

Equipping Pastors International
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DISCIPLESHIP
What Should Be My Attitude About Money?

I. INTRODUCTION

- A. One of the most practical ways a disciple can show his love towards Christ is in his attitude about money (possessions). Since the Christian has been bought with a price (1 Cor. 6:19-20), all that he has, including his money, belongs to God. One thing is for certain — each person came into this world with nothing and will leave it with nothing (1 Tim. 6:7-12), and how one uses his money determines what he really believes about eternity (1 Tim. 6:17-19).
- B. Right attitudes about giving affect right actions in giving, and God is more concerned about attitudes than the actual amount of the gift. No man can encounter Christ and not be challenged as to his attitude about money.

The world asks how much we own; Christ asks how we use it. The world thinks more of getting; Christ thinks more of giving. The world asks what we give, Christ asks how we give; the former thinks of the amount, the latter the motive. Men ask how much we give; the Bible how much we keep. To the unconverted, money is a means of gratification; to the converted, a means of grace; to the one an opportunity of comfort, to the other an opportunity of consecration. (Fred Mitchell, *The Stewardship of Money*)

II. PARABLES ON MONEY

- A. Introduction: A great many of the parables are on stewardship because how a Christian uses his money is important and has eternal value.
- B. Money Is to Be Used to Extend Christ's Kingdom (Luke 16:1-9, 14): This is the parable of the unjust steward who was squandering his rich master's goods and was about to be fired from his job. He underhandedly used his position to get money for himself. Though the steward was a worldling (unsaved) and utterly dishonest, the master commended him for shrewdness and prudence. NOTE: The Lord taught this parable not to commend the steward but to show the disciples the value of using their monies for Christ. Money is to be used now to make friends for Christ who will greet us afterwards in heaven; that is, Christians are to use the "mammon of unrighteousness" (money) for the extension of Christ's kingdom (Luke 16:9). The disciples are told that it is impossible to serve God and riches at the same time (Luke 16:13). NOTE: As we give money to the Lord's work, we are sharing in the ministry of reaching the lost for

Christ. There will be spiritual friends, won to Christ through our monies, who will greet us in heaven. Upon entrance to heaven, each Christian will find many will greet him whom he indirectly won to Christ through faithful giving — lepers, orphans, tribesmen, children, men from every nation and from every walk of life. Therefore, we are to conclude that Christians are to use their monies wisely in the Lord's work. NOTE: How should we give? (I Tim. 5:8; Gal. 6:6).

- C. Money Can Blind Men to the Truth of the Gospel (Luke 16:19-31): This parable of the rich man and Lazarus is basically about the finality of death and that a person's destiny is set, based on what he did with Jesus Christ in time. However, the rich man's attitudes about spiritual things were affected by his attitude towards money. He was selfish, indulgent, extravagant and insensitive to those about him who had needs. He had a full pocketbook but a blind eye to those in need. When in hell, the rich man saw his sin of materialism and wanted Abraham to go to his five brothers and warn them. Apparently, they too were guilty of materialism. Perhaps they had inherited much of their money from the rich man. NOTE: It was materialism and the love of money that kept the rich man from trusting in Christ when he had the opportunity.
- D. Money Can Keep Men from Trusting in Christ (Luke 18:18-25): The rich young ruler had spiritual inclinations, but he loved money more than anything in the world. Christ invited this rich man to follow Him but demanded that he first turn from his riches and give them to the poor. He valued material possessions more than spiritual treasure. NOTE: We are not to conclude that God commands all to give up their riches before following Him or this would contradict other teachings of the Bible (cf. 1 Tim. 6:17-19). This rich man had money as his god (idol) and he had to make a clean break with it if he were going to make Christ his God. POINT: Money can deaden a person spiritually and keeps many from real commitment to Christ.

III. TIGHTWADS OR BIG SPENDERS?

- A. Often Christians become so frugal that they get a guilt complex about having money themselves or anyone else having money. These self-disciplined misers actually become stingy and grudging, counting the pennies, being tightwads and ungenerous. The result is a super-pious, critical spirit about money.
- B. The other extreme is to push Christian liberty in giving until it becomes ridiculous. This may lead to one being wasteful and secretly indulgent under the mask of generosity. NOTE: This is like the seminary student who took his tithe and gave it to himself to buy books for his library, rationalizing that in the long run others would be benefited by his giving.

- C. There is a balance. The earth is the Lord's and all that is in it (1 Cor. 10:26) and God has given us richly all things to enjoy (1 Tim. 6:17). Christians are to have disciplined giving, but God wants them to enjoy life too. What He wants us to learn is that "It is more blessed to give than to receive" (Acts 20:35).

IV. SLAVES OR STEWARDS?

- A. A Christian is a slave of Christ (Rom. 6:18) and his life and his possessions are not his own (1 Cor. 6:19-20). A slave has no rights of his own and has no possessions of his own. He is totally dependent upon his master. NOTE: A Christian slave to Christ is responsible to use all of his money in a way that would glorify God. POINT: We are not only responsible to give but also to use all of our money in a way that would please the Lord.
- B. A slave is sometimes appointed a steward and made to be the household manager. He is entrusted with all the monies to manage the household for the master. This is a wonderful picture of the Christian. The Lord has entrusted each Christian with certain monies and he is to be a good steward of these monies. All the monies a Christian has are a gift from God and they must be used to run one's own household and also the household of God. Each Christian is a steward and is answerable to Christ for the way he uses his monies. NOTE: If Christians are extravagant on themselves and stingy with others, there will be a reckoning when Christ returns for His Church. Each Christian will give a personal account for his stewardship.
- C. Stewardship takes many forms, but it always deals with the sharing of our possessions with others. This includes giving to the local church and to missions but it takes other forms as well. A person may send a check to someone in need, buy a book for a searching soul, or lend his summer cabin to people who are unable to afford a vacation. One may have a free evening and volunteer to watch a couple's children while they go out for the evening. Stewardship may involve sending needy children to camp. A person may bake four dozen cookies and give two dozen to someone else. There may be an old high chair, play pen, refrigerator, stove, etc., that can be given to someone in need. Good stewards are hospitable and can always take a few more people for dinner, or they can find time to leave for church early in order to pick up others who need transportation. NOTE: Good stewards seem to be taking thought for other people and their needs and circumstances, always thinking about what they can do to help.

V. TREASURE ON EARTH OR TREASURE IN HEAVEN?

- A. The New Testament repeatedly exhorts Christians to lay up treasure in heaven and not on earth. This exhortation is a real challenge to the believer, for it is a test as to whether he really believes in supernaturalism. Does he believe in heaven, where accounts are kept and treasure can

be stored up? If he does, then he will not be so slow in parting with his monies. NOTE: Every penny the Christian gives is a spiritual investment and has eternal significance. Money deposited in the heavenly bank will pay dividends for all eternity.

- B. Storing up treasures in heaven also puts the believer's faith to a practical test. Will God supply his every need if he gives liberally? Yes, for God always supplies needs (Phil. 4:19). NOTE: Do you believe that God can prosper you as you give to Him? The Bible says God always repays us spiritually when we give and many times supplies abundant material blessings (II Cor. 9:6-11).

VI. CONCLUSION

- A. God is more interested in your motive and attitude in giving than in the amount of the gift. Liberal giving flows from a heart that loves God and longs to see the gospel reach the ends of the world.
- B. Giving is a personal matter and each individual Christian must search his own heart and be honest before God. As stewards, Christians will one day give an account to their master, Jesus Christ.

"Lord, create within us a heart
that longs to give our monies,
so you may be glorified in our
giving."