



Money: Gift or God

Text: Ecclesiastes 5:10-6:6

Breakaway Ministries Director Timothy Ateek

1. TA presented the truth that money is morally neutral. It can be used for good or for bad.
 - a. What are some other morally neutral things, and how can they be used for either good or bad?
 - b. Read 1 Timothy 6:10. Money is not evil, but the love of money is a root of all kinds of evil. What does that mean, and how does that work?
2. Read Ecclesiastes 5:10-17. TA taught us that chasing after money will always leave us hungry for more. It is a never-ending pursuit. Ultimately, this is because money is a lousy god.
 - a. What are signs to look for that will help us see if we have turned money into a god?
 - b. How have you been personally tempted in this area?
3. Read Luke 12:13-21.
 - a. How does this parable illustrate the teachings from Ecclesiastes?
 - b. According to Jesus, what is the value of our life not based on? (See v. 15.)
 - c. Instead, where is true life found? How do we find it?
4. Read Philippians 4:4-13.
 - a. How did Paul learn to be content with whatever he had (or didn't have)?
 - b. What is something you can commit to this week to cultivate a similar heart of contentment?
5. Read Psalm 24:1-2.
 - a. What does this passage teach about God's ownership?
 - b. What practical implications should this have on how we use the resources that God has given us?

Challenge: How are you living in a way that God truly owns everything he has given you? How are you not? What needs to change?

Prayer: Dear Lord,

You are an amazing God—steadfast in your love, abundant in your mercy, and wise in your actions. You are a wonderful creator God who has provided a magnificent creation with abundant resources for us to enjoy. We recognize our sinfulness and thank you for your mercy and grace extended to us through Jesus on the cross.

Your word tells us in James 1:5 that those who ask for wisdom in faith will receive it. Today, we pray for wisdom and for understanding in how to best steward the resources you have given us. Help us to keep the right view of the good gifts you have given us. Do not let allow us to place or trust in our money or worship it. You are the only God of hearts and our lives Lord.

Lord, we desire to be good stewards. Allow us to align our priorities with yours in valuing the souls for which you died more than the resources we steward. Allow us to have a greater passion for the Gospel and spreading the Good News that changes lives than we have for making sure the earth never changes. God grant us wisdom to know when to speak and when to act so that we live in such a way as to glorify you with all of our words and our deeds, and may your name be exalted among every tribe and tongue. In Jesus name we pray through the power of the Holy Spirit. Amen.

STUDY DEEPER

Four Questions to Keep Close to Your Wallet

It's hard to imagine many things more maligned in Scripture than money.

After all, "the love of money is a root of all kinds of evils" (1 Timothy 6:10). Paul didn't just say that it can be a temptation for some, or that it's easy to become attached to what money can buy. He says it's the root of evil — lots and lots of evil. Paul goes on to say, "It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." An unhealthy appetite for money makes even church people into self-destructive enemies of Christ. It's clear, if you can count your greatest treasure in dollars and cents, your soul is in danger.

Paul wrote 1 Timothy 6 with the hoarders and spenders in mind (1 Timothy 6:7). I doubt there's any question that in America today this is the most prevalent breed of our love affair with money — the kind of infidelity in which we build bigger homes, buy more of the world's best stuff, and chase lives of greater comfort and luxury. A lust for more and more money to buy more and more things is evil, and it ironically and tragically steals and murders the life and happiness it promises.

Try Your Treasure

At the end of the day, we must each know our own hearts and be willing to ask what role money is playing in our thoughts and affections. Is it a means of worshiping God or a means of replacing him? Is our budget highlighting the sufficiency and worth of Christ or has it become a reason for boasting in or treasuring something other than him?

Here are four questions we can ask to help us get to the bottom of our treasure:

1. Is my spending marked by Christian generosity?

People in love with Christ and free from the love of money hold their dollars loosely and invest in ways that help others experience happiness in him. Because of the gospel, we're not stuck hoarding for ourselves or grabbing more earthly, lesser pleasures. We've died to the worldly needs and wants of our former life, and now our money can be a means of meeting others' needs — physical and spiritual.

Our joy in God should be opening a delta of freedom and generosity where there was only a private pool before. Do you see and experience freedom to overflow to others? Does your spending look like Christ-like sacrifice for the sake of others? This is what makes generosity Christian. It looks like Jesus. It commends Jesus. It aims at Jesus, even while it's invested horizontally in providing for and blessing people.

2. What does my spending say about what makes me most happy?

Money is not the only resource we can spend (time, creativity, spiritual gifts, energy, etc.), but it's a currency that's universally respected and accepted. Especially in wealthy societies where we've been given much, our money carries significant power, and our spending will speak loudly.

Inevitably, we will put our money where our hearts are. It's a law of love. Your spending will either reveal your desire for God and for his fame in the world or it will help you identify your idols. If God makes you happy, your spending in love and ministry to others will say that. If other things have stolen your heart, you'll tend to spend away valuable resources on temporary, selfish comforts and have little leftover for worthwhile ministry and relationships.

There's also no question money itself cannot become our hope for happiness. No one who's gone to that well has ever come away truly happy. As even Benjamin Franklin has admitted, "Money never made a man happy yet, nor will it. The more a man has, the more he wants. Instead of filling a vacuum, it makes one." Hope in God, and let money serve and highlight your happiness in him.

3. Does my spending suggest I'm collecting for this life?

Everything you can buy on Amazon or at the local shopping mall is temporary. If there is an eternity ahead, and if there is a God more satisfying than the world and all it holds, we really can't afford to be investing too much into this life. The return is too small and too short-lived. As John Piper has said, "There are no U-Hauls behind hearses" (Desiring God, 188).

Rather, we should keep our treasure in heaven and put as much of our time, energy, and resources here into enjoying God now and then, and helping others do the same. When we're tempted to keep and collect for our few short decades here, we need to be reminded that we'll enjoy forever the fruit of our Christ-exalting investments in people and relationships.

4. Is my spending explicitly supporting the spread of the gospel?

Billions of people in the world have no access — zero access — to the good news of Jesus Christ. If we truly believe the gospel and bank our lives on its message, this is the greatest challenge in the world. There is no more worthwhile cause, no more critical task.

If the peoples will be saved, then believers must be willing to pay. For the gospel to run, there must be men and women to carry it, and for them to carry it, they must be supported (Romans 10:13–15). These ought to be the most precious, joyful dollars we spend. God's word and purpose cannot fail (Matthew 16:18), and every conversion is a resurrection, from death in sin to life in Christ. The cost to the church of translators and missionaries and relief is as nothing compared with the eternal results of world missions.

Again, Piper says, "If we, like Paul, are content with the simple necessities of life, billions of dollars in the church would be released to take the gospel to the frontiers" (Desiring God, 191). The statistics are discouraging and sobering when it comes to sacrificial giving among Christians, especially giving to reach the unreached. Collectively, we have the resources to get the gospel into these places, but we haven't yet — again, collectively — made the choices and sacrifices to see it through. We need to ask if our spending is consistently and explicitly moving the gospel to unsaved and unreached people. It's a joy worth budgeting for.

Wielding Our Wealth

There are lots of questions you could ask about your money. The goal in these four is to keep your heart and hope for Jesus, the one who really can make you happy forever. We can't afford to just avoid money, because God has decided that it would be one of the primary means by which the church spreads and grows. But for the sake of our souls, we must watch our wallets.

Let's wield our resources against the poisonous love of money with all of its empty promises and for all that our more-precious-than-gold God is doing in our families, through our churches, and among the nations.

<https://www.desiringgod.org/articles/four-questions-to-keep-close-to-your-wallet>