

Lord help me to Use my money

[New King James Version of the Scriptures used unless otherwise stated.]

Recently, my family and I were eating lunch in McDonald's. At the time, the adult meals had stickers on them that had monopoly locations on them. If you collected the full set of a particular colour, you could win various prizes. The prizes started off relatively small, and increased in value, and appeal, as you progressed around the monopoly board. If you happened to get the two dark blue stickers, you could win £100,000. As we sat in McDonald's eating our lunch, we looked at the stickers on our meals. One of the first ones we pulled off was Park Lane, one of the two dark blue stickers. I didn't think much of it. One of my children then pulled the stickers off my chips. I saw a flash of dark blue. Just for a moment, I started to wonder if we'd somehow found the Mayfair sticker. Sadly, it was just another Park Lane sticker. We didn't think much of it and went on to enjoy our afternoon.

Later in the day, I reflected on that moment of wondering whether we'd just won loads of money. I started to wonder to myself what I would have done if I'd suddenly found myself in possession of such large sums of unexpected money. Pay down the mortgage? A holiday? Mountains of second-hand books?

The whole experience highlighted two things to me. First, having such a large amount of money would bring with it responsibilities to use it wisely, especially for a Christian, since we believe all things come from God, and ultimately belong to Him. If I found myself with a spare £100,000, I couldn't just waste it all in some sort of celebratory binge. God would expect me to use it well. But secondly, I was all too aware of a desire within me. I'd like an extra £100,000. I'd like the things I could buy with it. The places I could go and things I could see. The Lord has graciously provided for my family all of our lives. We've not lacked. We're not rich but we have enough. And yet still, there was a desire at the prospect of £100,000. A desire that could get out of hand if left unchecked. And that didn't feel like a particularly faithful, Christian attitude.

So how should Christians use their money? Is there a difference between how Christians should use their money and how unsaved people use their money? Does God care how I use my money? Does the Bible have instructions about how we should use money? These are all important questions. So, today's talk is an important subject. The title, "Lord, help me to use my money" reflects a genuine desire on the part of Christians to use their money wisely for God's glory. That's a great desire to have. The title also betrays a lack of clarity about how exactly Christians should use their money. If it was clear, they wouldn't need to ask for help. And the title shows us the right place to look first for advice on using our money wisely. It isn't firstly in financial advisors or the like, but in prayerful dependence on the Lord that we will find help to use our money for God's purposes and glory.

So, for Christians, we recognise that our ultimate authority comes from the Scriptures, the word of God. That's where we must look first for help. That's not to say that there is no help in financial advisors, or price comparison websites, or whatever other tools you might find for advice. It's just

to say that God's word is living and powerful. It's useful in every situation of life. So, if we want to find help today, we'll find it in the Scriptures, and not in my sharing my opinions on financial wisdom.

But let's just pause for a moment and ask ourselves exactly what kind of help we can expect to find in the Bible when it comes to Christians and how we use our money. We have to say, first of all, that the Bible is God's revelation to mankind; and it primarily deals with who God is, what man is like, and how men and women can be right with God. It's not primarily a financial manual. Although the Bible says plenty about money, we're not going to find detailed answers for every situation we might face. So, I'm not going to find a chapter and verse to tell me whether to invest in some shares or not. I'm not going to find a verse that tells me which mortgage to choose or how much to donate to a charity collection. I'm not going to find an answer for how much is too much to spend on my children at Christmas, or what I should do with any disposable income I might have. Instead, the Bible gives us general principles and leaves us to figure out the application in each circumstance in daily dependence upon the Holy Spirit's guidance. So today, we're going to take a similar approach in this talk. I'm not going to give you "David's top ten financial tips" or "golden rules for financial prosperity". Instead, I want us to consider some verses that Paul wrote to his friend Timothy, dealing with that matter of how Christians should use their money. You can find them in 1 Timothy chapter 6. We'll read the verses in a minute, but if you read through the chapter, you'll find that in verses 6-12 Paul has something to say to those people who want more money. Verse 9 talks about "those who desire to be rich." Then in verses 17-19, Paul speaks about those who have plenty of money. He's addressing "those who are rich in this present age." It occurred to me that most of us fall into one of those categories. Either we wish we had more money, or we already have plenty of money. And so, I suspect that these verses have something profitable for all of us to consider today.

