

What Does The Bible Say About Acquiring Money?

September 17, 2023

Good morning CrossWinds! If you are new, my name is Kurt. I am one of the pastors. While I love summer at the lakes, one of the things I like about fall is that life becomes less chaotic. After a summer break, everyone likes to get some routine in their life. At CrossWinds, we are doing that. Last week, we finished our summer series called Broken Vessels. It was a study of how God loves to use ordinary people and broken people to grow his kingdom.

Next week, Pastor Jordan and I return to teaching our series in 2 Samuel. That study will take us to Christmas. We will pick up the study in 2 Samuel 11, the story of David and Bathsheba. That is a hot and steamy chapter as King David has an affair and then murders Bathsheba's husband to cover it up. This means we start the fall with a week on adultery and murder. That should get everyone's attention.

Before we begin 2 Samuel this week, we have one last stand-alone study. This summer, as Pastor Jordan and I were engaged in some planning over a cup of coffee, we decided to take two Sundays a year to talk about money and giving. One Sunday in the fall, another in the spring. Since money is in short supply these days, and we haven't talked about giving, it seemed important to make sure we look at what the Bible say about money and giving at least twice this year.

This means we are off to a great start for the fall. We talked about money this week, then sex next week. That should keep everyone's attention.

When some of you heard me mention money, you were sorry you came. Money is not a topic you want to hear about because you always feel guilty about not spending it well or having enough. This morning, I don't want you feel bad about your money. I want to look at what the Bible says about money so you can find financial freedom and joy. The world wants to enslave you with debt. Jesus wants to free you eternally from sin and today from financial slavery.

The big topic we are looking at is, "What does the Bible says about acquiring money?" We will look at the topic under a variety of headings. 1. Is it wrong to acquire money? 2. What is the danger of loving money? 3. What are the wrong ways to acquire money? 4. What are the right ways to acquire money? 5. Why do many Christians not have enough money? Let's begin.

Is it wrong to acquire money?

Some people are against Christians acquiring wealth. They believe true Christians should have nothing more than the basics and desire nothing more than the bare necessities. They see poverty as superior to prosperity for all Christians. The reason they believe this is because they believe money corrupts people.

That is not true. Money reveals the corruption that is already in someone's heart. It doesn't create corruption in the heart. Money enables people to fulfill greater levels of sinful decadence. Those evil desires were already in their heart, but they were simply left unfulfilled before money.

We must also realize the other side. If people have righteous hearts, money allows them to achieve greater good in this world. Money in and of itself is

neutral. It is just a tool that can be used for greater levels of wickedness or righteousness.

Poverty is not spiritually superior to prosperity. It is not wrong to acquire money.

God created us to have money and make money.

The silver is mine, and the gold is mine, declares the LORD of hosts. Haggai 2:8 (ESV)

God says he built the earth with resources that we are to mine and use. He created the earth with trees for wood, with gold in the ground, and even with great stores of lithium for batteries. God created all of it. He owns it all. God put resources on the earth for a reason.

You shall remember the LORD your God, for it is he who gives you power to get wealth,... Deuteronomy 8:18a (ESV)

God created the world with resources. God then gave us the ability to gather those resources and use them to create wealth. He gives us the power and strength to mine the metals, cut down the trees, and build houses with them. God created the earth with potential in it. He wants us to use those items of value on the earth for the good of others and, in the process, to create wealth.

When we talk about creating wealth from the resources on the earth, it should go without saying that not everyone has the same ability to create the same level of wealth. God gifts some with greater ingenuity and creativity than others. As a result, they will amass more wealth than others.

God is not opposed to money and wealth. He gave us an earth with resources. He gave us the ability to make wealth from the resources. He gave each of us different skills talents and abilities to create wealth from those

resources. This means those opposed to Christians making money and having some wealth or who believe poverty is of greater value than property are not thinking biblically.

