

MONEY OR MAKER

STUDIES FOR INDIVIDUALS
AND SMALL GROUPS



MARK LLOYDBOTTOM

Welcome

We are so thankful that you have decided to commit to this Money or Maker individual/small group study. The Lord has used the principles you are about to study in the lives of millions of people around the world.

How we view God determines how we live. God owns all our possessions. As a consequence if we are to be committed followers of Christ we must recognise His ownership and allow Him to become the Lord of our money and possessions. God is our provider and Lord of the universe. We are to handle our money faithfully and be good stewards.

Money or Maker comprises five short studies covering the essential pillars of biblical finance. In order to gain a deeper understanding of what the Bible teaches we strongly recommend that you read Bought which can be ordered via the website yourmoneycounts.org.uk. Each study recommends reading one part of Bought.

Each study starts with a suggested aligned Bible memory verse. This will help you remember the important principles.

If you are studying this in a small group you will be able to participate in the 'viewpoint' discussion sessions while if you are studying alone these will provide an opportunity to think and reflect on how you feel the biblical principles apply to you.

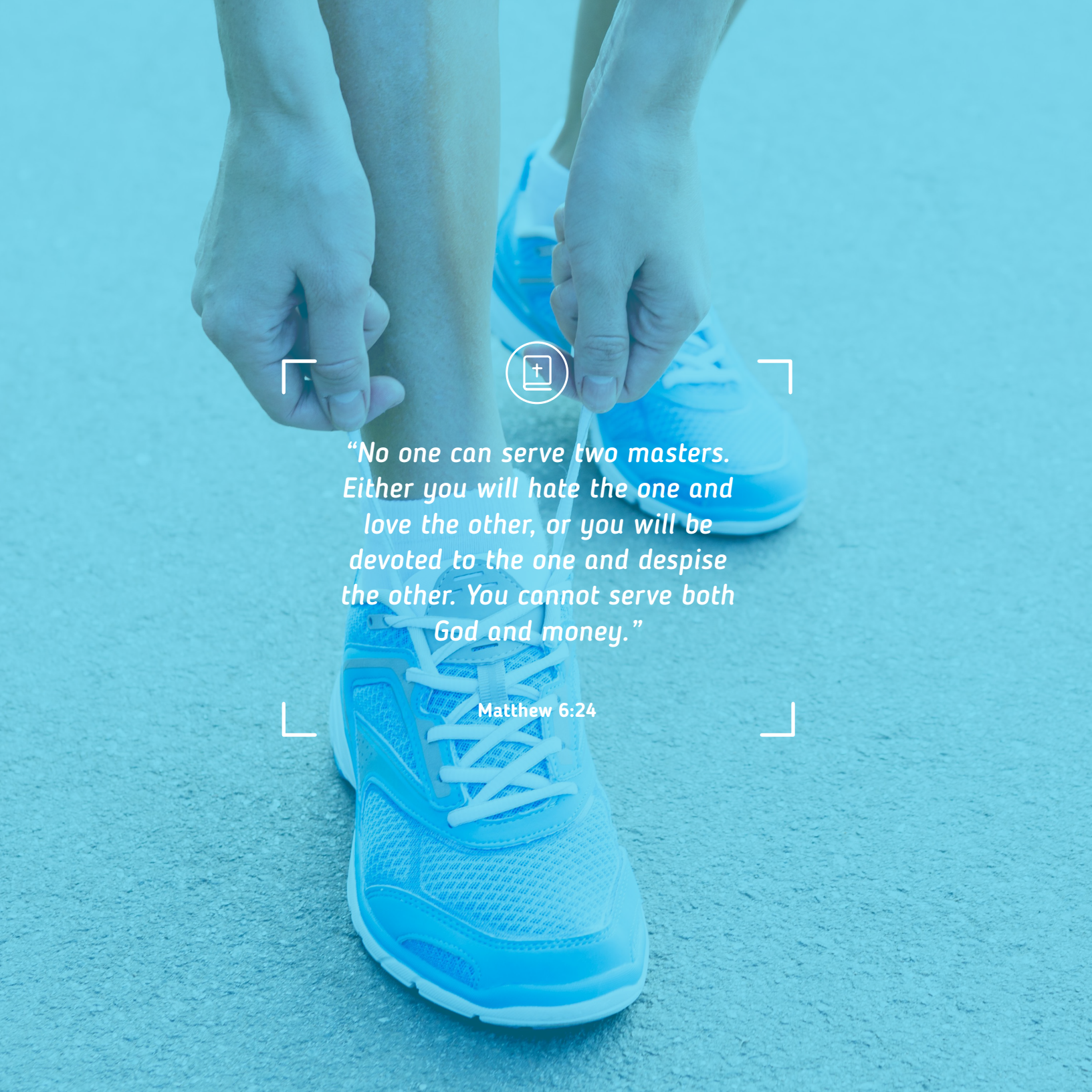
Your small group leader may suggest you read the commentary notes for the next study meeting so that you are familiar with the content and focus.

