“Make Friends By Unrighteous Mammon”

(Luke 16:9)
Lesson #1

“The Parable Of The Unjust Steward”
(Luke 16:1-13)

I) Read the parable

II) Questions

1. What does the servant do that is commendable?

2. How was he shrewd?

3. What are the lessons that Jesus draws from the story?

4. What does the word “mammon” mean? It is Aramaic for what?

5. Why is it called “unrighteous”?

6. How difficult will it be for the rich to enter eternal life (Lk. 18:24-27)?

7. What do you think Jesus means by “make friends” by means of your wealth?

8. How might we “make friends” of our money?

9. What does He mean when He says they will fail?
10. Can we serve God and money at the same time (Matthew 6:24)?

11. What does this mean? Who are we fooling if we think otherwise?

12. Does it seem from this passage alone, that our handling of money matters to God?

13. Are we stewards or owners of our money? What difference does that make?

Lesson # 2

“We Are Simply Stewards”

**Definition:** A steward is a manager, caretaker, supervisor of the property of another (the owner).

I) All Things Belong To God

1. What does Psalm 24:1 say about the earth's ownership?

2. For the______ is mine, and all its ______________. (Psalm 50:12b)

3. Deuteronomy 10:14; I Chronicles 29:11-14; Ps. 50:10-11

4. What treasures does Haggai say are the Lord's? (Haggai 2:8)
5. What else is attributed to God originally? (Exodus 31:1-6)

6. Where did Israel get the power to get wealth? (Deut. 8:17-18)

7. What else do we depend upon God to provide? (Acts 17:25)

8. Is there anything we have that we did not receive? (I Cor. 4:7)

II) Responsibility Of Stewards

1. What is first required in stewards? (I Cor. 4:2)

2. How do we prove ourselves trustworthy? (Luke 16:10)

3. What else is eventually required? (II Cor. 5:10)

4. Available to owner upon demand - illust. borrowed car

5. May a steward use the owner’s property as he wishes? (Luke 16:1-3)

6. Whose interest has to be foremost? (Luke 19:12-27)
Lesson #3
"Let’s Talk About Stewardship"

I) Questions:

1. What about any increase or improvement we make to what God has given us? Whose is it and to what degree?

2. How do you understand the expression "while it was in your possession, was it not your own?" found in Acts 5:4?

3. Comment on Acts 4:32. How could they have this mind set?

4. What attitudes will best produce a sense of stewardship?

5. What behavior changes do you think would come if we adopted these principles of stewardship to our everyday lives?

6. If you were given a million dollars, what would you do? Would you be stronger or weaker as a Christian? What would Christ have done?

II) Remember: God Is The Owner And Giver

* Read I Timothy 6:17; I Chronicles 29:14

III) Good Stewardship
* What do the following passages teach as a part of good stewardship?


2. Ephesians 4:28

3. I Timothy 5:8

4. II Corinthians 9:7

5. II Corinthians 9:6; 8:2

6. Romans 12:13

7. Matthew 6:19-21

**IV) Bad Attitudes Of Stewardship**

1. What must we never do with wealth? (Ps. 49:6-12; I Tim. 6:17)

2. What attitude must not accompany its use? (I Pet. 4:9; II Cor. 9:7)

3. For the ________ of ________ is the ________ of all kinds of ________. (I Tim. 6:9-10)

4. What was wrong with the one talent man's actions? Matt.25:14-30
I) Admonitions About Wealth

1. Regardless of wealth what must we learn? (I Tim. 6:8)

2. What must care for riches never be allowed to do? (Mark 4:18-19)

3. Remember they are _____________. (I Tim. 6:7)

4. All wealth should be used for what end? (Luke 16:9)

5. What can easily be forgotten in our concern for money? (Luke 12:16-21)

6. Does wealth make it easier or harder to go to heaven? (Matt. 19:23-24)

7. What must an elder not be when it comes to money? (I Timothy 3:3; Titus 1:7)

8. Is it alright to love money? (I Tim. 6:10; II Tim. 3:2)

9. What will loving money do to a person’s soul? (I Tim. 6:9-10)

10. May a Christian even desire to be rich? (I Tim. 6:9)

11. Who qualifies for being the rich of I Tim. 6:17?
12. What attitude must the wealthy avoid? (I Tim. 6:17)

13. Generally, what must the rich who are trying to please God, do with their money?

**II) The Book of Proverbs Speaks**

A. Are they the most important things in life?

22:1

19:14

16:16, 19

15:16, 17

16:8

11:16,18

28:6

B. Are there disadvantages to wealth?

13:8

11:4
III) The Vanity Of Earthly Gain (Ecclesiastes)