The key is to remember that, ultimately we do not create wealth. Our wealth is a gift from God. He created the earth with resources. He gave us the ability to use those resources in productive ways for the benefit of our fellow man. He gave us the skills and opportunities to create any wealth we possess. At the end of the day, God gets all the credit instead of ourselves for the prosperity we enjoy.

...What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it? 1 Corinthians 4:7b (ESV)

God created money for enjoyment, not just necessities.

Now that we have established that God approves of creating wealth and Christians having wealth, the question remains, “Is it okay for Christians to live beyond bare subsistence living on account of their wealth?” The Bible gives us an answer.

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. 1 Timothy 6:17 (ESV)

This is an important principle. God created things in this world not just for us to build wealth, but we are also allowed to enjoy what wealth can bring. There is nothing wrong with a new couch, a new car, vacationing, visiting friends, or going out for a meal. God made a beautiful world. He gave us the ability to create wealth. He approves of us enjoying things in this world that we can purchase or experience because of the wealth he has given.

Do you know why he did this? We have a good God who wants us to experience things in his creation, enjoy things in his creation, and then thank him for the goodness and joy he has given us the ability to experience.

Some of you travel. Some of you have been to places like Alaska or Israel; you tell me it is a wonderful experience. Alaska has given you more love for God because you experienced the pristine beauty of God's creation. This is good. That is what God wants. He wants us to enjoy his goodness to us, and because of that love him more. God does not delight in poverty and suffering. He didn't create a world where Adam and Eve were intended to suffer. In the Garden of Eden, everything was good. Work was a pleasure. It was filled with plants, trees, and animals for Adam and Eve to enjoy. There was only one pleasure off-limits. Sin brought poverty, death, and brokenness to people, not God.

So money is not evil. It reveals the corruption of a wicked heart but also provides great opportunities for good from a righteous heart. God approves of building wealth and enjoying things in this world that we can do because of wealth. We don't worship the stuff we buy. We thank God, who is so good that he has given us wealth so we can enjoy some things in this world.

What is the danger of loving money?

The problem comes when we begin to love our money instead of the God who gave it to us. When we start loving money instead of God, problems arise quickly.

The love of money leads to loss, suffering, and pain.

For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. 1 Timothy 6:10 (ESV)

When our hearts begin loving money and living for bigger paychecks, that leads to all kinds of evil in our lives. When we start to love money, we become greedy people, stingy people who represent the Scrooge from the Christmas story. We begin to sacrifice our family to gain wealth. Instead of loving God and his Word, we are more interested in our monthly stock reports than in the Word of God, which shows us the truth.

When we think of loving money, it is easy to think rich people are the only ones who love money. We fall into the trap of believing that those with a more modest income aren't in love with cash. That is not necessarily true. This week, one of the authors I read pointed out that we can recognize someone who loves money because they only do their best when they feel they are paid enough money. If they don't think they are getting paid well, they do second-rate work. They do second-rate work because they love money and are living for it, even though they don't make much of it.

If you work in an office or construction, do not be concerned about the size of your paycheck. If the effort you put into your work is low because you think you should be paid more, you are someone who loves money.

We are to always give our best no matter what we do. Let me give you a bit of advice. Do not worry about what you are paid. Always do your best, even if you are not paid the best. Work efficiently, effectively, and wisely. Employers

always notice the best workers and pay them more to keep them. If they see a half-hearted worker, they won't pay them more and won't be sad if they go.

The love of money leads us away from God.

No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money." Luke 16:13 (ESV)

What a reminder that we must choose what is most important in our lives. If money is most important, we will be unfaithful to God. If God is most important, there will be times when it costs us money to keep our word. Before we hit those decisions, we need to choose what is most important to us.

The Bible is filled with examples of people whose love for money led to devastating choices. For money, Achan brought defeat to Israel's army and death to himself and his family. For money, Balaam sinned and tried to curse God's own people. For money, Delilah betrayed Samson to his death. For money, Ananias and Saphira lied to the apostles and were struck dead by God. For money, Judas betrayed Jesus. That is not good company.