Again, we are thankful for your commitment to this study and pray that the Lord will bless you in every way as you learn His way of handling money and possessions.



Your Money Counts
www.yourmoneycounts.org.uk

Your Money Counts is a UK registered charity and is associated globally with Compass – finances God's way.



“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Matthew 6:24

Table of contents

7	Study 1	Getting started
23	Study 2	The Bible: a blueprint for living
39	Study 3	Free to serve Him
55	Study 4	Growing in generosity
69	Study 5	Save. Invest. Spend.

The handling of money is one aspect of life that most of us think about every day. Some have enough to satisfy their wants. Others never seem to have enough – sometimes there is too much money at the end of the month!

Some struggle to work out how much money is enough. Newspapers...media...social media...the internet. There is no shortage of those wishing to impart their wisdom.

The Bible also has a lot to say about money and possessions and for Christians that has to be a great place to start seeking guidance and good counsel.

We trust that as you get started on this journey of five studies that you will be blessed and encouraged that the Lord desires that we understand His guidelines for ensuring that finances are not mishandled. Or, if you are challenged in this area that you can connect your faith with your situation and find a path to financial freedom.



SCRIPTURE MEMORY VERSE

“Everything in the heavens and earth is yours, O Lord, and this is your kingdom. We adore you as being in control of everything. Riches and honour come from you alone, and you are the ruler of all mankind; your hand controls power and might, and it is at your discretion that men are made great and given strength.”

1 Chronicles 29:11-12, (TLB)



BOUGHT

We recommend that before each study you read a few chapters of Bought. The relevant part for this study is:
Part 1: An introduction: Issues and problems.



Watch the short video Bought.
This can be downloaded
by following the links on the website -
yourmoneycounts.org.uk/video-intro.

INTRODUCTION

A study guide on finance? Your first reaction might be one of apprehension or even maybe uncertainty as to how studying finance fits into the scope of the church's teaching – apart from giving of course! Yet, everyone else 'out there' has a view on money – usually how to spend or invest it. The media find opportunities to air their views on the subject of finance whether it is about a financial crisis, government or personal debt, payday lender rates of interest or pensions. The world's economy so often prevails in our minds or at least it is the financial challenges that we so often hear about that we perhaps prefer not to concern ourselves about – unless of course there is something that directly concerns us.

So, with all of the focus that finances so often receive, is there anything that we need to know as Christians that emanates from our faith and trust in God? The answer as you may expect from a biblical study on finances is 'yes.' This may well be the first time you have specifically studied what the Bible has to say about the handling of money and possessions. So let us first of all establish why this study is important.

THE BIBLE IS BIG ON INSTRUCTION

In the Bible's 66 books there are 31,102 verses and 2,350 of them are about the handling of money and possessions - that is more than on prayer and faith combined. In fact there are more verses on the handling of money and possessions than on any other subject apart from God himself. To find out more visit the yourmoneycounts.org.uk website and download your free copy of Foundation Truth – this lists all the 2350 verses.

More than 15 per cent of Jesus' recorded words were on this subject and more than half of the parables revolve around the handling of money and possessions.

WHY?

God's economy is very different from man's economy. We may have absorbed through life's journey how man's economy works but

NOTES

as those who love the Lord Jesus do we know how our faith impacts in how we handle money?

OUR RELATIONSHIP WITH GOD

Our prayer life partly determines our relationship with the Lord. As does our Bible study, fellowship with other Christians and also our handling of money and possessions.

Q: How do you feel about the weight of Scripture that is devoted to the handling of our money and possessions?

GAINING PERSPECTIVE

As we start on the journey to uncover how God's economy works remember that while man's economy has some very serious fault lines God's economy has never and will never fail. But the Bible is not written by topic so we will navigate around the books and chapters as we start to piece together the jigsaw of God's economic plan for the handling of money and possessions.

