethren, if someone says he has faith but he has no works? Can that faith save him? <sup>15</sup>If a brother or sister is without clothing and in need of daily food, <sup>16</sup>and one of you says to them, Go in peace, be warmed and be filled, and yet you do not give them what is necessary for their body, what use is that? <sup>17</sup>Even so faith, if it has no works, is dead, being by itself.

**2 Thessalonians 3:7-13:** (NASB) <sup>7</sup>For you yourselves know how you ought to follow our example, because we did not act in an undisciplined manner among you, <sup>8</sup>nor did we eat anyone's bread without paying for it, but with labor and hardship we kept working night and day so that we would not be a burden to any of you; <sup>9</sup>not because we do not have the right to this, but in order to offer ourselves as a model for you, so that you would follow our example. <sup>10</sup>For even when we were with you, we used to give you this order: if anyone is not willing to work, then he is not to eat, either. <sup>11</sup>For we hear that some among you are leading an undisciplined life, doing no work at all, but acting like busybodies. <sup>12</sup>Now such persons we command and exhort in the Lord Jesus Christ to work in quiet fashion and eat their own bread. <sup>13</sup>But as for you, brethren, do not grow weary of doing good.

**Titus 1:7:** (NASB) For the overseer must be above reproach as God's steward, not self-willed, not quick-tempered, not addicted to wine, not pugnacious, not fond of sordid gain,

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# Study QUESTIONS

<https://christianquestions.com/doctrine/1134-money/>

See:  **CQ Rewind**  
SHOW NOTES

1. What does the Bible teach us about storing up earthly treasures? What should we be storing up instead? (See Matthew 6:19-20, Proverbs 23:4-5, 1 Peter 1:3-4)
2. What is the first step towards heavenly treasure? What fiscal responsibilities do we have as Christians? (See Matthew 6:22-23, 17:24-27, 22:17-21)
3. What should be our number one priority when dealing with fiscal issues? (See Matthew 6:24, Luke 12:15-21, 1 Corinthians 4:1-2)
4. Why shouldn't we worry over our experiences in life? Does this mean we can slack off and become lazy? Why or why not? (See Matthew 6:25-27)
5. What does the Bible teach us about how to handle being in debt? (See Luke 14:27-30, Romans 13:8, Proverbs 22:7, Philippians 4:11-13)
6. How should we approach helping others financially when they are in need? (See Luke 10:25-37)
7. What kind of beauty should we focus on attaining? How can we show our faith in times of financial stress? (See Matthew 28:30, Luke 10:1-8, Philippians 4:5)
8. Why shouldn't we worry about our physical earthly needs? What attachment should we have to our wealth? (See Matthew 6:31-32, Luke 18:21-25)
9. What is the final step to attain heavenly treasure? How can we display that in our daily lives? (See Matthew 6:33-34, Luke 6:30-38, 1 Timothy 6:6-10)
10. What is your mindset when it comes to your financial position? What can you do to use your capabilities in service of the Lord?