While God gives us money and richly provides us with many things in this world to enjoy, we are not to love the money God gives more than the God who has given it to us. If that switches in our hearts, the results are always disastrous.

Solomon is the author of most of the Proverbs. A different person wrote Proverbs 30. It was written by a man named Agur. He wrote about what he saw happening in Solomon's life when he became extremely rich. He wrote about the shift he saw in Solomon's heart as he went from loving God to having money become his God.

One of the things Solomon was known for was marrying over 900 women. Most men would be thankful to be married to just one. You would think that 10 would be more than any man could handle. How did Solomon end up with over 900? Don't you think it would be embarrassing when you couldn't remember his wife's name or you confused one wife with another?

Some scholars think an overactive sexual desire did not drive Solomon's harem of women, but it was his love for money. Every time he married the daughter of a foreign ruler, that woman came with part of her national treasure. Solomon's bank account became bigger. He was driven by greed, not the girl. If that is true, Solomon's greed led to his downfall. Not only did these foreign wives bring a portion of their nation's treasures, but they also brought their foreign gods, ultimately leading Solomon to walk away from the one true God of the universe. As Agur watched this happen, the Holy Spirit inspired him to pen these words as his prayer in Proverbs 30.

Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, "Who is the LORD?" or lest I be poor and steal and profane the name of my God... Proverbs 30:8–10 (ESV)

God, I don't want any more than you want me to have. You determine how much I need. You give me what you want. I don't want too much money, so I love my money, become greedy, and walk away from you. I also don't want to be so poor I need to steal to survive. You give me what you determine is good for me, not too much or too little, but just enough, so I stay faithful to you.

The first two points were more theoretical in nature. The rest of our study is extremely practical.

What does the Bible say about how to acquire money?

What are the wrong ways to acquire money?

1. We are not to steal it.

You shall not steal. Exodus 20:15 (ESV)

I think this goes without saying. It should be obvious, but sometimes it is good to state it. The problem is there are some cities in our country where you can go into a store and steal what you want. You will not be prosecuted if you take less than \$1,000 in value. Some legislators have made it acceptable to steal. It is never acceptable to steal in God's eyes. It doesn't matter if we are talking about \$5 or \$5,000. You shall not steal to gain wealth.

2. We are not to exploit others to gain it.

Do not rob the poor, because he is poor, or crush the afflicted at the gate, for the LORD will plead their cause and rob of life those who rob them. Proverbs 22:22–23 (ESV)

This is taking advantage of those who are poor. This would be a wealthy business owner taking advantage of employees by making them work long hours for low wages while the business owner lives in luxury. That is gaining wealth by exploiting workers. This is the kind of thing unions were originally created to fight because greedy business owners barely provided a living wage for their employees while they raked in the cash.

3. Do not withhold from others what is rightfully due.

You shall not oppress your neighbor or rob him. The wages of a hired worker shall not remain with you all night until the morning. Leviticus 19:13 (ESV)

If you owe a bill, do not delay in paying the bill so that you can keep the money a little longer. That is not the way God wants us to gain wealth. I have

known several self-employed contractors over the years. They have told me stories of how they have worked for people under contract. After the contractor has a great deal of their own money into the job, the person they are working for either decides not to pay them, or delays paying their bill for several months. This causes significant financial hardship for a small business owner and his family. If you own a bill, pay the bill and pay it on time.

Other times, people refuse to pay their bills because they think the price is too high, even though they already agreed to a price and signed a contract for that price. They try to write their own bill. They know that dragging it out through the court system will ultimately lead to them paying less. That is robbery. That is withholding from workers what you agreed to pay them when you agreed to pay them. God says that is wrong. That is not an acceptable way to acquire wealth.

4. We are not to gamble for money.

There are no direct verses in the Bible that say, “Thou shalt not go to the Wild Rose Casino.” The reason people gamble is the allure of wealth. It is the enticement of getting something for nothing. Gambling is addictive, and it is rooted in greed.

