

## Theology of Money and Possessions

Winter 2019

### Resources

- Randy Alcorn, *Managing God's Money: A Biblical Guide* (Tyndale, 2011).
- Tim Keller, "Money Changes Everything," in *Counterfeit Gods* (Dutton, 2009)
- Paul Tripp, *Redeeming Money: How God Reveals and Reorients Our Hearts* (Crossway, 2018).
- Reggie Kidd, "Tithing in the New Covenant? 'Yes,' as Principle, 'No' as Casuistry," in *Perspectives on Tithing: Four Views* (B & H, 2011).

\* = the most important Scripture texts for each lessons

### Lessons

#### I. CREATION: RESPONDING TO GOD'S GRACE IN CREATION AND OUR CALLING AS HIS IMAGE

##### 1. God's ownership (Alcorn, chp. 2)

###### *Key Scriptures*

- \*Ps. 50:10-12; Ps. 24:1-2; Deut. 10:14 (God owns all things)
- \*1 Chron. 29:10-14; James 1:17-18 (All wealth and every good thing comes from God.)
- \*1 Cor. 6:19-20 (Our very bodies belong to God, who has purchased us by Christ's death.)
- Genesis 1-2 (God is Creator of an abundant, prosperous, good world.)
- Rom. 11:33-36 (All things are from God, through God, and for God.)
- Isaiah 60:1-11; Ezek. 36:29-36; Rev. 21-22 (God will provide abundant material prosperity when he returns in the final resurrection to make all things new.)

###### *Key issues*

God's owns all things and created a good world of great abundance for us to enjoy. All of our money and possessions (and every good gift) come from God, belong ultimately to God, and are created for God's purposes and mission in the world.

###### *Discussion Questions*

1. What makes it hard or uncomfortable to talk about money in church? Why is it important?
  - Important in Bible. Important in Jesus' teaching.
  - Reminders are good (2 Pet. 1:12-13; 3:1)
  - God has a way of surprising us
  - Help you clarify and communicate: children, grandchildren.
2. Read and reflect on these short Scripture passages: Ps. 50:10-12; Ps. 24:1-2; Deut. 10:14; 1 Chron. 29:10-14; James 1:17-18; 1 Cor. 6:19-20.

What strikes you in these passages?

What questions do these raise for you?

How do these passages make you feel? Relieved? Convicted? Comforted?

Is this a message of grace?

3. How much does God own? Why is he the owner? What rights does God have as owner?
4. What makes it hard in our culture to remember and believe that God owns everything?
5. What problems arise for us individually and for the church when we forget that God owns the universe?
6. How does (or should) the offering in our weekly liturgy for corporate worship provide us with counter-cultural training in how we should view and use our money in relation to God?
7. How would we feel and act differently if we really took the truth of God's ownership to heart?

## **2. Human stewardship (Alcorn, chp. 3)**

### *Key Scriptures*

\*Genesis 1:28-30; 2:15 (dominion and the cultural mandate)

\*Matt. 25:14-30/Luke 19:11-27 (parables of talents/minas)

Matt. 25:31-46 (final judgment linked to practical care for the needy)

### *Key issues*

Human beings are stewards of God's wealth and possessions, and we are accountable to God for what we do with his wealth. True, living faith is manifest in hard work to invest God's wealth wisely to accomplish God's purposes and mission in the world. This investment entails using God's resources to alleviate the suffering of people who are needy and vulnerable.

### *Discussion Questions*

1. Think of a time when you were asked to take care of something that belonged to someone else whom you really cared about. How did you act?
2. Read Genesis 1:28-30 and 2:15. What place and authority does God give human beings in relation to the rest of creation? What obligations and responsibilities follow from this place and authority? What do these passages imply about the purpose of material possessions?
3. Read the parable of the talents in Matthew 25:14-30. While the "talents" in the parable do not only represent money, the concept does apply to money, since it is one of the resources that God has given us as a gift to use for his purposes.

