

MONEY

A Biblical Perspective on Finances

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the Holy Bible, New International Version.

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A church was holding its usual Sunday service in Seoul, South Korea. It was 1972 and the Lord had been using this church mightily. Through its work, hundreds had come to know Christ. Plans were drawn up for a new, larger auditorium, and construction was currently underway. In order to raise the necessary funds for the project, church members had sacrificed and donated money. And yet, that morning, the church was in substantial debt, facing a financial crisis.

In the middle of the meeting, an elderly woman in her eighties stood up and started walking toward the altar. She was carrying an old rice bowl, a pair of used chopsticks, and a spoon. When she reached the pastor at the front, she explained that she wanted to support the Lord's work so that others could come to know the truth about Jesus. This was all she had; her pension was barely enough to live on. "I've decided I can eat out of cardboard with my fingers," she said.

At first, the pastor refused to accept the gift. He knew it was no exaggeration when she claimed this was all she had. But the woman started to cry. She held out the rice bowl, chopsticks, and spoon again. "You have to take it, Pastor," she insisted. "If Jesus were here, He would take it."

How would the Lord use this woman's gift? In our investigation of the biblical teaching on finances we will discover that it is not the amount with which God is concerned, but the heart.

It seems we never have enough money in the United States. There is always one more item to buy or one more bill to pay. Consider the typical family: they are committed to financing at least two automobiles, a mortgage, medical insurance, food, taxes, vacations, and basic entertainment.

When contemplating the area of giving, Christians face difficult decisions about what they can delete from the seemingly endless list of responsibilities. The purpose of this booklet is to discuss ten biblical principles that will help guide us in our attitudes toward our money in general and our giving in particular.

1. It is imperative to surrender to the truth that God is the Master of our money.

“The earth is the LORD’s, and everything in it, the world, and all who live in it” (Ps. 24:1).

Scripture clearly teaches that God is the Creator. Everything He made rightfully belongs to Him. This means that we do not own our resources but rather manage what God has entrusted into our care. We are His stewards and we will one day give an account for the way in which we have handled His estate (Matt. 25:14–30).

When we surrender to this truth, it radically changes our perspective. No longer do we think of our money as ours to spend as we like. Instead, we know that it all belongs to Him, and we begin to use it as He would want. This is not an easy adjustment, however. As children, one of the very first words we learn is: “Mine!” Our capitalist society only encourages us further down this path of selfishness. Yet, the reality is that God wants us to acknowledge that one hundred percent of all we have belongs to Him.

2. In our society we experience an incredible pull toward the accumulation of material things.

“For the love of money is a root of all kinds of evil” (1 Tim. 6:10a).

“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money” (Matt. 6:24).

Without advocating Madonna’s worldview, I believe she was correct in the sentiment of her famous lyric: “We live in a material world.” Society gravitates around money now more than ever before. The skylines of the largest capital cities serve to illustrate the change in values that has taken place. Today, the tallest buildings are typically associated with money: banks, big business, and insurance companies. How different from the great cities of medieval Europe where the church steeples would tower far above any other structure on the horizon!

If the culture in which we live is driven by materialism, it is rarely because we *need* more (typically, the average American is far wealthier than the majority of the world’s population, nearly fifty percent of whom live on less than two dollars a day, and ninety-five percent of whom make less than \$25,000 a year¹). Quite simply, the issue is that we seldom think we have enough.

As Christians, we must be aware of this constant pull toward accumulating material things if we are to resist its force. We must be careful to maintain balance in this area, however. Many in the Christian community have taken this warning to extremes. Rejecting materialism should not be equated with rejecting all that is material. Money in and of itself is morally

neutral. It is merely metal and paper to which society has ascribed a certain value as a means of exchange. We have already seen that God Himself is the Creator of the material world. He declared that it was good (Gen. 1:3–31). Therefore, if God blesses us financially, He wants us to enjoy what He has given. The challenge is to make certain our motives are driven by our love for God rather than our love for money.

3. How we spend our money communicates a clear message about our priorities.

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matt. 6:19–21).