[For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs. 1 Timothy 6:10 \(ESV\)](#)

Gambling comes from the love of money and the enticement of getting something for nothing. Gambling leads to great loss, suffering, and pain. In October 2004, I preached a message on gambling. That was almost 20 years ago, but I still remember some of what I learned in my research. Let me share some of what I learned in that message.

Gambling is the most effective tax ever created on the poor. Those with no money are most likely to gamble it away and lose it. Gambling is extremely profitable, for the casino, not for the patron. Slot machines are not truly random. They are programmed to pay out just enough to keep people addicted and looking for more. One in every five homeless Americans claim gambling played a part in them losing it all. 75 percent of addicted gamblers commit crimes to feed their addiction.

Gambling is highly destructive to family and society. Twenty years ago, when I pulled these statistics, Los Vegas ranked number one in suicide and divorce, largely because of gambling. In Los Vegas, the section of the phone book listing prostitutes is 136 pages long. One mother in New York took out a \$200,000 insurance policy on her infant daughter, and then suffocated her a week later to collect the insurance money. After collecting the insurance money, she went to the casinos to gamble with the money.

As a pastor, I have seen this up close and personal in people's lives. In a church I pastored, I regularly spent time with a man who was a former army sniper. I shared the gospel with him and invited him to church. Things were going well. He was attending church regularly. I knew he struggled with gambling. Then, right after Thanksgiving, for the month of December, he disappeared. A few days before Christmas, he showed up at my house and came to see me in my basement. He put several wadded-up hundred-dollar bills on my desk. "Merry Christmas!"

I was shocked that he was so kind to give me such a large Christmas gift. Later, I learned the rest of the story. In November of that year, he sold a piece of property for over \$100,000 dollars. I hadn't seen him in December because he was at the casino. The few hundred dollars he gave me as a Christmas gift was what was left of the \$100,000. He gambled the rest of it away in only three and a half weeks.

If you gamble or are struggling with gambling, talk to me after the service. That is not the way God wants you to spend your money. A game of chance is not the how wants you to acquire money. We have people who can help. Please come and talk.

What are the right ways to acquire money?

There are several ways the Bible tells us we can acquire money.

1. We can receive financial gifts or an inheritance.

We can acquire money as gifts from others. This can be a gift from people who love us or an inheritance left to us. Both of those are legitimate. Financial gifts can provide great encouragement or strategic help.

When I graduated from college, I was unsure what to do. I considered attending seminary to learn more about Jesus and the Bible. I didn't have the money to go. At the time, my grandmother came to the rescue. She offered to pay for a semester of tuition. She reasoned that she wouldn't be around much longer, so she wanted to do her given while she was liv'in, that way she was know'in where it was go'in. Thanks to her gift, I eventually became a pastor. I

would say that was money well spent. Her strategic gift make a difference in my life.

When we give gifts, we don't have to always give them for strategic reasons. Sometimes, we can give a gift just to love and encourage people. Recently, someone did something incredibly nice for my wife. They anonymously sent her some money as a gift to encourage her. Cindy took some of that money and gave it to her children because she is a good mom. I told her to consider taking the rest of the money and purchasing something she wanted that we would probably never purchase. I want her to remember the gift was meant to encourage her.

That is what she did. She bought a table for our back porch so that when our children come home, the family can sit together on the back porch. As a great mother, she still thought about her children instead of just herself. Every time we sit at that table, we are encouraged by that unknown person and their kind gift.

What is easy to forget is that while receiving a gift is good, the Bible says giving a gift is actually better!

Remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.' " Acts 20:35b (ESV)

This is backward from what we think. Why is it better to be a gift giver than a receiver? As we get further into our study, you will find out.

2. We can invest our money for a return.

Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. Matthew 25:27 (ESV)

Most of us miss this. Jesus was not against investing money to make a return on that money. Jesus expected people to invest their money to make a

good return instead of hiding it up under a mattress. That is a wise way to acquiring wealth. This doesn't mean Jesus is in favor of foolish investments or high-risk investments that are a form of gambling. Jesus is in favor of wise investing to grow money.

