



How Do You Handle God's Money?

"The earth is the LORD's and everything in it, the world, and all who live in it."
(Psalm 24:1, NIV)

God clearly says that he owns everything – your clothes, your bike, your video games, your computer, books and your money! *"The silver is mine and the gold is mine," declares the LORD Almighty.* (Haggai 2:8, NIV) He even owns you! *"You do not belong to yourself, for God bought you with a high price."* (1 Corinthians 6:19-20, NLT) You may find that shocking. If God, the Master, is owner of everything, the controller of all events and your provider, what does that mean to you? You are his manager! You are manager of the time he gives you, your body, your talents and your money. What is your responsibility? To find out what the owner wants and carry out his will!

God's plan

The way you, his manager, handles his money is obviously important to God. Sixteen of the 38 parables Jesus told are concerned with how to handle money, and 2,350 verses in the Bible are about money and possessions! Why? Because God knows that correctly handling his money develops your character, affects your spiritual life and brings you earthly blessings and eternal rewards. He also knows the dangers of money. For a rich young ruler, money became an idol, which kept him from following Jesus. (Mark 10:17-22) Money can easily control you and trap you into many foolish and harmful desires. Can you think of a time when you spent money foolishly? Money is not evil, but the *love* of money is at the root of all kinds of evil. (1 Timothy 6:10)

Whether God entrusts you with money through a gift, an allowance or a job, he has a plan to bless and reward you. First, he wants you to give some back to him for his ministries, then provide for your needs and lastly, save or invest some for future needs. Why not take three boxes or jars and mark them "Giving, Spending and Saving"?

Giving: *"Honor the LORD with your wealth, with the first fruits of all your crops."*
(Proverbs 3:9, NIV)

Spending: *"And he will give you all you need from day to day if you live for him and make the Kingdom of God your primary concern."* (Matthew 6:33, NLT)

Saving: *"The wise man saves for the future, but the foolish man spends whatever he gets."* (Proverbs 21:20, LB)

The “Giving” box

The most important box is the “Giving” box. How God blesses and rewards you on earth and in heaven depends on what you put into that box! Jesus said, *“Do not store up for yourselves treasures on earth, and where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven ... For where your treasure is, there your heart will also be.”* (Matthew 6:19-21, NIV)

Accumulating wealth here on earth is foolish. Why? Because you can’t take it with you! Some kings thought they could. Archeologists discovered tons of gold in King Tut’s tomb. He didn’t take one piece with him. Amazingly, Jesus says that you can send it on ahead. Think heavenly! In comparison with billions of years in eternity, your time on earth is a “blip.” This is not your home. The Bible says you are a pilgrim or alien.

What are these “treasures in heaven” you are to store up for yourself? Don’t you think your greatest treasure will be the ecstatic joy of seeing, knowing Jesus and living in heaven with him forever? There also will be assignments of places in leadership, more possessions and eternal pleasures. In fact, Jesus promises that if you sacrifice in this life, you will receive a hundred times (10,000 percent) as much in heaven. (Matthew 19:29, NLT) This is the hottest investment tip you will ever get!¹

The early Christians understood they were under new ownership. Led by the Holy Spirit and filled with a joyful attitude of gratitude, they sold their possessions, gave the proceeds to the needy and generously shared meals with the hungry. (Acts 2:43-47) Do you remember Zacchaeus, the greedy tax collector? When he met Jesus, he had a radical attitude change towards money. He pledged to give half his wealth to the poor and for those he overcharged on their taxes, four times as much. (Luke 19:8)

Getting started

If you want to follow God’s plan, where do you start? How much do you give? In the Old Testament Jesus required his people to give back to him a tithe, which is ten percent. *“A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD.”* (Leviticus 27:30, NIV) In addition, they gave voluntary offerings. When the nation did not pay the tithes, God told them they were robbing him and under a curse! (Malachi 3:8-10) After the Gospels, there is no mention of the tithe. However, do you think God would ask any less than the tithe of his children for whom Jesus gave his life? If possible, out of gratitude, the tithe should be a starting point. If not, give sacrificially and God will bless you. As God blesses you, give more. Some may give 20, 50 and even 90 percent!

Giving cheerfully

In 2 Corinthians 8 and 9 Paul describes the kind of giving God loves. The members of the First Church of Jerusalem had come upon hard times. When Paul shared this with the

Macedonia churches, their first action was to commit themselves to the Lord and his will. Then in spite of their troubles and hard times, their wonderful joy and deep poverty overflowed in rich generosity. They begged for the privilege to give! Can you think of a time you were so anxious to give that you begged to give? Paul encouraged the Corinthian church to give also as one way to prove their love. He gave them this advice.

- Give whatever you can according to what you have but give sacrificially.
- Remember that a farmer who plants a few seeds gets a small crop but one who plants generously gets a generous crop.
- Give willingly, cheerfully (hilariously) and joyfully.
- Decide prayerfully the amount God wants you to give.

The exciting thing is that when you follow God's giving plan, he will provide money for your "spending" and "saving" boxes. When the Philippians gave gifts to Paul's ministry, he gave them this promise: *"And my God will meet all your needs according to his glorious riches in Christ Jesus."* (Philippians 4:19, NIV) Incredible! God will meet all your needs if you use his financial plan! Try it! One word of caution – watch out for those credit cards! *Pay all your debts, except the debt of love for others. You can never finish paying that.* (Romans 13:8a, NLT)

God wants you to give much more than money. Did you know that he keeps a record of every act of kindness you do - the lunch you gave to someone, the lawn you mowed for a sick neighbor, or the friend you helped with his studies? God records all to your account in heaven. As exciting as it is to give on earth, imagine the joy of seeing in heaven all the people you helped! Jesus himself said, *"It is more blessed to give than to receive."* (Acts 20:35, NLT) You can never out give God!

Commit now to being a faithful manager for a loving heavenly Father who wants to bless you. Take up the challenge he gave the Israelites: *"Bring the whole tithe into the storehouse ... Test me in this ... see if I will not throw open the floodgates of heaven and pour out so much blessing that will not have room enough for it."* (Malachi 3:10, NIV) Be prepared for your Master to surprise you in unexpected ways to meet your needs!

Attitude Check:

- What change in your attitude do you need to make about handling money?

Explore:

- Read, "What Happens When You Give?" (2 Corinthians 9:6-14) and "How Should You View Material Wealth?" (Matthew 6:19-34)
- Discover how God awarded the faithful servants in the "Parable of the Talents" in Matthew 25:14-30. Write in your journal your plan to handle your money, time and talents.

Talking with God:

- Father, I accept that you are Master over everything, and that I am your manager of all you entrust to me. Teach me to be a faithful manager and to give sacrificially according to your plan.

¹ *The Treasure Principle*, Multnomah Publishers, Inc., 2001, p 16.