1. Is the acquiring of earthly wealth ultimately satisfying? (5:10)

2. What often happens as wealth increases? (5:11)

3. In the end, what does the acquisition of goods profit? (5:11)

4. What may result from wealth? (5:12)

5. So will riches solve all our problems? (5:13)

6. What other factors affect the vanity of riches? (5:14-17)

7. If we happen to be wealthy, how ought we to deal with it? (5:18-20)
Lesson# 5

“Ethics & Money”

I) Miscellaneous Questions:

1. List some jobs inappropriate or inexpedient for a Christian and why?

2. How might “filthy lucre” or “dishonest gain” be in the church? (I Peter 5:2)

3. How might godliness be a means of earthly gain? (I Timothy 6:5)

4. What do these passages in Proverbs teach as unethical?

   21:6

   22:16

   20:10, 23

5. What do you think of the ethics trade unions? Are there any problem areas for the Christian?

6. Though Matthew 20:1-15 primarily has a spiritual application, is there any principle in the story that might apply to striking against employers? How might you think God views a Christian striking?
7. Thought Question: If your company has money automatically deducted from your pay and donated to the United Way or some charitable organization with which you have some disagreements in how they use the funds, what should you do?

8. May a Christian answering the phone as a secretary say “the boss is not in” when he is, because he/she is asked to do so?

9. Does II Corinthians 6:14 apply to business partnerships? If so, how and why?

II) Laziness in the Book of Proverbs

A. How is the sluggard pictured in these Proverbs?

26:13-16

19:24; 12:27

10:26

B. What is his side of the story?

20:4

22:13

15:19
C. What are the consequences of his laziness?

13:4

12:24

12:11

21:25-26

D. What is the real problem?

10:5

20:13

6:6-11

24:30-34

III) Waste Not, Want Not

1. What did Jesus have the disciples do after feeding the multitude? (Matthew 14:20; 15:37)

2. May Christians “blow” their money? Why or why not?
3. What do you think of conservation of the environment and natural resources?

4. What about wasting food?

5. Should wasting material goods be considered a matter of conscience? An ethical question?

**IV) Stealing**

1. What does Ephesians 4:28 say about stealing?

2. What is the mentioned purpose of working?

3. What are some other forms of stealing? (Titus 2:10)

4. Would doing less than a day’s work for a day’s pay be stealing?

**Conclusion:** The Bible gives five legitimate ways of obtaining possessions: by earning, by investing, by selling possessions, by receiving gifts, and by borrowing.
Lesson # 6

“Gambling”

**Introduction:** State lotteries, denominations and civic organization’s bingo & raffles, football pools, casinos, card games, etc. are all around us. But, should a Christian engage in gambling?

**Definitions:**

**Not** 1. investing in the stock market 2. hoping for success in a business venture; eg. farming, real estate, etc. 3. risks of life eg. driving, flying, etc.

**Oxford Dictionary** - 1. to play games of chance for money 2. to stake or risk money, etc. in hope of great gain in a game or contest whose result is determined by chance, change or accident.

**Characteristics of gambling:** 1. artificially created risk 2. something for nothing is hoped for 3. total loss of the loser is hoped for.

**I) Reasons a Christian Should NOT Engage In Gambling:**

A) Violates Scriptural Ethic For Accumulating Wealth

1. Work - II Thessalonians 3:10-12

2. Gifts - Acts 9:36,39
3. Investing & usury or interest - story of talents (Mt. 25; esp. v. 27)

4. Selling a commodity - Acts 4:34

5. Borrowing - Matt. 5:42

* Does gambling fall under any of these categories?


* Does gambling encourage greed and/or is it a product of it?

C) May be a product of ______________.  - I Timothy 6:6-10

D) Improper ______________.  - I Cor. 4:2

E) Goes against the “Golden Rule”

* What is the so-called golden rule, where is it found in the Scriptures, and how does it impact gambling?

F) It is a form of stealing (although by mutual consent)

* Is dueling alright because it is mutually agreed? How about wife swapping? Prostitution?

G) Absence of ______ for your neighbor - Romans 13:10
H) Akin to extortion

* Give a passage that condemns extortion

I) It often results in intemperance (loss of self-control)

* Gamblers Anonymous organizations are a testimony to the problem

* Is loss of self-control a fruit of the Spirit or a work of the flesh? (See Galatians 5)

J) Often the result of impatience

* What does Proverbs 28:20 say will happen to those who want to get rich quick?