Our daily lives are interwoven with decisions about the handling of money and possessions. In fact money is probably one of those matters that you think about at some point every day. Those with enough or more than enough have just as many challenges as those who do not. Never before have there been so many opportunities to spend and sometimes the money we spend is not ours – it is borrowed. For some, their wealth defines them – their car, house, clothes and jewellery. For Christians it is our faith that defines us although we seemingly inevitably conform in so many ways to the 'ways of the world' (Romans 12:2).

The Bible wonderfully reveals God's plans. Romans 5:8 tells us about God's plan to send Jesus to save us from our sins and provide a pathway to eternity.

The Bible can teach us so much of what we need to know for leading life today (2 Peter 1:3). We are called to live lives of godliness. For example in our social interactions, with employers, employees and customers, in our homes with family, and most importantly in the handling of money and possessions.

Jesus said that, "Where our treasure is there your heart will be also," (Matthew 6:21). Where your money goes is a clear sign as to where your heart and mind are. What we do with our money is an indicator of what the Lord means to us. Our heart follows that which we treasure as well as that which we desire and what our eyes see. What does the Bible have to say about the eyes and the heart? The answer is found in Ephesians 1:18, "I pray that the eyes of your heart may be enlightened in order that you may know the hope to which he has called you, the riches of his glorious inheritance in his holy people." The Bible and our prayer life turn our hearts toward the Lord. Remember that what we think about determines what we see in our eyes and that in turn drives what we do.

Can we serve two masters? Maybe you might think that is possible but the Bible enlightens us otherwise. Matthew cannot make it any clearer when he writes, "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money" (Matthew 6:24). So, where do you find your deepest joy – in Christ or your possessions? Few can perhaps say Christ without thinking about the material possessions? But that is largely in the western world. Less than 15 hours by plane there are those who have very little – to eat or wear. And that is even true of some in this country. For further study read the account of the rich man and Lazarus in Luke 16:19-31 and especially verse 25.

Q: How can we incorporate God's Word into our financial plans? Read Proverbs 7:2; Ephesians 5:17 and Joshua 1:8

THE LORD IS OUR PROVIDER

READ MATTHEW 6:33, AND 1 KINGS 17:4,6

God led the Israelites for 40 years, satisfied the hunger of the 4,000 and 5,000 men. How will God meet our needs? We cannot always know but He is faithful to His promises (Philippians 4:19). But it is important to distinguish between wants and needs. Needs

NOTES

are necessities and are defined by Paul as shelter, food and clothing. Wants are anything over and above. The key is prayer, patience and holding onto your faith. For we serve a God who has no limits as Jeremiah tells us in 32:17, “Lord, you have made the heavens and the earth by your great power and outstretched arm. Nothing is too hard for you.”

Take hold of what we can learn from the Bible concerning money and possessions and enjoy the freedom that comes from following our Maker’s economy. We are called to live life with an eternal perspective and when we apply what we learn from the Bible to our income and spending decisions then we can draw away from the pull of modern culture and materialism. Maybe the lures of man’s economy to ‘buy this because you deserve it’ won’t be quite so great, tempting or overwhelming. Enjoy discovering how God wants us to act, draw closer to Him and set aside the anxieties that money problems so often bring.

GOD’S PART

The Lord did not design people to shoulder the responsibilities that only He can carry. Jesus said “Come to Me, all who are weary and heavy-laden, and I will give you rest. Take My yoke upon you.... For My yoke is easy and My burden is light” (Matthew 11:28-30), Come to Me! God has assumed the burdens of ownership, control, and provision. For this reason, His yoke is easy and we can rest and enjoy the peace of God – if we only will.

For many, the primary challenge is failing to consistently recognise God’s part. Our culture believes that God plays no part in financial matters, and we have, in some measure, been influenced by that view.

Another reason for this is that God has chosen to be invisible. Anything that is “out of sight” tends to become “out of mind.” We get out of the habit of recognising His ownership, control, and provision.

OUR PART

Complete this study to find out what the Bible says about our part.



BIBLE ASPECTS

Read and consider what you can learn from...

1. Luke 16:11-15

What are the true riches? Who do we serve?

2. Isaiah 55:8-9

How different is our perspective from God's

3. 1 Timothy 6:10

How can we avoid falling into this trap?

4. 1 Timothy 5:8

We are instructed to... or else...

5. 1 Chronicles 29:11-12

It's mine. My house. My car. Is it?

NOTES

NOTES

6. Romans 12:2

What does it mean to not be conformed in the context of money and possessions?

7. Mark 8:36

What is the warning and in the context of the handling of money the practical application?

8. Luke 12:15-21

Where our money goes is like a barometer of what God means to us.