Jesus instructs us to examine our priorities and choose the treasures that will last. How we invest our money reveals our true values. Put in modern terms: our checkbooks do not lie. They tell the truth about whether we truly believe that God is the Master of our money.

Jesus then goes one step further and teaches that our choices also have an influence on our priorities. Not only do our financial decisions reflect our values but they affect our values: where our treasure is, there our hearts will be also.

4. We are to give to God out of love with a thankful, joyful spirit of praise.

“Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Cor. 9:7).

As Christians, everything we do should flow from a relationship of love with Jesus Christ. Although God is interested in how we use the money He has given into our care, His primary concern is our hearts. He is not pleased when we seek adulation for ourselves by giving large amounts of money (Luke 21:1–4). He is not impressed with checks that are offered out of feelings of guilt or obligation (2 Cor. 9:7). This is why we no longer pass an offering plate at our church. Instead, we provide boxes so that people have the opportunity to give before or after services without feeling any kind of pressure; indeed, it is God’s desire that we cheerfully give back to Him as an expression of our love, joy, and thanks.

Since it is extremely difficult to evaluate the motives of our hearts, it may be helpful to ask ourselves the following questions on a regular basis:

1. Would I give the same amount of money if no one knew what I gave?
2. Would I give more if everyone knew what I gave?

5. We are to give systematically.

“Honor the LORD with your wealth, with the firstfruits of all your crops” (Prov. 3:9).

“On the first day of every week, each one of you should set aside a sum of money in keeping with his income” (1 Cor. 16:2a).

Scripture lays out a clear pattern for us to follow: we should offer the Lord the very best. He comes before all other commitments. This is why my wife and I have had the practice since our early married life to give to the Lord from the top of every paycheck. After we prayed about the amount we should set aside for the local church, we made a commitment, and we never see that money. When we receive a paycheck, the very first monies go to the ministry of the local church. They are devoted to the Lord’s work, and we have learned to live on what remains. I believe that this is how God wants us to honor Him: we should give from the top, from the firstfruits, from the best, systematically.

6. We should attempt to develop a budget.

“Each man should give what he has decided in his heart to give” (2 Cor. 9:7a).

If we are to give to the Lord from the very top and live on the remainder as good stewards, we will need to develop a budget. This involves planning our finances carefully.

John Wesley, a church leader in eighteenth-century Britain and the founder of Methodism, is a wonderful example of how living within a budget allows us to use our finances to God’s glory. While he was still a tutor at the University of Oxford, Wesley began to feel convicted about his financial priorities. Although his life was not an overly luxurious one, he came to understand that he was investing too heavily in the material world. One incident in particular changed his life’s direction. Finding himself unable to help a servant in genuine need because he had wasted his wages, he knew it was time to re-evaluate his spending. He came to a decision: for the rest of his days he would live on a budget of thirty pounds a year. If the Lord were to bless him with wealth, he would not exceed that standard of living but simply give the rest away.

Little did he know, at that point, that he would become famous or that he would be counted among the very highest earners in all of England with an annual income of £1,400 (the equivalent of more than \$160,000 in today’s money). Still, he honored the promise he had made to God and continued to live on thirty pounds, investing everything else in the Lord’s work.²

A more recent example is Rick Warren. The author of *The Purpose-Driven Life* could have made millions from his book sales, but he and his wife made five important decisions. The first was that they would not change

their style of living. Warren also stopped taking a paycheck from his church and paid back the twenty-five years' salary he had received from them. They founded three charities. And he and his wife now practice "reverse tithing," which means they live on ten percent of their income and give away ninety.³

There is no question that the Lord honors faithful budgetary planning. I suggest that it is wise to set aside a time at the end of each year to consider prayerfully what we should give in the coming twelve months and to make that financial commitment before the Lord. I would also challenge young people in particular to remember the examples of John Wesley and Rick Warren. Make a decision now about your future standard of living. If God blesses you financially and you are able to lead that lifestyle one day, resist the temptation to go beyond the limit you had set for yourself. Instead, give the surplus away. If you are never able to attain that level, be content and honor the Lord with what you have.

7. We are to give proportionately to our income.

"On the first day of every week, each one of you should set aside a sum of money in keeping with his income" (1 Cor. 16:2a).