* Are there dangers in get rich quick schemes of all sorts? If so, what are they?

K) It Is A Bad Example

* Romans 12:17 says we ought to have regard for things that appear good to whom?

L) Often Destroys Homes

* A greedy man does what to his house? (Proverbs 15:27)
* What kind of person destroys their home? (Proverbs 14:1)

**II) Arguments For Gambling**

* How do you answer these arguments in favor of gambling?

1. "Well, the money goes to a worthy cause."

2. "All of life is a gamble."

3. "It's the same thing as door prizes or give-aways."

4. "People will do it anyway."

5. "It's such a small matter” (office pool, matching coins for coffee, throwing balls at targets for toys, etc.)."

6. "It creates revenue." (state lotteries, reservation gaming rights, etc.)

7. “Where does the Bible say I can’t”

**Lesson # 7**

“Working For A Living”

**Text:** II Thessalonians 3:7-12
I) Questions For Discussion

1. What does Ephesians 4: 28 say is one purpose for working?

2. What does this say about vows of poverty, purposely living on the bread line, barely eking out an existence, when more is possible?

3. What are some other reasons for working? (I Timothy 5:8; I Corinthians 16:1-2)

4. Is work a curse? (Genesis 3:17-19)

5. Can a person over work as far as God is concerned? (Prov. 23:4)

6. Is making all the money possible always worth it? (Eccl. 4:6)

7. What is wrong with being a workaholic? (Eccl. 2:4-11; 22-24; 4:7-8)

8. What are some other down sides to work? (Eccl. 4:4)

9. What mistakes can we sometimes make in entrepreneurial ventures? (Eccl. 11:4-6)

10. Is “a day’s work for a day’s pay” a Biblical principle? (I Timothy 5:18)

II) Principles Of Work

1) First of all, be willing to work.
* How do Proverbs 13:11 & 14:23 word it?

* On the other hand, how is the slothful worker depicted? (Proverbs 18:9)

2) Be honest in your work.

* What does Paul say guided his financial decisions? (II Corinthians 8:21)

* What example is given in Proverbs 20:14?

* In the end, does dishonesty pay off? (Prov. 20:17)

* What did John the Baptist say true repentance involved? (Luke 3:13)

* What is a more subtle form of dishonesty on the job? (Ephesians 6:5-7)

3) Enjoy your work.

* Read Ecclesiastes 2:24

* How can we develop a joy for work?

* What is a reward of labor? (Ecclesiastes 5:12)

4) Do your best

* Whatever we do how ought we to do it? (Ecclesiastes 9:10)
* What is the key to doing so? (Colossians 3:23)

* "Do you see a man who excels in his work? He will stand before kings" (Proverbs 22:29).

* How might this affect decisions about career fields, education, etc.?

5) Pay On Time

* What grievous sin can employers commit? (James 5:4)

* How prompt does God view paying workers? (Leviticus 19:13; Deuteronomy 24:14-15)

* What other considerations factor in to the Christian employer’s behavior? (Ephesians 6:9; Colossians 4:1)

6) What are your thoughts about early retirement? Read this article...

**To Work, Or Not To Work**

From the beginning of time, until heaven, itself, we are meant to be active workers. Human beings are created to work and when we willfully do not, we are setting ourselves up for trouble, for we are going, against our very nature.

The first human beings were given a job of tending the garden of Eden. After sinning, work continued, although it was toughened. Along the Old Testament way, God restricted work, but nowhere released mankind from it.
When we come to the New Testament, it is warned, that if one will not work, neither should he eat .... and that we are not to be meddlesome in other men's affairs, but tend to our own business and work.

When at last we get to heaven, we will not be floating around on clouds doing, nothing,, but rather, will be serving God (Revelation 22:3). What will that work comprise? I do not know. But my point is made...we are working creatures and God intends that we go to our graves working.

Now some feel that eventually they will retire and not work another day until they die. This is a bad idea. Though you may be able to quit job that is worked for a living work of some kind should be maintained as long as you are mentally and physically able. The Bible does not seem to say that all men are to work, except those who financially do not need to. Actually, being able to work at what you want, when and for how long you want, and not even have to consider payment is a wonderful blessing. So rather that looking forward to retirement, so as to go on a permanent vacation, look forward to it as a time of life when you can work more to your own liking. And ideally, why not see retirement as an opportunity for more time in the Lord's work!