Interestingly, both those who want more money, and those who already have plenty, are pointed to something more important by Paul. Both are told to "lay hold on eternal life", in verses 12 and 19. Paul wants to direct people's thoughts away from money, and towards something far greater – eternal life! So, let's take some time to read each of the sections we've mentioned starting with verses 6-12.

"Now godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows. But you, O man of God, flee these things and pursue righteousness, godliness, faith, love, patience, gentleness. Fight the good fight of faith, lay hold on eternal life, to which you were also called and have confessed the good confession in the presence of many witnesses."

In the verses I've just read, Paul highlights a danger for "those who desire to be rich." They are vulnerable to temptations that can lead to destruction. We need to read these verses carefully. Paul doesn't say that money in itself is bad. He doesn't say "Money is a root of all kinds of evil." He very carefully says "the **love of** money is a root of all kinds of evil." Paul knew that money can be used for plenty of good things. It is necessary to buy the things needed for life – food, clothes, somewhere to live. Money is useful to support and help the poor and particularly Christians in difficult circumstances. In some of Paul's letters, he thanks the church he is writing to for a gift they had sent to support him in his ministry. So, Paul was certainly aware that money could be used for good things.

But there is a danger to money. It is possible for a Christian to love money too much. And evidently Paul had seen examples of Christians who had loved money so much that they became greedy. Their pursuit of money had ultimately caused plenty of upset, and they had “pierced themselves through with many sorrows.” Their desire to be rich had led them to stray from the faith. Perhaps they pulled away from other believers in their area because they were so fixed on acquiring more wealth? Perhaps the accumulation of more money had made them make questionable moral choices; and their ignoring the conviction of the Holy Spirit was doing damage to their walk with the Lord. They were straying from the faith.

So, Paul says to those who desire to be rich that “godliness with contentment is great gain.” It is better for them to live in a godly manner, that is pleasing to Christ, than it would be for them to have all the riches they desire and stray from the faith. Paul argues that whatever possessions they might gather during their lives, they can’t take them with them when they died. They brought nothing into the world, and they can’t take anything out of the world. That’s something worth reflecting on, isn’t it? Even if I had managed to get the two dark blue Monopoly stickers at McDonald’s and suddenly found myself with £100,000, I wouldn’t be able to take anything I bought with it with me when I die. I might get some nice things to enjoy now. I might enjoy some nice holidays. But it’s all temporary. And that should influence the amount of value I put on possessions.

People easily talk about being content. I sometimes wonder whether they have any real clue about contentment. From all appearances it might look like the person speaking has plenty of comforts in life and so it’s much easier to talk about contentment from that vantage point. You might even be thinking the same today and that’s a perfectly valid point. I’m certainly not speaking today as someone who has mastered contentment, as you’ve probably already established from my McDonald’s story.

But when Paul encourages believers to be content, we should stop and listen. When he wrote his letter to the Philippian Christians, he stated in chapter 4,

“I have learned in whatever state I am, to be content.”

He knew what it was to have much, and he knew what it was to have nothing. He’d experienced both states at various points during his service for the Lord. Sometimes he had plenty and was full. Sometimes he had little and was hungry and suffered need. But in every circumstance, Paul had learned to be content. He concluded that he could do all things through Christ who strengthened Him. To use the words he wrote in 1 Timothy, that we have read today, he had learned that “godliness with contentment is great gain.”

In verses 6 to 10 of 1 Timothy 6, we’ve seen Paul warn about the love of money and the dangers that come with it. We’ve been encouraged to learn contentment. In verses 11 and 12, he summed up the path for Timothy to follow. It’s one we’d do well to follow today. Paul wrote,

“But you, O man of God, flee these things.”

