

# WHAT DOES THE BIBLE SAY ABOUT ACQUIRING MONEY?

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## 1. Is it wrong to acquire money?

### A. 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)*

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

*...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)*

### B. God created money for our enjoyment, not just necessities.

*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)*

## 2. What is the danger of loving money?

### A. 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)*

### B. 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)*

*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)*

### 3. What does the Bible say about how to acquire money?

#### A. What are the wrong ways to acquire money?

I. We are not to steal it.

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

II. 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)*

III. We are not to 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)*

IV. We are not to gamble for money.

*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)*

#### B. What are the right ways to acquire money?

I. We can receive financial gifts or an inheritance.

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

II. 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)*

III. We should work for money.

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

*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)*

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

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)

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

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

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

#### IV. 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)

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

#### V. We should **budget** the spending of our money.

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)

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

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

## 4. What does the Bible say about running **short** on money?

### A. **Stingy** people won't have enough.

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

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)

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)

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

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)

## **B. 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)

## **C. 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)

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

## **D. 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)

# **5. Conclusion**

- God is pleased when we make wise choices to acquire wealth. God is so good that he gives us money for enjoyment, not just necessities. The Bible teaches us how to acquire wealth through wise decisions and warns us against unwise choices that lead to poverty.

## **Life Group Questions**

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1. Look through this sermon outline. Which points were not impactful for you?
2. **Read 1 Timothy 6:17.** How does knowing that God gives us money for things to enjoy change the way you think about God's love for you?
3. **Read the verses in the section of the outline on "Work" (3. B. III.).** What are the downsides of avoiding hard work?
4. **Read the verses in the section of the outline on "Stinginess" (4. A.).** Why is this contrary to modern thinking? Do you believe it? How has God provided for you when you gave? If you were to instruct someone on how to start giving, what would you tell them to do?
5. **Read Proverbs 21:5 and 28:19.** What hasty choices and worthless pursuits have you made in life? How would you counsel someone to help them avoid making similar choices?