The sleep of a working man is sweet (Ecclesiastes 5:12). It is healthy emotionally to rest after a day of labor. It is healthy mentally to rejoice in a job well done. It also aids in the development of healthy self-esteem. And much trouble is avoided, due to being, gainfully employed a great deal of the time. Work is a wonderful blessing with many benefits.
Last of all, children need to be taught the value of hard work. They need to be taught how to work. They need to be taught how to do a job well. They need to be taught how to see a job through to its completion. Teaching children about work is teaching them about God's will, what will make them a better person, and what is a big part of what we are all about as human beings.

Lesson # 8

“Owe No Man Anything”

Text: Romans 13:8

I) Miscellaneous Questions

1. Does the above verse prevent a Christian from taking out a loan (mortgage, car loan, etc.)? Why or why not?

2. When is a loan owed?

3. How would the above verse apply to a loan payment?

4. How should a godly individual view the payment of regular bills (telephone, utilities, credit cards, etc.) in light of this principle?
5. When bill payment due date comes and one is unable to make the payment, what ought the Christian to do? What ought he not to do?

II) Principles Of Borrowing

1) Don't borrow unless it is absolutely necessary

* What did God say to the Israelites of old? (Deuteronomy 15:6)

* Is borrowing acceptable today? Why or why not?

* What is expedient about the use of credit cards with this in mind?

2) Remember: A borrower is at the mercy of the lender

* What does Proverbs 22:7 say?

* Even in dire straits, what had the borrowing done to some in Nehemiah’s day? (Nehemiah 5:1-5)

* May bad debts affect the loves of others? (Matthew 18:24-25)

3) With borrowing comes an obligation.

* When we do not repay a debt, what are we? (Psalms 37:21)

* What priority did Elisha see debts were? (II Kings 4:7)
* What does Proverbs 3:27 say?

4. Being Surety (co-signer) For Others

* What does Proverbs 17:18 say about being collateral for a loan?

* As a general rule, what is the danger? (Proverbs 22:26-27)

* What is the lesson of Proverbs 6:1-5?

**III) Bankruptcy**

1) Is bankruptcy a viable alternative for the Christian who is deeply in debt? Why or why not?

2) Are we obligated to pay our debts? (Psalms 37:21)

3) In Luke 16:11-12 what does Jesus say our handling of money is accomplishing for us? How does a bankruptcy hurt or hinder that?

4) What else might need to be considered in filing for bankruptcy? (Proverbs 22:1)

5) Is debt restructure the same as bankruptcy? Why or why not?

6) What is your opinion about repaying creditors at a future time (after a bankruptcy) if financial conditions improve?
7) May others assist in the payback of debts? (Philemon 18-19)

IV) Principles Of Lending

1) Be reasonable about time to pay back

* What was the Israelite maximum for a loan? (Deuteronomy 15:1)

2) Should lending be seen as a means of increase? (Proverbs 28:8)

3) Only lend out of your abundance

* Read Deuteronomy 28:12

4) Only lend what you can do without.

* How did Jesus address this matter? (Luke 6:34-35)

5) Know the reason that you are lending.

* What ought to be the primary reason for lending? (Deuteronomy 15:8)

6) Remember that you don't have to charge interest

* To whom might we especially want to consider lending without interest? (Exodus 22:25)

* Who else? (Deuteronomy 23:19)
7) But you can charge interest

* Did God allow interest in some instances? (Deuteronomy 23:20)

8) Don't be unreasonable

* What ought to factor into our decisions? (Deuteronomy 24:12)

* What else should we not do? (Ezekiel 18:13)

* Does a good man lend? (Psalms 112:5)

* Is it sometimes wise to refuse to lend? When and why?

9) When Problems Occur

* What if the borrower cannot repay? What is an option? (Matthew 18:21-35)

* What attitude makes this possible? (Luke 6:34-36)

* With this in mind, what is a good rule of thumb when determining how much to lend another?

* What if a borrower will not pay? What are the options? (I Corinthians 6:1-8)

* Option #1 - 6:5
Lesson #9
“Render To Caesar”

Introduction: There are supposedly only two certain things in this world: death and taxes. The Internal Revenue Service was baffled by a letter from a man who explained that he hadn't been able to sleep well since 1970 when he cheated on his income tax. Enclosed in the letter were five $100 bills. The man concluded the letter by saying that if he didn't sleep better now, he would send the rest. It seems that tax is something that is universally thought of negatively. Can one in Christ "fudge" a little bit on his taxes? After all, the government is just going to waste it anyway. And everybody does it, right?