Timothy needed to flee from the dangers of loving money. No doubt Paul also included some of the other dangers listed earlier in chapter 6, but money is enough for us to focus on today. Don’t chase after money and greed, but instead pursue righteousness, godliness, faith, love, patience, and gentleness.

Love of money had the potential to cause Timothy and others to stray from the faith. It already had in the case of some. Instead, Timothy was to “lay hold of eternal life.” Timothy was already a believer when Paul wrote this to him. So I don’t think Paul was telling Timothy to get saved when he said, “lay hold of eternal life.” Instead, I think Paul was telling Timothy to enjoy to the full the

eternal life he already had. He may or may not have had money. But he did have something far better – eternal life. Jesus said in John 17, that eternal life is to know the only true God, and Jesus Christ whom God had sent. Paul reminded Timothy that he already had eternal life. He did know God, and by saying “lay hold of eternal life”, he was encouraging Timothy to get to know God better. That would do him more good than desiring to be rich.

When we come to Paul’s instructions to the rich in verses 17-19 of 1 Timothy 6, we again find an instruction to lay hold on eternal life. Let’s read the verses.

“Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.”

Having addressed those who desired to be rich, Paul now moved to those who were rich. There were instructions for them, too, about how they should use their money. When it came to money, they too had dangers that threatened to get in the way of their faith. They had to avoid putting the trust in riches. Riches are uncertain. (That’s been evident to us over the past 10 years or so with the banking crashes and then all of the economic uncertainty linked to the COVID pandemic.) Rather than trust in uncertain riches, they were to trust in the living God. God had given them good things to enjoy, and they should acknowledge God’s kind provision.

Those who were rich also had to be careful not to be haughty and impose themselves over those less well off. Instead, their God-given riches gave them unique opportunities to do good. They were able to be “rich in good works” and to give and share, in a way that poorer people simply weren’t able to do. They had an abundance of disposable income. Paul said, “Use it for good. Be extraordinarily generous!” Rather than storing up treasure on earth, they were to lay good foundations for the time to come. They, too, needed to lay hold on eternal life.

For the rich, just as much as the poor, knowing God, and enjoying eternal life, would do them more good than having more money. In both cases there were potential barriers to enjoying eternal life. For the poor it was the desire to be rich. For the rich it was using their riches selfishly and unwisely. Both groups of people needed the reminder not to focus on money, but to lay hold of eternal life.

Let’s come back to the title of today’s broadcast. “Lord, help me to use my money.” I said near the beginning that the Bible doesn’t give us specific answers to every money question we might have. But it does give us some help. We’ve been reminded from 1 Timothy 6 today, that money should have a much lower priority in our lives than laying hold of eternal life and enjoying God and the life He has given us. And we’ve seen that there are dangers connected to money that can get in the way of our walk with the Lord. I hope these reminders have been good for us and will help you set your priorities in whatever the specific money questions you’re facing at the moment.

But you might be wishing I’d been a bit more practical and talked more about specifics today. I’ve deliberately avoided that because the specific financial advice I’d give to any individual probably depends on their circumstances. You’d be better to ask one of your church leaders for more specific advice as they know you, and I don’t. But I do also want to be practical today. So I want to finish with a few reflections on four big uses of money. Inevitably there will be checks and balances to each point that I don’t have time to cover. I’m not offering rules for use of money. It’s more that I’m raising questions for you to think about.

Debt

Christians have varying views on debt. I suspect living in the UK in 2022 would be quite hard without at least some level of debt, possibly through mortgages or student loans or the like. Psalm 37:21 tells us that,

“The wicked borrows and does not repay.”

Christians should be known as people who keep their obligations. If we've taken on debt, we should repay it honestly, to the best of our ability. It may be that some listening today are in circumstances where they have large debts for whatever reason. For that reason, you'll not be able to give generously to some area of the Lord's work or support financially causes you feel strongly about. I judge that it's better to be faithful in paying down your debts than to take on more debt in order to give to Christian work. Perhaps there are Christians in your church who might be able to help you come up with manageable debt repayment plans, so that in future you have more choice in what you do with your money.

