



Default Generous

Lesson 1: Money & The Heart

What Money Reveals about Our Hearts

- Throughout Scripture, a strong connection is made between the condition of our hearts and how we use our money.
- **Question:** *Why do you think money and the heart are connected? What about money makes its use a barometer for spiritual health?*
- Our hearts are prone to worship idols, those things that supplant the primacy of God in our lives.
 - We are constantly tempted to give our affection to, depend upon, trust in, and hope in things in the world rather than God.
- Money itself can be an idol, but it also amplifies and reveals other idols because of its unique ability to actualize our desires:
 - We *want* a certain way of living because we think it will make us happy, and money can make it happen.
 - We *want* a certain job because we think it will give us stability, and money can buy the education to make it happen.
 - We *want* a particular blessing because we think in it we'll find fulfillment, and money can purchase it for us.
- Because of its ability to actualize our desires, it has been said that money is the closest thing to God on earth; we turn to it for comfort, safety, joy, security, and peace instead of God himself.
- Evaluating how we think about and spend our money can give us insight into the spiritual condition of our own hearts.
- **How We Spend our Money Reveals our True Affections**
 - **Matthew 6:19-21** *"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.*
 - What we value most will become the focus of our desires, actions, and attention, and worldly values produce worldly pursuits.

- We put our resources toward and invest in that which we value and love.
- **Note:** That's not to say all such investment is sinful (we'll address this in a future lesson). However, just like how we use our time is a reflection of those things we think are worthwhile, so too, how we spend our money reflects what we value and love.

- **How We Spend Our Money Reveals our True Hopes**

- **Luke 12:16-21** ¹⁶ And he told them a parable, saying, "The land of a rich man produced plentifully, ¹⁷ and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' ¹⁸ And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'"²⁰ But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' ²¹ So is the one who lays up treasure for himself and is not rich toward God."
- What was the source of the man's comfort such that he saw no need for a kingdom focus? (Verse 19)
- The man's hope was in worldly success and ease, and abundance was seen as a guarantee of maintaining that lifestyle.
- Jesus points out the foolishness of such a perspective, noting that the building of bigger storehouses would mean nothing upon death; in fact, his possessions would go to another.
- One's wealth cannot buy eternal happiness in the Lord.
- Where we put our resources points to that which brings us hope.

- **How We Spend Our Money Reveals our True Priorities**

- **Luke 16:13** ¹³ No servant can serve two masters, for 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 God and money.*"
- To follow Jesus requires sacrifice (Matthew 16:24-26; John 12:24; Luke 9:23), including our financial resources.
- He becomes our new master, and following him means aligning with his priorities, including investment in the local church, fueling international missions, caring for the poor and needy, and funding outreach and hospitality among other Great Commission efforts.
- An unwillingness to relinquish resources for kingdom priorities reflects disordered, worldly priorities.
- To hoard our resources is antithetical to the gospel and to Christ's calling, and spending ourselves on worldly pursuits points us away from kingdom pursuits.
- Our spending shows our priorities, and our priorities reflect our master.

- **How We Spend Our Money Reveals our Pride**
 - **1 Timothy 6:17** *As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.*
 - Across cultures and times, wealth and societal status are connected; the richer one becomes, the more influential they become.
 - Our money stokes our ego and increases our confidence in ourselves. Money paves a path to worldly power and influence, which in turn increases our pursuit of it toward these ends.
 - In this way, our pursuit of wealth can reflect a pride-filled sense of self-reliance that forgets God as the fount of both identity and ultimate blessing.
- What God Ultimately Wants
 - God is ultimately after our hearts.
 - **1 Samuel 16:7** *But the Lord said to Samuel, "Do not look on his appearance or on the height of his stature, because I have rejected him. For the Lord sees not as man sees: man looks on the outward appearance, but the Lord looks on the heart."*
 - **Exodus 34:14** *...for you shall worship no other god, for the Lord, whose name is Jealous, is a jealous God...*

The Dangers of Loving Money

- The love of money promises something it cannot deliver.
 - **Ecclesiastes 5:10** *He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.*
 - **Proverbs 11:4** *Riches do not profit in the day of wrath, but righteousness delivers from death.*
 - **Luke 12:15** *And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."*
- The love of money makes it hard to enter heaven.
 - **Mark 10:21-27** *Looking at the man, Jesus felt genuine love for him. "There is still one thing you haven't done," he told him. "Go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me." ²² At this the man's face fell, and he went away sad, for he had many possessions. ²³ Jesus looked around and said to his disciples, "How hard it is for the rich to enter the Kingdom of God!" ²⁴ This amazed them. But Jesus said again, "Dear children, it is very hard to enter the Kingdom of God. ²⁵ In fact, it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!" ²⁶ The disciples were astounded. "Then who in the world can be saved?" they asked. ²⁷ Jesus looked at them intently and*

said, "Humanly speaking, it is impossible. But not with God. Everything is possible with God."