I) Reasons For Paying Taxes
1. What ought to be the first reason for paying taxes? I Peter 2:13-14; Romans 13:1

2. Why did Jesus ask for a coin to answer a tax question? (Matt.22:17-21)

3. What else should motivate our willingness to pay taxes? (Matthew 17:24-27)

4. Does Jesus seem to say that the government (Caesar) is due taxes? (Matthew 22:17-22)

5. What is the reason of Romans 13:4-6 that we ought to pay taxes?

II) Questions For Discussion

1. What might we have to resort to in order to pay our taxes? (Nehemiah 5:4)

2. What about under the table pay or cash pay to avoid taxes?

3) What if the government becomes corrupt? Should we still pay taxes? Why or why not?
Lesson #10
“Saving For A Rainy Day”


I) Investing Your Money

* Popular Example: After forty years of hard work, Smith retired with a comfortable fortune of $250,000 which he had gained through courage, diligence, initiative, skill, devotion to duty, thrift, efficiency, shrewd investment, and the death of an uncle who left him $249,999.50!

* Benjamin Franklin said, "A penny saved is a penny earned."

* What does Proverbs 21:20 teach?

* Doesn’t Luke 12:16-21 say that storing up for the future is wrong?

* Though not the primary lesson, what does Matthew 25:27 say is commendable use of money?

II) Scriptural Guidelines Concerning Investing:

* Proverbs 15:6 & Matthew 6:33

* Proverbs 6:6-11 & 30:25
* What did Joseph know that made him plan for the future? (Genesis 41)

* What must we not do in investing for the future? (I Timothy 5:8).

* What must our investments not produce (II Cor. 6:14)

* How does the principle of Proverbs 10:14 apply to investments?

* What did the virtuous wife of Proverbs 31:16 do before buying a field?

* What is the advice of Ecclesiastes 11:1-6?

* What is the wisdom of Proverbs 19:20?

**III) Savings**

* It is wise to not spend all you make, whether weekly, monthly or yearly. Rather, wisdom is seen in saving something for a “rainy day”, for a future need that is unforeseen or a future time when income may not be what it is at the present. Whether under the mattress or in a savings account, put a little aside.

**IV) What About Insurance?**

We live in the age of insurance. Literally anything and everything can be insured. But should it be? Is insurance scriptural? If so, how far should we go in insuring? These are questions about Christian finances that need answering with the Word of God.
Insurance furnishes provision and protection. It promises preservation and shelter. All of these (in the right forms) are indeed within God's will. As so many other financial aspects of life, insurance is not specifically addressed in the Holy Writ of God, but the principle of future provision is.

I Timothy 5:8, "But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever." The Greek word for "provide" in this passage literally means, "to think of beforehand." Thus it is imperative that one provide ahead of time for the needs of his family. This can be accomplished through proper investments as well as through insurance.

Insurance can be used to provide for when a potential loss would be excessive. This is especially true in the business realm or when another's loss must be considered (as in automobile liability coverage). "A prudent man foresees evil and hides himself; the simple pass on and are punished" (Proverbs 27:12). It is important that we protect our investments while being concerned for the well-being of others.

The main question in this study is not should one insure, but rather should one always insure? I believe that a careful study of God's Word will reveal that the answer is NO. There are times when one should not insure.

When insurance does pay off, in essence we are using another's money. It behooves us to use other's money wisely. Luke 16:12 reminds us, "And if you have not been faithful in what is another man's, who will give you what is your own?" It is important that we use insurance and its proceeds correctly and within God's guidelines. This involves honesty and integrity.
If it lessens our trust in God, then we're better off without insurance. In the 50th Psalm, verse 15 says, "Call upon Me in the day of trouble; I will deliver you, and you shall glorify Me." If insurance is used in excess, then there is a transfer of trust from God to insurance. This is spiritually unhealthy.

"Those who are of a perverse heart are an abomination to the Lord, but such as are blameless in their ways are His delight" (Proverbs 11:20). Obviously if one has insurance for the wrong reason (deceit, greed, etc.) then having the insurance is wrong. A Christian must believe that all of his resources belong to God. "The righteousness of the upright will deliver them, but the unfaithful will be taken by their own lust" (Proverbs 11:6). Lust and greed are powerful enemies and must be resisted, even if it means not insuring.

If an unexpected loss can be provided for from your own resources, then maybe your insurance premium could be used for something more useful in God's kingdom. Paul told the Philippians "and my God shall supply all your need according to His riches in glory by Christ Jesus" (Philippians 4:19). When we leave God out of providing for our future material needs, then maybe we've gone too far in our insuring. The early Christians provided for one another as each had need. We should use our excess of resources in helping others rather than insuring ourselves to an excess.