- Who is the master? What does this teach us about God?  
(Ownership; authority; generosity; the right to give commands and expect to be obeyed)
- Who are the managers? What does this parable teach us about our relationship to God and to his money?  
(Role is stewardship; submission to authority; Need for faithfulness, wisdom, effort)
- What makes the third servant different than the others?
- What does this parable teach us about the ultimate purpose and goal of our use of money?

## **II. REBELLION: IDENTIFYING AND CONFESSING SIN'S CORRUPTION**

### **3. Idolatry of money (Alcorn, chps. 5-6; Tripp, chp. 6; Tim Keller)**

#### *Key Scriptures*

- \*Matt. 6:24 (serving two masters)
- \*1 Tim. 6:9-10 (The love of money is a root of many evils.)
- \*Col. 3:5 (greed is idolatry)
- Luke 19:1-10 (Zacchaeus)

#### *Key issues*

The love of money and possessions easily becomes an idol that causes great evil by warping our love, our loyalty, our values, our relationships, and our habits toward selfishness and exploitation of others.

#### *Discussion Questions*

1. Read Matt. 6:24; 1 Tim. 6:9-10; Col. 3:5.
  - Is the Bible saying that wealth is bad? What do we know from the Bible that shows that having wealth is not necessarily bad?
  - What does it mean to love money in a way that it becomes a “master” or an “idol”? Why does Jesus use such extremely strong language to communicate the spiritual danger and impact of allowing money to be our master?
  - Cultural observers have noted that few people in America believe they are greedy. How does our culture form our hearts, imaginations, and desires in ways that make a sinful desire for money and possessions invisible to us and that make money a rival to God?
  - If we love money wrongly and make it our master and idol, what are some negative consequences for our relationship with God? for our heart/soul? for relationships between people?
2. Read the story of Zacchaeus (Luke 19:1-10).

- What would attract a person to be a tax collector in Jesus' day? (Desire for wealth and political power/favor from Romans.) How did tax collectors get wealthy? (Oppressing and cheating people by taking more than the government required.)
- Why did Zacchaeus change?
- How did Zacchaeus demonstrate his changed heart? How is this provide us with an example that challenges us?

### III. REDEMPTION: RESPONDING TO GOD'S SAVING GRACE

#### 4. God's generosity and ours (Tripp, chp. 9)

##### *Key Scriptures*

\*Before looking at a couple of key Scriptures, contemplate God's generosity in the general pattern of God's acts in Scripture: in creation, his promises to Abraham, and the fulfillment of his plan in giving us himself in Jesus and the Holy Spirit (see Tripp, chp. 9 for examples).

\*2 Cor. 8:1-15; 9:6-15 (God's generosity enables us to experience the joy of generous giving to serve others and participate in God's mission.)

\*Acts 2:44-47; 4:32-35 (The early church manifested extraordinary generosity with money and possessions, and God greatly blessed their witness and faithfulness.)

Matt. 5:42 (Give to people in need.)

##### *Key issues*

God is extraordinarily generous, and he provides for us so that we can reflect his image and know his joy in giving generously to others to support his mission.

##### *Discussion Questions*

1. Think of a time when another person was very generous to you. What did that feel like? How did it make you want to respond?
2. How do we see God's generosity in these dimensions of his mission? In light of these actions of God in the biblical story, how would you describe the generosity of God?
  - Creation
  - The covenants he has made in history with his people (exodus; Temple & sacrifice; people; Promised Land; protection from/favor with other nations)
  - The Bible
  - The incarnation of Christ
  - The death of Christ
  - The resurrection of Christ
  - The daily work of the Holy Spirit
  - The church
  - Promise of new heavens and new earth

3. Read 2 Corinthians 8:1-15.

- What is the situation? To whom are the Corinthians being challenged to give? Why is this so important to Paul and to the integrity and mission of the church?
- How would you describe the generosity of the churches of Macedonia (vv. 8:1-5)?
- What does Paul mean by describing giving as a “grace” (8:6-7)?
- What is the ultimate reason or motive to which Paul appeals (8:9)?
- Should we see our giving as mostly a duty, or as something more?
- How does your attitude and your giving compare to Paul’s examples and teaching?