Whilst we're thinking about debt, can I urge you to think carefully before taking on new debt. Just because you **can** borrow a certain amount for a mortgage, or commit to a rent agreement, it doesn't follow that you necessarily **should**. Would you be under less pressure to work every hour of the day if you took on a slightly smaller commitment and lived in a slightly smaller or less perfect house? Could you give more generously to the Lord's work if you weren't mortgaged to the eyeballs. These are all questions for individual Christians to consider before the Lord. I'm just raising questions for you to consider that we've found helpful to think about as we've thought about money in our family. When considering taking on debt, we must heed the warnings from the first part of 1 Timothy 6 that we considered earlier. Let's be careful that a desire to be rich doesn't land us in difficulties and cause us to stray from the faith.

Saving

Next let's think about saving money. I think it would be a fair summary of the Bible's teaching that at least some level of financial prudence and saving, where possible, is a good idea. Paul wrote in 2 Corinthians 12:14 that,

“Children ought not to lay up for the parents, but the parents for the children.”

If God grants us some disposable income, then saving some of it is probably a wise idea, so that we have something to fall back on if we go through difficult circumstances. Perhaps a job might be lost, or some large expense comes at home. In some countries there might be large unexpected medical expenses. Not many people are in a position to cover every circumstance, and we are always to look to the Lord for provision of daily needs. But some level of saving is probably prudent for a Christian, if possible. However, if we're in the position of being able to save money, let's remember Paul's challenge to those who are rich in 1 Timothy 6. Don't save so much money that you start to rely on uncertain riches. Don't save so much money that you forget to generously support good causes, especially in the Lord's work.

Giving

As I've just mentioned giving away money, let's think about that next. Christians should always remember that our money comes from God and ultimately belongs to God. We should be trying to use it in ways that honour Him and bring Him glory. In 1 Corinthians 16, Paul tells us that the custom of that early church was to set something aside each week to give to needy believers. In that particular case, he was thinking of believers in Judea who were undergoing persecution. That's a good example for us to follow. Are we able to put aside a little of our income each week

and give it to our churches to support some aspect of the Lord's work? When Paul wrote his second letter to the Corinthian church, he mentioned generous giving again in chapters 8 & 9. He spoke about the Macedonian churches who had given,

“According to their ability, yes and beyond their ability.”

I'm impressed by this attitude. They gave what they could afford, and then they gave some more. When you're thinking about what to do with your money, consider before the Lord being sacrificial. Might it be possible to go without something so you can support a missionary, or some outreach at your church a little more generously?

Buying

Finally, let's think about buying things with money. There are some things we all need to buy, food, clothes, and no doubt much more. And let's be clear, the Bible doesn't give instructions on what we can and can't buy. Neither can I sit in judgement over other Christians over what they buy with their money. That's between them and the Lord and it's none of my business. But let's remember the challenge from 1 Timothy 6:8,

“Having food and clothing, with these we shall be content.”

It's not for me to tell you how to spend your money. But might we manage buying a little less so that we can give more generously? Might I do a better job of laying hold on eternal life, if I didn't spend my money on a Sky Sports account or the latest books or games or whatever else might appeal? Could that money be used to give a little more generously to support the Lord's work? Could I spend some of the time I would have spent on those activities reading the Scriptures and getting to know God better? Might I sacrifice a few small comforts to give to someone in need?

Today's talk was titled “Lord, help me to use my money”, and ultimately that's exactly who we should ask! We've thought today that it's important to lay hold of eternal life rather than fall into the pitfalls that come with money. But at the end of the day, there are not many rules in the Bible about the specifics of spending our money, so we do need to be prayerful! May the Lord help us to be wise in our attitudes to money, and to lay hold of eternal life.

Thank you for listening to this Truth for Today talk, “Lord help me to use my money”, talk T1236.

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