The first verse we looked at in this study (I Timothy 5:8) provides us with another potential reason not to insure. To have future provisions, one must have current provisions. If our premiums are so high that we neglect our own proper nourishment and care, then insuring for the future is wrong.
If insurance encourages us not to save, to be lazy, or not to be concerned about the future, then again, the insurance relationship needs to be closely examined. Paul proclaimed in Philippians 3:7, "but what things were gain to me, these I have counted loss for Christ." If insurance is going to cause one's Christianity to falter, then one is definitely better off without insurance.

The preceding reasons not to insure at all also may be valid reasons not to insure in part. For example, life insurance may be needed, but business insurance may not. Or liability insurance on an automobile may be required, but one may opt not to have comprehensive coverage.

God does not want us to be foolish; He simply wants us to be responsible. Too often insurance is used to shift the responsibility to another. We are all individually responsible for our own actions upon this planet. For example, just because we have liability auto insurance is no reason to drive recklessly. Every Christian must examine each aspect of his everyday life to see if it is up to God's standards.

Insurance is fine if it is used wisely and for the proper reasons. But more important than the insurance we acquire in this life is the insurance that we should acquire for life everlasting. That insurance is offered by God, through Jesus.

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Lesson #11
“Sunday Contributions”

**Introduction:** On a Sunday morning a youngster was given two quarters, one for the church contribution, the other for after services to spend on candy at the store. As he is walking along, he accidentally drops one of the coins and it rolls down a storm sewer drain. The boy looks up to the sky and says, “Sorry, Lord, there goes your quarter.” Sadly, that is truer than funny with some adult Christians. What does the Bible say about Sunday giving?

I) The Scriptures Say...

1) Are we commanded to give? (I Corinthians 16:1)

* Since this giving is freewill (II Cor. 9:7) how can it be commanded?

2) How frequently are we to give? (I Corinthians 16:2)

* Would giving one Sunday a month, or once a year, be pleasing to God? Why or why not?

3) What should determine how much one gives? (I Corinthians 16:2)

* What is the meaning of “as he has prospered?”

* The more one prospers, the more he should give. True or False?
* Is prosperity limited to wages or salaries from work?

* When considering a gift to the church, what did some early Christians include? (Acts 4:34-5:2)

* Would interest, dividends on investments, inheritances, etc. be a part of prosperity and considered in determining our weekly offering?

* What about retirement income or social security? Should the Christian give from this money?

* What else ought to characterize our giving? (Proverbs 3:9)

* What is your opinion about deciding a portion to give to the Lord before or after taxes? Based on gross or net income?

4) Are only a wealthy few to support the work of the church or are all commanded to share? (I Corinthians 16:2)

* What if one has only a penny or two to survive on; should they give or not? (Mark 12:41-44)

* What if both husband and wife have earned income, should each give?

5) What else ought to characterize our giving? (II Cor. 9:7)

* May we make up our mind at the assembly what we are going to give and be obeying this verse?
* May we reach in our wallet as the plate is approaching and give a donation and it be pleasing to the Lord?

* Once we have determined an amount to give in advance, what should be our attitude when time draws near and we began to have second thoughts? (Eccl. 5:4-5)

* Should our Sunday contribution be out of a sense of obligation? Why or why not?

* How should I feel as I give? (Acts 20:35)

* May one be compelled to give?

* Can anyone in the church require giving of another?

* What is your opinion about pledges, pew taxes and other type measures taken by some churches to increase funds?

6) Miscellaneous Considerations

* Should the giver be liberal or tight with his generosity (Romans 12:8; II Cor. 8:1-2)

* Does God approve of giving beyond what would be reasonably expected? (II Corinthians 8:3-4)
* May contributions be taken on tax returns as a deduction? Why or why not?

* May a Christian give so much to the Lord that he neglects his other God-given earthly obligations? (Mark 7:9-13)

* Would the opposite be true? May a Christian give so much to other worthy causes that he is unable to give to God on Sunday and it be acceptable?

* If absent from a Sunday assembly, would it be wise to make up for missed contribution? Why or why not? What other options are there when it is known in advance that one will not be present on a Lord’s Day?

* How ought one deal with only getting paid bi-weekly or monthly or annually?

7) Is it possible to rob God? (Malachi 3:8)


* Is tithing required of Christians? Why or why not?

* If you lived under the Jewish law, what amount would have been legislated on you to give? (Heb. 7:4; Gen. 28:22; Lev. 27:30-33)
* Since we live under a better covenant (Hebrews 8:6) should we regard the requirement of a tenth being unspecified to be permission to give less, about the same (but without having to be told so), or give more? Why?

