

What the Bible says about MONEY

This Bible study helps you to examine what the Bible teaches about money. You can do this study on your own or with a small group of people. Take time to consider how it applies to you and your life and ministry.

Answer the following questions. You will find the answers in the Scriptures mentioned. To understand more, read the verses around these Scriptures.

1. What is the remedy to all our (money) problems? (*Matthew 6:33; Luke 12:33-34; 1 Timothy 6:17-19*)
2. What happens when we seek money more than we seek God? (*Ecclesiastes 5:10-11; 1 Timothy 6:10; Matthew 6:24; Colossians 3:5; Exodus 20:4-6*)
3. What is a tithe? Who should we give our tithes to? (*Genesis 28:22b; Malachi 3:8-12; Matthew 22:21*)
4. Why should we avoid paying bribes, but pay our taxes? (*Exodus 23:8; Proverbs 15:27; Matthew 22:17-22; Romans 13:6-7*)
5. What does the Bible say about debt? (*Romans 13:8; Proverbs 22:7*)
6. What does the Bible say about helping the poor? (*Deuteronomy 15:10; Proverbs 19:17; Luke 6:34-36; Luke 12:33-34; 2 Corinthians 9:6-12; 1 John 3:17*)
7. What does the Bible say we are to invest in? (*Luke 8:1-3; James 5:1-4; 3 John 5-8*)
8. Why should Church leaders and Ministries pay tithes from the offerings they receive? (*Numbers 18:26-29; 1 Timothy 3:1-5*)

Meditate on **Psalm 23v1**. Pray and respond to what God has shown **you** in His Word.

ANSWERS TO: What the Bible says about MONEY

1. What is the solution to all our money problems? (*Matthew 6:33; Luke 12:33-34; 1 Timothy 6:17-19*)

When we put Jesus first in everything - when we truly make Jesus Lord of our life - He will provide ALL that we need both in this life and for eternity.

2. What happens if you seek money more than you seek God? (*Ecclesiastes 5:10-11; 1 Timothy 6:10; Matthew 6:24; Colossians 3:5; Exodus 20:4-6*)

If you gain money because you are seeking money, your money will bring you sorrow. Valuing money above God is idolatry.

3. What is a tithe? Who should Christians give their tithes to? (*Genesis 28:22b; Malachi 3:8-12; Matthew 22:21*)

A tithe is a tenth (1/10, 10%) of all your produce and income (before tax and household expenses). Abraham and his children (the Israelite patriarchs) such as Jacob, paid a tenth of their produce and income to God. The tithe belongs to God and Christians also should pay their tithes to God. We do this by giving a tenth of our total (gross) income to the local church that we belong to. If you are a shop-owner or other business owner, the tithe is on your before-tax profit. Christians should give their full tithe to the church that God has placed them in. The tithe is not to be paid to other ministries and good works – if you want to support them, you can give them an offering which is separate from and additional to the tithe.

4. Why should we avoid paying bribes but pay our taxes? (*Exodus 23:8; Proverbs 15:27; Matthew 22:17-22; Romans 13:6-7*)

We have to submit first to God and also to the law of the land. Bribes may be normal in the world we live in but they are wrong, they are a form of lying and they twist the truth. The Bible tells us not to demand or pay bribes. But God tells us to pay our taxes so that Government workers can be paid and so that they will serve us better.

5. What does the Bible say about debt? (*Romans 13:8; Proverbs 22:7*)

When we get into debt we also get into spiritual bondage. People usually get into debt when they are not tithing and when they buy things they want but do not need. When a person is in a lot of debt, their sense of worth and hope for the future goes down, they become insensitive to the needs of others – the person becomes trapped in worry, a servant to the debt and a slave to those they borrowed from.

6. What does the Bible say about helping the poor? (*Deuteronomy 15:10; Proverbs 19:17; Luke 6:34-36; Luke 12:33-34; 2 Corinthians 9:6-12; 1 John 3:17*)

The Bible instructs us to help the poor, to be compassionate to those in need and to lend without expecting repayment. Helping the poor is one of the few things we can do that has eternal value. How we treat the poor is one thing that Jesus will judge Believers for at the end of this age. God will repay you for giving to the poor! He may not repay you financially. You might not become rich. However, He will give you ALL kinds of blessings which will help you to fulfil your call and advance His Kingdom. He will more than make up for what you give to those in need. He will ensure that you have more than enough to enable you to keep on giving generously to others. If you let Him, God will make you a river of His blessings to others and this will bring thanks and praise to God.

7. What does the Bible say we are to invest in? (*Luke 8:1-3; James 5:1-4; 3 John 5-8*)

We should help the poor and needy (as we have already seen from the questions above). Jesus instructed us to take the gospel to all the nations (every person), making disciples and baptizing them in the name of Father, Son and Holy Spirit. Every investment in mission and the growth and development of people's faith in Jesus has eternal merit for them and for you! If you cannot go yourself, then you can support others by friendship, hospitality, money and prayer.

8. Why should Church leaders and Ministries pay tithes from the offerings they receive? (*Numbers 18:26-29; 1 Timothy 3:1-5*)

Church leaders and Christian Ministries need to tithe their income too, like businesses they need to tithe on the 'before-tax profit' from all tithes and all offerings received. They are an example to the church and should be honest and open in all their dealings with money (even to the extent that the annual church accounts are made available for their church members to examine).

Suggested prayer of repentance for not tithing¹



"Dear Heavenly Father, I acknowledge that everything on earth and in the heavens is Yours. All that I is from You. I thank You for what You have entrusted to me. I understand now that this tithe is holy and it is Yours. I am sorry that I have not returned Your tithe to You (***Malachi 3:8-12***). This day I repent of withholding that which is rightfully Yours. I ask You to forgive me. From this day on I commit to tithe my full income. I now release myself by Your grace from any unpaid tithes from my past. Thank You Father that Your word says that You have plans to prosper me and not to harm me, (***Jeremiah 29:11***) and that You will rebuke the devourer on my behalf. Thank You Father. Please make me a river of financial blessing to others and for Your Kingdom purposes. In Jesus' name. Amen."

¹ Clive Pick: *The Revelation of Financial Renewal*, 1998, New Wine Ministries.