VIEW POINT

1. What was new to you?
2. What was of most interest from this first study?
3. What is God's role in your income and possessions?
4. What are your areas of influence and authority with regards money and possession – do these coincide with what we have studied thus far?
5. Money is a primary competitor with Christ for our affection. Are you allowing Him to lead your financial life and if so what does it look like?

6. From the list below discuss the pulls of our culture and how this can be changed?
 - a. Possessions bring happiness
 - b. What we own defines us
 - c. Having what you want now is important



ACTION STATIONS

1. Where do you see that you might need to change your understanding about handling of your finances.
2. Pray about those areas where He doesn't have control of your spending.
3. Commit to not missing any of these studies.



BACK TO THE BIBLE

Here are a few additional verses that will help to deepen your understanding of what the Bible has to say about finances.

Genesis 1:1

Psalms 24:1

Deuteronomy 8:17-18

Haggai 2:8

Leviticus 25:23

NOTES



MAN'S WISDOM

*Where riches hold dominion of the heart
God has lost his authority.*

John Calvin

*If a person gets his attitude toward money straight, it will
straighten out almost every other area of life.*

Billy Graham

*The Word of God well understood and religiously obeyed is the
shortest route to spiritual perfection. And we must not select a
few favourite passages to the exclusion of others. Nothing less
than a whole Bible can make a whole Christian.*

A W Tozer



LOOKING FORWARD

Our next study develops in more depth some of the aspects included in this study. Look ahead and read the Bible verses so that you come fully prepared to be involved in the group discussions.

Think and pray about those areas of your life that you sense now need to come under the Lordship of Christ.

Revisit this study and ask the Lord to help you apply what you have learnt.

Extra time

GET MORE INSIGHTS AT

→ WWW.YOURMONEYCOUNTS.ORG.UK

NOTES



JOIN US AT THE COFFEE SHOP

Visit www.yourmoneycounts.org.uk/resources for a further opportunity to view the coffee shop discussions related to this study.



DO YOU NEED TO COMPLETE THIS STUDY?

It may be that your group did not complete this study. Why not review this study again before you next meet? There are some really important principles and personal study provides a great opportunity to weigh and pray what you have learnt and how this might apply to you.



GOING DEEPER

After each study we include some additional verses or thoughts that you might wish to study to add further understanding to differing aspects of managing finance and possessions God's way.

Here are some further verses to look up and an invitation to learn the Scripture memory verse prior to the next study.

WHAT THE BIBLE SAYS ABOUT POSSESSIONS

Genesis 14:12	Can entice and enslave us
Exodus 20:17	How you can envy them
Isaiah 3:16-26	Don't abuse yours
Haggai 1:6	Why they don't satisfy
Matthew 6:24	Do yours possess you?
Matthew 19:16-22	Should believers give theirs away?

Mark 10:21	Are you willing to give them up?
Luke 16:19-31	Being selfish with
Acts 2:44	Are you willing to share yours with others?
Acts 20:33	How to be satisfied with what you have
James 2:2-4	Why do we attribute such importance to?
Revelation 3:17	Can cause indifference to your faith



MATERIALISM QUIZ

1. Do you find yourself setting your goals based on achieving a certain financial status or accumulating certain possessions (house, car etc)?
2. Do you almost never seem to have enough time for your family because you have to spend so much time at work?
3. Do you find yourself saying "If I could just get to this point financially, I would be satisfied and happy?"
4. Do you find yourself getting into unneeded debt trying to compete with your friends?

Read Ecclesiastes 5:10-14

"Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owners except to feast their eyes on them? The sleep of a labourer is sweet, whether they eat little or much, but as for the rich, their abundance permits them no sleep. I have seen a grievous evil under the sun: wealth hoarded to the harm of its owners, or wealth lost through some misfortune, so that when they have children there is nothing left for them to inherit."

NOTES

Q: What do you think these verses say about a person who is materialistic?

The Bible tells us that contentment is being satisfied with where we are and what we have because of who we are in Christ.

Society says: “God plays no role in handling money, and my happiness is based on my being able to afford my standard of living.”

But, it is impossible to be truly satisfied with material possessions. We will always want more and always be disappointed because the material possessions that we attain don’t bring the satisfaction that we thought they would. That is because God is the only one that can give us lasting satisfaction and contentment.

**SCRIPTURE MEMORY VERSE**

A verse to commit to memory before the next study...

“If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”

(Luke 16:11)

**YOUR THOUGHTS, REFLECTIONS,
COMMITMENTS AND ACTIONS**