8) What does II Corinthians 9:6 say should motivate better giving practices?

* Does this mean if I give $100 to the Lord on Sunday I will receive $100 + in return?

* If one gives sparingly, what or how can he expect his life to go?

* What does Jesus teach in Luke 6:38?

* What is liberal giving a product of? (II Cor 8:5)

Lesson # 12

“Managing the Lord’s Money”

I) Laying By In Store (I Corinthians 16:1-2)

1. Is there Scriptural authority for taking up a collection on any day other than Sunday? If so, where is it?
2. Is there New Testament authorization for money to be raised for the church in some way other than Sunday freewill contributions? If so, where?

3. May visitors to assemblies be urged to contribute? Why or why not?

4. Should children be allowed to give? Why or why not?

5. Did Jesus have a "treasurer" of the apostles funds? (John 13:29)

6. What is possible when only one person handles the church's money? (John 12:4-6)

7. What principle did Paul say he abided by when handling church funds? (II Cor. 8:18-22)

8. What does having two counters accomplish?

9. What kind of men should be appointed to manage financial matters of the church? (Acts 6:1-3)

10. Did the apostle respect a congregation's autonomy and independent choice in the management of it's funds? (I Cor. 16:3; 11 Cor. 8:19)

II) Scriptural Expenditures: Evangelism, Edification and Benevolence

1. May wages be given elders & preachers for their services? (I Timothy 5:17-18; II Corinthians 11:8)
2. Does paying a gospel preacher for his labors appear to be an optional matter with God? With the church? With the preacher? (I Cor. 9:3-18)

3. May wages be sent to preachers elsewhere? (11 Cor. 11:8-9; Philippians 4:15-16)

4. May a congregation take regular care of some needy members? (I Tim. 5:9-16; Acts 6:1)


6. Is a church authorized to pay for a building or rent a facility?

7. What are some items that the can be paid for under the heading of edification?

III) Miscellaneous Questions

1. Is it expedient to place the weekly contributions in a bank account? What about one that pays interest?

2. Should the congregation have some money on hand for emergencies?

3. Would it be wise to budget for an entire year the expenses of a church?

4. When anticipating future financial matters, should a church walk by faith? Why and how?
5. What does regular reporting to the membership accomplish?

6. Is it lawful to take advantage of tax-exempt status offered by the state? How about incorporation papers?

Lesson #13
“Making Ends Meet”

**Introduction:** “If your outgo exceeds your income, then your upkeep will be your downfall!”

**I) Budgeting**

1) What does Jesus say a Christian ought to do in trying to make ends meet? (Matthew 6:33) What ought he not do?

2) What will first be required if we are to balance income and outgo? (Proverbs 27:23)

3) Next, what should we do? (Proverbs 21:5)

4) Once a plan is devised, what then must we do? (Proverbs 17:16) Will the best budget do much good if we do not have the desire (heart) to stick to it?
5) How might the lessons of Luke 14:28-30 apply to a budget?

6) Though the primary lessons are spiritual, what secondary lessons about budgeting do you derive from Matthew 25:1-13?

II) Wise Spending

* The lack of wisdom in spending has probably caused more turmoil in marriages than any other problem. Someone once said that most marriages would work out better if they operated on a “thrifty-thrifty” basis. Wise spending is essential for all people, especially Christians, married or not.

* Principles of wise spending

1) According to Hebrews 13:5 what ought the Christian be? If not, what are we guilty of?

2) What must we be careful is not driving our desires for more things? (James 4:3)


4) Should the big ticket items be the only concern? (Luke 16:10)

5) Should the Christian be concerned about over spending? Why?
* If you discover the checkout register has rung up a higher price than advertised, but only a few cents, should you bring it to the store’s attention? Why or why not?

6) Be careful where your money goes. If a business is reputed to be supporting ungodly activities, might a Christian do well to refrain from purchasing their product or services?

7) Buy good things. (Isaiah 55:2)

8) Think before making a major purchase. (Proverbs 31:16)

9) Be A bargain hunter (Proverbs 31:14)

10) How might using coupons, buying on sale, going to thrift stores or garage sales be wise spending?

11) Is there a concern with God about extravagant spending?

Lesson #14

“One Man’s Treasure...”

I) Selling Possessions

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* One need only to look at the local paper and see all the rummage sales going on to note that people are selling things all the time. It is important that when we sell our possessions, that we do so in accordance with God's will.

