

Lesson 1- Money and the Revealing of our Hearts

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Introduction: A Bible study of money is in essence a study of our very hearts!

A. We cannot have the necessary elements of life without money.

1. What is money? In the Bible it represents metal that has a value.

Money - *καλκο*, *κ*, ου/, ο` (1) as the metal itself *copper*, *brass* (an alloy of copper and zinc), *bronze* (an alloy of copper and tin) (RV 18.12); (2) as anything made of this metal, such as *gong* (1C 13.1), *copper coins* (MT 10.9); more generally *money* (MK 12.41)

2. When the Bible speaks of money or physical riches we are talking about physical things and possessions.

3. You can have money or the things money can buy.

B. Throughout time men have done extreme things for money. (**Prov 28:21; Lk 22:3-6**)

1. How do we view our worth and find our fulfillment?

2. The struggle between the seen and the unseen is as old as man. Every generation must face this powerful choice as to how we see all things!

I. Each man must choose between loving God or money

A. What is our understanding of where real treasure is found?

1. There are two contrary systems of which we must choose. (**Rom 8:5-8**)

2. You cannot choose both! We can easily deceive ourselves as to our real choice.

3. When this choice is made our hearts and our lives will follow! (**Lk 12:32-34**)

B. God wants us to often think about why serving God is the right choice.

1. A wrong choice has terrible, consistent consequences. (**1 Tim 6:9-10; Gal 6:7**)

2. What arguments might a man make for money as a basis for a happy life?

3. What if you have money but do not have God? There are some things money cannot buy! (**Prov 11:4; Lk 12:19-21**)

4. We can state these truths as facts but still have money as our “foundation.” There is great deceit in a man who loves money. (**Mt 13:22**)

C. It is crucial that we develop a God-centered concept about our value in this life. (**Jer 9:23-24**)

1. How do we develop these concepts? Who is praised? Who are our “heroes?”

2. We can inadvertently be teaching our children a very wrong value concerning physical things. What does your life speak concerning money?

3. Are you rich or poor? (discuss) (**Prov 13:6-8**)

4. We must develop a “taste” for spiritual things. This is not true of money.

II. Our love of God will drive us to seek the wisdom of God concerning money

A. God’s wisdom put things in their proper value. (**1 Tim 6:6-9**)

1. Things decay over time. Consider what 20 years will bring.

2. God knows what will really fulfill us!

3. Consider the “lottery syndrome.” (**Jer 17:11**)

4. When God is in view earthly things are put in their place. (**1 Chron 29:11-14**)

B. God wisdom reveals that all we have is a gift. We are only stewards!

1. All spiritual blessings are entrusted to us as stewards. **(1 Cor 4:1-2, 7)**
2. When we deny this truth we are lifted up by pride and become blind to all things. We think we are something when we simply have been given gifts!
3. Consider Israel's failure to see their stewardship in physical things.

(Deut 8:17-18)

4. How many fools were given riches and forgot God? **(Lk 12:20-21)**

C. Our handling of money will show how we handle spiritual riches. **(Lk 16:9-13)**

1. Money is not to be thrown away or treated lightly. (Ex. Young man throwing quarters out the window)
2. There is a set of priorities God expects of us concerning money.
3. When God's people give themselves to the Lord then their money will be used with a spiritual priority! **(2 Cor 8:1-5)**
4. There is a direct correlation between how we handle money and our present and future spiritual blessings. **(Mt 6:19-25; Lk 12:32-34)**

III. We need to clearly see the attitude of our hearts towards money

A. The heart is very deceitful. We must constantly be reminded of our need of humility.

1. Brethren we need to hear god's wisdom given to the rich. **(James 1:9-11)**
2. We can make choices that block out from our association all but those who are have similar possessions to ourselves. **THINK!**

B. The acid test comes when spiritual things and money come into conflict.

(Heb 11:24-27)

1. Which is better – riches or suffering? It depends on what or whom you love.
2. Your choices come with associates! Who was King Saul's friend? **(Psa 52:7-8)**
3. What do you dream and meditate about? Many Christians have considered themselves "faithful" while cultivating thorns in their hearts.

C. Hypocrisy comes in various masks. Some cover a heart of covetousness.

1. God sought to open the hearts of those who equated riches with spirituality. **(Hosea 12:8; Micah 6:10-12)**
2. The most respected spiritual leaders of Jesus' day were the Pharisees. What did God see when their hearts were opened to Him? **(Lk 16:13-14; Jn 5:40-42)**
3. May our Lord help us to have the right view of money and thus of our real purpose in life! **(Prov 30:7-9)**

Questions

1. What would most people do for money? (Ex. Churchill question to a woman)
2. Why must we choose either God or money as a foundation of our lives? How can we know that we have?
3. Make a list of reasons why money cannot fulfill man's ultimate purpose in life.
4. Would you describe yourself as rich or poor? On what basis?
5. What happens to most men who are given suddenly large sums of money?
6. Why does our handling of money have an impact on how we would handle spiritual riches?
7. How can we know if we really are putting God ahead of money?