3. We should work for money.

This is probably not the most popular way to acquire money, but it is the primary way most of us will gain wealth. We need to earn it.

Six days you shall labor, and do all your work, Exodus 20:9 (ESV)

Right after this, the Bible talks about the Sabbath and resting from work. What is obvious from this verse is that for six days a week, we should work. We are to work hard six days a week, but one day a week is a day of rest and refreshment. It is a day to be refreshed in Jesus, enjoy the fruits of our labor, and enjoy family. One day a week is a gift from God for our rest and refreshment while we should be engaged in productive labor the rest of the time.

Let the thief no longer steal, but rather let him labor, doing honest work with his own hands, so that he may have something to share with anyone in need. Ephesians 4:28 (ESV)

The apostle Paul is so practical. If you are a thief, stop stealing from people. Get a job. Go to work so you can provide for your needs and the needs of others. Stop being a stealer who takes. Be a worker who gives. Remember that it is more blessed to give than to receive.

While discussing work, let me say we should work hard when we work. Work is God's gift to you. Being unemployed is far worse than having hard work at a job. Work brings self-respect. It allows us to use your talents. Work allows us to use our gifts. It allows us to be productive and brings satisfaction. Work keeps

us from becoming idle, wasting time, and falling into temptations. Work keeps us from living an unproductive and wasteful life.

One of my favorite sayings is, “Young men are like trucks. They only pull straight when they carry a full load.” Young men (and women) have an incredible capacity for work. The problem is most young adults have not yet learned enough self-discipline to apply themselves and work hard. As a result, they are constantly distracted by silly and wasteful pursuits in this world. My words to young adults are to get a job, not be lazy, and work hard. If you find yourself getting into trouble, you have too much free time. Do more work.

Let me give a brief word to the men when it comes to work. God’s design is that men should put themselves in the position of doing their best to be the primary breadwinner in the family. A wife, especially a mother, has a lot of extra stress when it comes to bearing and raising children. I didn’t say a mother can’t work outside the home. A husband should do his best to provide for his wife and free her up to give as much time and energy as possible to mothering and nurturing the children in the home. The lazy man who doesn’t work hard but expects his wife to work hard is doing an incredible disservice to his family.

In all toil there is profit, but mere talk tends only to poverty. Proverbs 14:23 (ESV)

Don’t be someone who is all talk but no action when it comes to work. Actions speak louder than words. Talk doesn’t make money unless you are the preacher. People known for all talk and no action regarding work are lazy or sinful.

My wife’s mother was divorced from her first husband. When we asked her what ruined that marriage, it was always these words. “He was all talk but no

action.” He promised to do many things, but he never got to work and actually did them. It ruined his marriage.

The NT says something similar.

For even when we were with you, we would give you this command: [If anyone is not willing to work, let him not eat.](#) 2 Thessalonians 3:10 (ESV)

Paul was not talking about people outside the church. He was talking about people inside the church. Stop talking and get working. If you don’t work, you won’t eat. That should motivate you. As soon as we have a society that doesn’t promote work but instead incentivizes laziness, where people get paid to do nothing, there will be serious problems.

This is one of the problems with government handouts. As a general rule of thumb, too many government handouts make people uninterested in work, especially when people are paid reasonably well for producing nothing. I talked to one businessman in the church during COVID. He told me they shut down the plant one day a week because employees learned that if they didn’t work one day a week, the government paid them more for one day when they didn’t work than they earned at work. That is backward!

For [we hear that some among you walk in idleness, not busy at work, but busybodies.](#) 2 Thessalonians 3:11 (ESV)

When people don’t work, you get a disorderly society. You get dysfunctional people. Society breaks down when people don’t work, and they have too much free time on their hands. There is confusion, disorder, and escalating crime when people don’t work.