* Why Should We Sell Possessions?

1) To pay off debts. (II Kings 4:1-7).

2) To meet obligations. (Exodus 21:35)

3) To help those less fortunate. (Matthew 19:21; Acts 2:45; 4:34)

4) Because our possessions are controlling our lives. From the same passage of Jesus and the rich young ruler (Matthew 19:16-22), we can see that the reason that he was to sell his possessions was because they were controlling him.

5) Because our situation has changed. Jesus, who earlier made no instructions as such, now tells His apostles in Luke 22:36, "and he who has no sword, let him sell his garment and buy one." From this we can see that situations and needs change.

6) As an investment. (Matthew 13:45-46). Though teaching a spiritual lesson, the principle would apply to physical things, too.

* What Should Be Our Attitude In Selling Possessions?
1) Be honest and fair. (Leviticus 25:14).

2) Don't sell to a needy person at a profit. In mentioning conduct toward poor brethren, Leviticus 25:37 points out, "nor lend him food at a profit."

3) Be willing to sell anything you own. (Proverbs 11:26).

4) Don't sell your possessions for selfish reasons. Zechariah 11:5 tells of those who sell their sheep and proclaim, "I am rich."

5) Realize that there is a time not to sell a possession. When Jesus was at Bethany, Mary took some very costly oil and poured it on Jesus' feet. At this act, Judas got upset and pointed out that this could have been sold and the proceeds given to the poor (John 12:1-8). But, Mary used this oil to the service of Jesus.

* Is There Anything That We Should Never Sell?

1) Our birthright. (Hebrews 12:16). We should never sell our birthright of heaven. I Kings 21:20 says of Ahab that he sold himself to do evil in the sight of the Lord. Let's endeavor never to sell our Christianity short.

2) The truth. Proverbs 23:23 instructs the wise to "buy the truth and do not sell it."

II) Receiving Gifts

* Concerning the acceptance of gifts:
1) Make sure that gifts received are used in a godly manner. (I Peter 4:10)

2) Never accept a gift so as to avoid own giving to God (I Chronicles 21:22-24)

3) Never take a gift for an ungodly reason. (Deuteronomy 16:19)

4) Be thankful for that which is received. (Luke 17:11-19)

5) Remember: For another to have blessedness of giving (Acts 20:35), someone has to be gracious enough to receive.

6) Sometimes accept a gift for the giver’s sake (Philippians 4:16-17)

7) It is Christlike to even receive extravagant giving (John 12:1-8)

Lesson #15
“Inheritances & Philanthropy”

I) Inheritances

1. Is it okay to leave inheritances for children? (Proverbs 19:14)

2. What is a problem with inheritances? (Eccl. 2:18-21)
3. What seems to sometimes be a mistake with inheritances? (Proverbs 20:21)

4. How did Jesus respond to a man’s concern about his inheritance? (Luke 12:13-21)

II) Philanthropy

1. What attitude ought we to have in charity and why? (Eccl. 11:1-2)

2. From where does true charity come? (Eccl. 11:3)

3. What does Proverbs 22:9 say about being generous?

4. What ought to characterize our charitable giving? (Matthew 6:1-4)

5. If I am asked for money, must I always give it (Matthew 5:42)

6. What if the person asking for a handout is refusing to work? (11 Thess. 3:10)

7. What does James 2:14 teach about helping the less fortunate?

8. 1 John 3:16-18 teaches what else about charity?

9. Charity begins at home. True or False?
10. Who does God view as principle caretakers for needy widows? (I Timothy 5:3-4)

11. Does verse 8 seem to imply financial responsibility beyond one's immediate family members?

12. How does God look upon neglect in this matter? (vs. 8)

13. May the church be allowed to take care of my widowed mother, when I am able? (I Tim. 5:16)

14. What did the virtuous woman of Proverbs 31:20 do?

**Concluding Remarks**

* And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into eternal dwellings - Luke 16:9 (ESV)

* As we have now conclude this study, many things are apparent.

1. The sheer volume of Scripture that addresses the handling of money is impressive.
2. The concern God places upon the faithful and wise stewardship of our earthly possessions is unmistakable.

3. The proper and considerate use of “unrighteous mammon” (money) is viewed by God as a proving ground for eternal responsibilities.

4. This study drives home the lesson that through the faithful handling of our wealth on earth we lay up for ourselves treasures in heaven.

5. What are other thoughts you have as you reflect back on the entire study?

* Acknowledgment is made of a booklet, “The Christian And His Finances” by Edd Sterchi, occasionally referenced in the writing of this material.