- **Mark 4:19** ...but the cares of the world and the deceitfulness of riches and the desires for other things enter in and choke the word, and it proves unfruitful.
- The love of money tempts us toward dishonesty, deceit, and abusive practices.
 - **Proverbs 22:1** "A good name is more desirable than great riches; to be esteemed is better than silver or gold"
 - **Proverbs 15:27** Whoever is greedy for unjust gain troubles his own household, but he who hates bribes will live.
 - **James 5:4** Behold, the wages of the laborers who mowed your fields, which you kept back by fraud, are crying out against you, and the cries of the harvesters have reached the ears of the Lord of hosts.
- The love of money is an unsteady foundation.
 - **1 Timothy 6:17** As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.
 - **Proverbs 11:28** Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf.
- The love of money threatens our contentment in the Lord.
 - **Hebrews 13:5** Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you."
 - **Proverbs 1:19** Such are the ways of everyone who is greedy for unjust gain; it takes away the life of its possessors.
- The love of money fuels other sin patterns.
 - **1 Timothy 6:6-10** But godliness with contentment is great gain, ⁷for we brought nothing into the world, and we cannot take anything out of the world. ⁸But if we have food and clothing, with these we will be content. ⁹But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. ¹⁰For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.
- The love of money keeps us from obedience to God.
 - **Ezekiel 16:49** Behold, this was the guilt of your sister Sodom: she and her daughters had pride, excess of food, and prosperous ease, but did not aid the poor and needy.
 - **Luke 16:13** ¹³No servant can serve two masters, for 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 God and money.*

- The love of money causes us to forget God.
 - **Deuteronomy 8:11-14** *"Take care lest you forget the Lord your God by not keeping his commandments and his rules and his statutes, which I command you today, ¹²lest, when you have eaten and are full and have built good houses and live in them, ¹³and when your herds and flocks multiply and your silver and gold is multiplied and all that you have is multiplied, ¹⁴then your heart be lifted up, and you forget the Lord your God, who brought you out of the land of Egypt, out of the house of slavery..."*

The Key: Stewardship

- Given the dangers of wealth and what our use of wealth reveals about our hearts, what are some principles that can help rightly guide our thinking?
- **Stewardship Defined**
 - **Dictionary of Bible Themes:** The careful use, control and management of the possessions of one that have been entrusted to another. The term is also used to refer to the responsible use of wealth and possessions by Christians.¹
 - **My Definition:** The management of God's resources for God's glory and for God's purposes.
- **Aspects of Stewardship**
 - Adam in the Garden: **Involves Intentionality**
 - **Genesis 2:15** *The Lord God took the man and put him in the garden of Eden to **work** it and **keep** it.*
 - Joseph in Potiphar's Household: **Involves Authority**
 - **Genesis 39:4-6** ⁴ *So Joseph found favor in his sight and attended him, and he made him **overseer** of his house and put him in **charge** of all that he had. ⁵ From the time that he made him overseer in his house and over all that he had, the Lord blessed the Egyptian's house for Joseph's sake; the blessing of the Lord was on all that he had, in house and field. ⁶ So he left all that he had in Joseph's charge, and because of him he had no concern about anything but the food he ate.*
 - Daniel in Darius' Court: **Involves Responsibility**
 - **Daniel 6:1-3** ¹ *It pleased Darius to set over the kingdom 120 satraps, to be throughout the whole kingdom; ² and over them three high officials,*

¹ Martin H. Manser, [*Dictionary of Bible Themes: The Accessible and Comprehensive Tool for Topical Studies*](#) (London: Martin Manser, 2009).

of whom Daniel was one, to whom these satraps should give account, so that the king might suffer no loss.³ Then this Daniel became distinguished above all the other high officials and satraps, because an excellent spirit was in him. And the king planned to set him over the whole kingdom.

- Gifts in the Church: **God's Glory as the Goal**
 - **1 Peter 4:10-11** *As each has received a gift, use it to serve one another, as good stewards of God's varied grace: ¹¹ whoever speaks, as one who speaks oracles of God; whoever serves, as one who serves by the strength that God supplies—in order that in everything God may be glorified through Jesus Christ. To him belong glory and dominion forever and ever. Amen.*
- **Stewarding Money**
 - Having money is not inherently sinful, but, like any tool or blessing, it becomes sinful when misused and/or divorced from God's holy purposes.
 - The purpose of our lives is to glorify God (1 Corinthians 10:31), and thus every Christian should discern the best way to glorify God with their financial resources.
 - The perspective that enables us to glorify God is rightly acknowledging our role as stewards (managing resources that have been entrusted to us for a particular purpose). Such a perspective enables us to both fight temptations surrounding wealth and glorify God with wisdom.

Summary

- In many ways, how we think about and spend our money reflects the spiritual condition of our hearts.
- Scripture elevates the threat of wealth as uniquely deceptive and destructive to our godliness, faithfulness, and efficacy for God's glory.
- Vigilant stewardship guards our hearts from these temptations and frees us to align our resources with God's priorities.
- Stewardship requires acknowledging that everything belongs to God, our money was given for a purpose, and true joy is found in fulfilling that purpose.
- One day we'll give an account for how we've stewarded our resources.