Obviously, in the midst of all this, we have some people who cannot work. They cannot contribute to society. They cannot produce enough to survive.

Obviously, they should be cared for. There is a place for government programs and social safety nets in society. The Bible also reminds us that as the church, we are to care for the poor, the widows, and the orphans. That is what the Bible describes as true religion. At the same time, we don't want to miss that we were created to work.

We are to be self-motivated when it comes to work.

Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest. Proverbs 6:6–8 (ESV)

The ant doesn't have a boss. Nobody tells the ant what to do. The ant is a self-motivated creature that doesn't waste time at work. You don't see ants out of line sitting on the sidelines watching cat videos on YouTube and TikTok. The ant is a hard worker and a self-motivated worker. We should be the same.

The sluggard does not plow in the autumn; he will seek at harvest and have nothing. Proverbs 20:4 (ESV)

The way to recognize a lazy person is they always have an excuse about why they can't work when it is an important time to work. As a result, they are in poverty. They were lazy during the planting season, now they have nothing in the harvest season.

My middle son manages a knife sharpening company in Ames. He tells me the constant string of excuses he hears from employees about why they are late for work or can't show up for work. Their car wouldn't start. Their alarm didn't go off. They couldn't get a ride. They were caught in traffic. The list goes on and on. The problem is that the same people always have a reason for why they can't

work. They always have an excuse to avoid work because they are lazy. They are sluggards. The excuses they give are not the problem. They are the problem.

Whatever you do, work heartily, as for the Lord and not for men, Colossians 3:23 (ESV)

This is a big one when it comes to motivation to work hard. As Christians, we are not working for an earthly boss. We are working for Jesus. We do our best in all things at all times because giving our best is what pleases Jesus. If we only work hard when our earthly boss is looking, we have forgotten that Jesus, our heavenly boss, is always looking.

4. We should save money.

Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it. Proverbs 21:20 (ESV)

Another way God wants us to make money is by saving money. A fool spends everything he/she gets. A wise man learns to set aside some of their income now for the future.

The ants are a people not strong, yet they provide their food in the summer; Proverbs 30:25 (ESV)

The ants work hard all summer, storing food for the winter because they know a time is coming when they cannot work. The only way to survive in the future is to plan for it now. When we work, set aside something to prepare for the future from our work. That is an important way to acquire money.

This brings up the topic of retirement. Wise employers have matching retirement contributions to incentivize employees to save for retirement. There will come a time for everyone when we do not have the strength we once did. There may come a time when we are physically debilitated by an accident. There

may come a time when our car breaks down, so we have a big repair bill or need to purchase a new one. There will come a time when children want to go to college. If we save for the future, those times will be much easier.

5. We should budget the spending of our money.

Another important way God wants us to acquire money is by properly budgeting our money and planning how to use it. Living without a budget and not learning to restrain yourself financially leads to economic disaster. When we create a budget, we need to create a budget with a margin. That means we need to plan to spend less than we make. Even a good budget cannot account for all expenses in the future.

Having a budget is especially important in our culture because we live in a time when advertising constantly pushes us to purchase things we don't need with money we don't have.

[Know well the condition of your flocks, and give attention to your herds, for riches do not last forever; and does a crown endure to all generations? Proverbs 27:23–24 \(ESV\)](#)

This verse reminds us it is our responsibility to know where we stand financially and to regularly assess where our money is going, how we are investing it, and how we are spending it. This Proverb reminds us that even if we have money, we need to carefully watch that money, or it will go away.

One factor that makes maintaining a budget so hard is credit cards. Credit cards encourage excessing spending. Let me give you some credit card facts. In 2022, the average credit card debt was \$3,911 per adult. The average family has \$6,027 in credit card debt. Twenty-nine percent of credit card holders can only

make the minimum payment on the credit card each month. The average credit card interest rate is 19%¹

Merchants love to take credit cards because people will spend 80% more money using a credit card than cash. Over 70% of credit card holders cannot pay their credit card off at the end of the month. This would be bad enough if each American only had one credit card, but the average American has 2.2. Folks, this is a form of financial slavery. Credit card companies loan easy money to people who are not in a position where they can not pay off their expenses at the end of the month. As a result, the credit card companies can charge exorbitant interest rates. Many people can not get out of credit card debt. They are left in bondage.

