

HOW TO MANAGE YOUR MONEY WORKBOOK

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WHAT IS WEALTH?

1 SESSION

God's Definition of Wealth

When you hear someone talk about wealth, what images come to your mind? stacks of money? luxury vehicles? a yacht? a mansion? diamonds and furs? world travel?

Do you work to earn the money you and your family need? And does it seem that no matter how hard you work you can't generate enough money to satisfy all of your family's wants and desires? So, what is wealth? And how does one acquire it?

Historically, wealth has been related to ownership of tangible assets—things people could see and touch: land, camels, cattle, or slaves. This has been true since Bible times.

Currently, wealth often is expressed in intangible assets. For example, we talk in terms of how many dollars an individual is worth. A dollar doesn't have an objective value as an item; it has an intangible value—you can't eat it or wear it. Similarly, the value of a stock is not based on the value of the company; it's based on its investors' collective opinion about the stock. Even gold, which has served as a measure of wealth through the ages, is based on opinion, as illustrated by sharp speculative increases and decreases.

Wealth also is related to your creative ability: the value people place on your performance—for example, professional athletes. Then there is your credit or borrowing ability: the trust others have in you. So, wealth becomes a factor in your identity, your perceived value, and your trustworthiness.

Depending on the balance in these areas, wealth can be used for good (spreading the Gospel and furthering God's kingdom) or bad (bribing officials or building bombs). Wealth represents power, so it is not unusual that most people want as much of it as they can get.



Neither our abundance nor our lack of money affects our relationship with Him, but our attitudes do.

What Is Wealth?

In the past, opportunities for acquiring wealth were limited. However, in our own life-time there has been an amazing shift in the ways wealth can be accumulated. Most of the wealthy people in the U.S. today did not become wealthy by inheritance. For example, the wealthiest man in America is Bill Gates, founder of Microsoft. He made his fortune by creating a company that sells ideas, rather than tangible products.

On the surface, it seems that the rules of wealth have changed. Stock market booms create overnight millionaires. State lotteries make a few winners instantly rich. The Internet makes millionaires of young people who look like they should be cutting grass for pocket change.

And here you are, working hard, even struggling to get ahead in a financial world that seems to be passing you by. Why should it be so hard for you when financial success seems to come so easily to others?

Clearly, for God's people wealth should mean more than just the accumulation of material possessions. If wealth alone brought happiness, the wealthiest people should be the happiest. Evidence shows that the exact opposite is often true. God's plan is that we should have true wealth.

"It is the blessing of the Lord that makes rich, and He adds no sorrow to it"
(Proverbs 10:22).

What does this verse mean to you? _____

Study Questions

1. What is the basic difference between the resources supplied by God and those delivered by the world?

God promises _____

The world usually delivers _____

What difference should there be in a Christian's material life?

1 SESSION

How we use material resources is a testing ground that reveals out true 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 neither moth nor rust destroys, and where thieves do not break in or steal” (Matthew 6:19–20).

2. Does this mean Christians should never save? _____ yes _____ no

Explain _____

3. Should we give away all our surplus? _____ yes _____ no

4. How does the following verse relate?

“How blessed is the [one] who finds wisdom and the [one] who gains understanding. For her profit is better than the profit of silver and her gain better than fine gold” (Proverbs 3:13-14).

The Christian’s Wealth

God is concerned with our attitudes about money and possessions. Neither our abundance nor our lack of money affects our relationship with Him, but our attitudes do. We are not reflecting His character when we are angry or depressed because of our financial situations.

As Christians, we must learn how to trust God in every circumstance and believe that He loves us and that He will give us what we can handle without being tempted beyond what we can withstand. How we use material resources is a testing ground that reveals our true priorities.

Wealth is neither moral nor immoral. It is not God’s design for His people to live in poverty. There is no inherent virtue in poverty. There are dishonest poor as well as rich, and there are honorable rich as well as poor. God opposes the misuse of or the preoccupation with wealth—not wealth itself.

In fact, Romans 12 lists the gift of giving as a spiritual gift. Having the ability to develop resources and produce financially is implied in exercising this gift.

“We, who are many, are one body in Christ, and individually members one of another. Since we have gifts that differ according to the grace given to us, each

What Is Wealth?

of us is to exercise them accordingly...He who gives, with liberality” (Romans 12:5-6,8).

Study Questions

1. What does God say about money and happiness? Summarize what the following verses say about them.

a. *“Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy” (1 Timothy 6:17).*

b. *“Riches do not profit in the day of wrath, but righteousness delivers from death” (Proverbs 11:4).*

2. Is having wealth a sin? Write one pertinent point from each of the following verses.

a. *“There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up” (Proverbs 21:20).*

b. *“The reward of humility and the fear of the Lord are riches, honor and life” (Proverbs 22:4).*

1 SESSION

3. What attitude does God expect from us? Give a brief analysis of each verse.

- a. *“So you will find favor and good repute in the sight of God and man. Trust in the Lord will all your heart and do not lean on your own understanding. In all your ways acknowledge Him, and He will make your paths straight”* (Proverbs 3:4–6).

- b. *“Long life is in her [Wisdom’s] right hand; in her left hand are riches and honor. Her ways are pleasant ways, and all her paths are peace”* (Proverbs 3:16–17).

4. Realistically, what can we expect from God? Give your answers below.

- a. *“Riches and honor are with me [Wisdom], enduring wealth and righteousness”* (Proverbs 8:18).

- b. *“By me [Wisdom] your days will be multiplied, and years of life will be added to you”* (Proverbs 9:11).

What Is Wealth?

5. In four words, what is the real danger of wealth?

- a. *“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” (1 Timothy 6:10).*

- b. *“Jesus said to His disciples, ‘Truly I say to you, it is hard for a rich man to enter the kingdom of heaven. Again I say to you, 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.’ When the disciples heard this, they were very astonished and said, ‘Then who can be saved?’ And looking at them Jesus said to them, ‘With people this is impossible, but with God all things are possible’ ” (Matthew 19:23–26).*

The man’s real problem was _____

Living Proof Testimony

A female prison inmate writes, expressing a practical understanding of God’s definition of wealth through her actions, attitude, and desire to encourage others.

“Even on a state [correctional] inmate wages of 45 cents an hour, I made a budget and stick to it. I pay my tithe faithfully (10%), pay on my courts costs and restitution (my debts, 20%), and save (10%). I’ve paid off several of my debts, have saved \$200, and send some money home to my son.

“I feel most blessed. I encourage anyone, no matter what their income (mine’s \$72 a month) to give God control of their finances. They’ll never regret it. God bless you.”