4. Read 2 Corinthians 9:6-15.

- What are motives for giving that Paul names?
  - God’s promise: promise of reaping (v. 6, 10-11)
  - God’s praise: he loves a cheerful giver (v. 7)
  - God’s power: all grace, all sufficiency (vv. 8)
  - God’s past faithfulness: (v. 9)
- What kind of rewards and outcomes does God promise for those who give generously?
  - v. 10: a harvest of righteousness
  - v. 12: provision for the needy
  - vv. 11-13: thanksgiving to God
  - vv. 14: love and prayers of brothers & sisters in the church
- Why should these rewards be motivating to us? What do you hope for the outcome of your giving to the church? How would our giving be impacted if we kept these promises of God firmly in our mind and heart?

**5. Savings and debt (Alcorn, chps. 16, 18)**

*Key Scriptures*

\*Prov. 6:6-11; 30:24-25; 10:5; 21:20; (It is wise to work hard to save resources.)

\*Gen. 41:33-36, 46-57 (Wise saving in times of abundance makes it possible to help others in need in times of trouble.)

\*Lev. 25:8-10, 35-41 (God does not want people to live in chronic debt, financial servitude, and multigenerational poverty. Believers should take steps to help others avoid debt.)

\*Prov. 22:7 (The borrower is the slave of the lender.)

Deut. 28:44; Neh. 5:3-5 (Debt can become a kind of bondage and a means of exploitation.)

1 Tim. 6:6-8 (Godliness with contentment is great gain.)

*Key issues*

Saving some resources for the future is wise, not only for our own support but also for supporting others. Debt can be a financial danger, and also a tool of exploiting others and being exploited by others (e.g., inordinate interest). A tendency to accumulate great debt

without heeding its dangers or curbing its control can be a symptom of deeper spiritual problems, such as lack of content, lack of trust in God's care and provision, a failure to see oneself as a steward of God for the purpose of God's mission.

## **6. Tithing and other giving (Alcorn, chps. 12-13; Reggie Kidd)**

### *Key Scriptures*

\*Lev. 27:30, 32; Deut. 14:22-23; Neh. 13:12 (The practice of tithing commanded.)

Num. 18:1-32 (esp. 21, 24) (Tithing supports the ministers of the people of God.)

Deut. 14:28-29; 26:12-13 (Tithing supports the poor.)

\*Mal. 3:6-12 (God calls his people to give the full tithe, even though they pay taxes to foreign rulers.)

\*Matt. 23:23 (Observing the weightier matters of the law—love, justice, mercy—does not negate the obligation to practices like tithing.)

\*1 Cor. 9:1-12 (Old Testament texts about giving to support the ministry of the church are still applicable in principle to the church today.)

### *Key issues*

While tithing is not strictly mandated in the New Testament, the principle of giving a tithe represents a wise and helpful guideline as a starting point for the giving that God requires to support the work of the church.

### *Discussion Questions*

1. What does the Bible mean by giving a tithe?
2. What are the primary purposes of the tithe in the Old Testament?
3. The book of Malachi is given in a period after the Babylonian exile when Israel lived under foreign rulers and paid taxes to support the empire that had conquered them. Does this affect the tithing principle (see 3:6-12)? Is there an analogy with the church in the present day?
4. Does the New Testament negate the principle of tithing as a general guideline for giving for God's people?
  - Reasoning from biblical texts: Matt. 23 and 1 Cor. 9
  - Reasoning from general patterns: Does the church have analogous financial needs to the needs that OT tithes supported? How much bigger is the mission of God's people in the new covenant era compared to God's people in the covenants before Christ? How much greater is the revelation and impact of God's truth and grace manifest in Christ compared to the covenants prior to Christ? How should our greater mission and our greater knowledge and experience of the fulfillment of God's grace in Christ and by the Holy Spirit affect our approach to giving compared to the believers of the Old Testament?