The rich rules over the poor, and the borrower is the slave of the lender. Proverbs 22:7 (ESV)

To avoid getting caught in this trap, we must have a financial plan. We must have a budget. You need to severely limit our spending. If you struggling in this area, please talk to me after the service. We have deacons that can counsel you. We have people who can help you create a financial plan to keep you out of debt and prepare you for the future.

You were bought with a price; do not become bondservants of men. 1 Corinthians 7:23 (ESV)

God doesn't want you to become financial slaves to the predatory banks who dangle credit cards in front of you, hoping you will spend money you don't have because of your lack of self-control.

¹ <https://www.finder.com/credit-card-statistics#what-do-interest-rates-on-the-average-us-credit-card-look-like>

What does the Bible say about running short on money?

We have looked at the morality of money and the dangers that come with the love of money. We have looked at the right and the wrong ways to accumulate wealth. What reasons does the Bible give for why we often don't have enough?

1. Stingy people won't have enough.

One of the reasons Christians run short on cash is because they don't give enough away. They hold their money too tight. The Bible says when we give money to places God wants it to go, such as supporting the work of the Lord in the church, to missionaries, benevolence, and other God-orientated missions, God will pay us back. He promises to financially sustain us. Proverbs talks about this.

One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want. Proverbs 11:24 (ESV)

The writer of Proverbs sits back and looks at the way life works. Why do people who give money away, who are generous and kind to others always seem to grow wealthier? Why do those who are stingy and hold everything with a tight fist end up growing poorer? Here is the reason. That is the way God works! It is backward from what we think. When we give money to work, God is behind, God promises to pay us back and sustain us.

Look what Jesus says.

Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you. Luke 6:38 (ESV)

You can't out-give God. When we give our resources to people and places that God is committed to, such as our church, a godly mission in the community, or a mission overseas, God promises to back to us. He is not stingy when he gives back. Have you ever gone to the store and opened a box of crackers and discovered it was only half full? You read the package, and it says the product is sold by weight, not volume. Contents may settle during shipping. When God gives back to us, he takes the air out. He packs it in. He overflows the scoop of what he gives back to us.

Look what God says in the Old Testament book of Haggai.

Now, therefore, thus says the Lord of hosts: Consider your ways. You have sown much, and harvested little. You eat, but you never have enough; you drink, but you never have your fill. You clothe yourselves, but no one is warm. And he who earns wages does so to put them into a bag with holes... You looked for much, and behold, it came to little. And when you brought it home, I blew it away. Why? declares the Lord of hosts. Because of my house that lies in ruins, while each of you busies himself with his own house. Haggai 1:5–9 (ESV)

At this time, the people of Israel were busy building their own houses. The Bible describes them as fancy houses. They left God's house in complete ruins. The priests needed a second job to put food on the table. God said, "I will not bless you as a nation because you are a stingy people. Later in Haggai, God says, "Test me and see. Bring the full tithe into the storehouse and watch me throw open the very floodgates of heaven." God says, "Put giving to me first in your finances and watch how I will take very good care of you."

The principle of not having enough because of stinginess is not just an Old Testament principle. We also find it in the New Testament. Look what the apostle Paul wrote to the Corinthians.

The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. 2 Corinthians 9:6 (ESV)

This is a farming illustration. Iowa farmers understand this. Giving to God is like planting. If you plant a little seed, you get a little harvest. If you plant a great deal of seed, you get a bigger harvest. The same is true regarding our giving to God and those things he is behind. If we give to the church and to missions in a small way, God will give back to us in a small way. If we give to him more, God will pay us back in a much greater way.