When the apostle Paul encouraged the believers at Corinth to set aside a sum of money on the first day of the week, he also said that the amount should be "in keeping" with each person's income. "In keeping" means "in line with," "in proportion to."

At this point, many people ask how the Old Testament tithe applies to us today, by which they are referring to one of the laws in the Old Testament, where the Israelites gave a tenth of their produce back to the Lord ("tithe" is simply an old word for one tenth; see Deut. 14:22). This question is far broader than the single issue of the tithe. It is part of a larger debate about how much, if any, of the Old Testament Law is carried into the New Testament. There are multiple views on the subject. Many fine theologians are of the persuasion that New Testament believers are under obligation to maintain the tithe. Others argue that Christians no longer live under the laws of the Old Testament.⁴

Whether or not we believe we are required to give ten percent of our income to the Lord, we must all agree that the grace of the New Covenant should not inspire us to give less than the regulation of the Old Covenant. As a good friend of mine puts it: "Don't make a disgrace of grace."

Although ten percent may initially seem a large figure for some, anyone in the United States ought to be able to set aside at least that proportion for the Lord's work. I would even go so far as to say that those on welfare can afford one tenth. If we are giving less than that, I believe we have a problem in our spiritual priorities.

8. We are to give generously, even sacrificially.

“As He looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small copper coins. ‘I tell you the truth,’ He said, ‘this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on’” (Luke 21:1–4).

“Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability” (2 Cor. 8:2–3a).

When we are in a relationship of love with Jesus Christ, the desire of our heart is to give back to Him. Although we may not be called to eat out of cardboard with our fingers, we should offer Him gifts generously, to the point that it could be called a sacrifice.

A good friend of mine summarizes with three “t”s the main attitudes toward giving in today’s churches:

- Some people *tip* God, where they give God a little now and then.
- Some people *tithe*, where they religiously give ten percent to their local church and think they have done their duty.
- Some arrive at *transformational giving*, where their attitudes toward their time, service, and money are transformed and surrendered to Christ.

God is never pleased with the casual tip. And although tithing may be an excellent principle by which to live and a good starting point, the Lord does not want us to stop there. What He really desires is for us to arrive at transformational giving, where we offer Him our money generously, cheerfully, even sacrificially.

9. The primary focus of our giving should be the local church we attend.

“...the Lord has commanded that those who preach the gospel should receive their living from the gospel” (1 Cor. 9:14).

The main focus of our giving should be directed toward the local church where we receive our consistent spiritual food and fellowship. In the New Testament the ministry emphasis is on local bodies of believers, and this should be reflected in our primary giving. Of course, this does not exclude supporting other causes. Personally, I believe that at least ten percent of our incomes should be devoted to the local church and that, as the Lord would lead, we can give to other individuals or organizations above and beyond that amount.

10. True Christian giving will result in bountiful blessings from the Lord.

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously” (2 Cor. 9:6).

God will bless us when we give to Him. This may or may not come in the form of financial blessings, as promised by some Christians. Sometimes it will be relationally, sometimes financially, but make no mistake about it: when we choose to honor the true God, rather than serving the competing god of money, He will bless our lives.

It is sad that many Christians fail to experience the additional blessings that come through faithful financial giving. Think about it: Have you ever met a Christian who has given to the Lord and regretted it? I only know those who rejoice that they have been able to offer something back to Jesus Christ and who testify that they are the ones who received the blessing.

A businessman witnessed the elderly lady's actions in the church in Seoul that day. Moved by her willingness to eat out of cardboard, he leaped up, offering to buy the bowl, chopsticks, and spoon for almost \$30,000. That \$30,000 would make a significant difference to the church. But it did not stop there.

Because this elderly lady surrendered everything she had to the Lord, many caught the vision of sacrificial giving. Some sold their homes, moved into smaller accommodations, and gave the money they had left to the church. Young couples committed to living by faith and donated their entire salaries. The church was able to pay off its loans and complete the building project. This church became one of the great churches in the world.⁵

The Lord would have us do the same and put our finances under His Lordship. Have we surrendered all areas of our lives to Him?