5. 2 Corinthians 9:7 says that “Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.” What is the context for this instruction, i.e., what kind of collection is Paul discussing with the Corinthians? Does this nullify the principle of tithing as a general guideline for giving?

(Answer: No. 2 Cor. 8-9 addresses a special collection that Paul gathered from churches in Greece to support churches in Judea suffering from famine. It is most analogous to a special collection that we might take at Thanksgiving or Christmas for a special project in foreign missions.)

6. Recent studies show that evangelical Christians in America give an average of 3% of their income to churches and other religious groups. If all Christians tithed, how would tithing impact the church’s mission? What might this enable churches to do in their local congregations? in their local communities? in supporting foreign missions?

7. Have you practiced tithing? How have you seen God use this practice to affect your spiritual life? How this been a challenge? How has this practice been a blessing?

8. Is merely giving 10% sufficient for honoring God with our money? Does tithing exhaust one’s financial obligations in giving to God’s mission? What motives should drive tithing and other giving? Is the tithe best considered a floor (minimum) or a ceiling (maximum) for our giving? Might there be circumstances when a tithe is inappropriate? What factors should lead us to give more than a tithe? (Need to give sacrificially, which for some will be much more than 10%.)

#### **IV. CONSUMMATION: LIVING IN LIGHT OF ETERNITY**

##### **7. Treasure in heaven (eternity) (Alcorn, chp. 9; Tripp, chp. 8)**

###### *Key Scriptures*

\*Matt. 6:19-21 (Lay up treasures in heaven, and your heart will follow.)

\*1 Tim. 6:17-19 (Generous giving stores up true treasure and true life in heaven.)

###### *Key issues*

Living in light of the final resurrection and the glory of eternal life in the future new heavens and new earth will enlarge our concerns beyond ourselves, will greatly affect what we value, will change our goals, will temper our expectations for life and satisfaction in this present age, and will guide how we invest God’s resources now.

###### *Discussion Questions*

1. John Lennon’s famous song asked us to “imagine there’s no heaven” and a world in which people are “living for today” only. How does that perspective on life affect the use of money,

i.e., how would a person think about money and spend money if they were living only for this present life?

2. Read Matt. 6:19-21 and 1 Tim. 6:17-19. What does Jesus mean by “laying up treasure in heaven,” and what does Paul mean by “storing up” treasure in heaven”? (Note Paul’s connection to generous sharing with others; cf. Mark 10:21). Is this salvation by good works? How do Jesus’ statement about the location of our heart and Paul’s statement about hope in God help clarify the issue?

3. What is the reason that Jesus gives for investing in heavenly rather than earthly treasures? (Consider Alcorn’s analogy with Confederate money that is passing away: pp. 86-87). How do you respond to this quote from missionary Jim Eliot: “He is no fool who gives what he cannot keep to gain what he cannot lose”? Is there any possession you own that you feel would completely devastate or destroy your life if you should lose it?

4. What is the relationship of our heart and our treasure (Matt. 6:21)? Why is that true?

5. How does seeing the value and purpose of money in light of eternity change us in these ways:

- Shifts our perspective from seeing the present life as preparation rather than destination?
- Clarifies what we value as most important
- Reveals where we are seeking satisfaction and what makes us truly happy
- Enlarges our view of what the purpose of money
- Guide our investments toward the greatest return and impact
- Offer hope
- Remind us of our constant need for God’s grace.

6. A more personal application: How does the reality of eternity impact your spending? Could someone looking at your budget and your spending patterns and come to the conclusion that Christ and the mission of his kingdom were a major priority to you?