Some people think this is only talking about a spiritual harvest. I don't think we should like it to that. This is also talking about physical blessings.

And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. 2 Corinthians 9:8 (ESV)

Paul says, don't worry about running short when you give. Have you ever met a guy in a soup kitchen line telling you they are impoverished because they put too much in the church offering plate? Paul promised the Corinthians, and he promised us, that when we give to God and the works that are important to him, God is more than able to supply us with our needs and even supply us with more than enough so we can continue to give. Do you believe that?

2. Hastiness leads to poverty.

The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty. Proverbs 21:5 (ESV)

What is hastiness? It means impulsiveness. It is seeing something and then impulsively deciding to buy it. Impulsive purchases lead to poverty. You can walk into a car or boat dealership and walk out in less than an hour and be hundreds of thousands of dollars in debt. They know the faster you can pay for

the car or boat and the more impulsive your decision, the more likely you are to spend money on things you don't need with money you don't have.

Here is a bit of advice. Before you make a financial decision, wait on it. Wait a day. Even better, if you can, wait for a week or a month. None of us are impervious to the appeal of advertising and hasty financial decisions. Those kind of decisions can impoverish us for years.

3. Laziness, drinking, and gluttony lead to poverty.

Love not sleep, lest you come to poverty; open your eyes, and you will have plenty of bread. Proverbs 20:13 (ESV)

The first key to success in life is to get out of bed early. Get a jump on the day. Not all those who are poor are poor because they are lazy. Many who are poor do not like to get out of bed early. They are not excited about hard work and long hours. I remember watching an interview with Elon Musk as he talked about the early days of Tesla. In the interview, he talked about a period of time when he worked 20 hours a day. He never went home. He slept only 2 hours a day. I am not recommending that, but we know his success didn't come from laziness. It came from getting out of bed early and lots of hard work.

For the drunkard and the glutton will come to poverty, and slumber will clothe them with rags. Proverbs 23:21 (ESV)

This is so practical. Drugs and alcohol lead to poverty. Beer and liquor are expensive. A drinker will spend a large portion of their paycheck on alcohol and then mentally check out around their family because of it. Drinking is a great way to waste money.

In addition, going out to eat takes a lot of money, especially today. That is called gluttony. Some people can afford to go out to eat when they want. If that is

you, I am grateful for those people. Most of us can't do that. When my children had their first summer job in high school, they joined their friends, going out to eat a few times a week. By the end of the summer, they were shocked at how much money they DIDN'T have. I remember them wondering where it all went. We told them. You ate it!

Cook at home. Clip coupons. Save money.

4. Worthless Pursuits lead to poverty.

Whoever works his land will have plenty of bread, but he who follows worthless pursuits will have plenty of poverty. Proverbs 28:19 (ESV)

This is someone who is always going out of their way to pursue a get-rich-quick scheme instead of putting their heart and soul into their main source of income. You know how this works. People want to start all kinds of side businesses or home businesses, and they end up neglecting their primary source of income. I am not saying second jobs or side businesses are wrong, but there is only 24 hours in a day. Our spouse needs us. Our children need us. We need to read our Bible, pray, and exercise. You can only give so much time and energy to secondary pursuits.

Conclusion

This morning, we learned a lot about acquiring wealth. God is not opposed to wealth. He is not opposed to us acquiring it. Wealth is not just for meeting our basic needs, but it is part of what he provides for our enjoyment.

When it comes to money, we are not to love our wealth. Our wealth should lead us to greater love and worship of God, who is behind every good gift in our lives.

There are wrong ways to acquire wealth, such as stealing, not paying bills, paying unfair wages, or gambling.

There are right ways to acquire wealth, such as gifts, investing, saving, working, and budgeting.

We can lose wealth in many ways, such as impulsive spending, glutton, and drinking.

One way Christians lose wealth is by stinginess. They don't have enough because they don't give enough. God loves to bless the givers. This is why it is always better to give than receive.



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