



The Resolved Church

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A Brief Theology of Finances

by Pastor Duane Smets

I. Money is a big issue

A. There are twice as many verses in the Bible devoted to money (approx. 2,350) than to faith and prayer combined.

B. Fifteen percent of Jesus' recorded words are about money.

"Jesus Christ said more about money than about any other single thing because when it comes to a man's real nature, money is of first importance. Money is an exact index to a man's true character. All through scripture there is an intimate correlation between the development of a man's character and how he handles his money." - Richard Halverson

II. Money is a spiritual issue

A. The example of Zacchaeus (Lk 19:1-10)

- When Jesus said to Zacchaeus, "Today salvation has come to this house." Jesus judged the reality of this man's salvation based on his willingness – his cheerful eagerness – to part with his money for the glory of God and for the good of others.

B. The example of the Rich Young Ruler (Mt 19:16-30)

- The Rich Young Ruler "went away sad because he had great wealth" after Jesus told him his financial wealth had become a barrier to the treasure of heaven.

C. Glorifying God with money (Mt 6:19-24)

1. We are stewards of money given to us by God (1 Chr 29:12-16; Matt 25:14-30).
2. Willingness to part with it. Not a poverty gospel (ex. of Zacchaeus and the Ruler).
3. Willingness to partner with it, not a prosperity gospel (1Cor 9; 2Cor 9; 1Tim 6:17-19).
4. What is money? A God given means for wise kingdom life (Prov 10:2-4).
5. Debt is dangerous and should have a planned pay off (Rom 13:7-8).
6. We are to exercise contentment and not financial hedonism (Phil 4:11-13)

III. Money is a family responsibility

1 Timothy 5:8 "But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever."

IV. Money is a church responsibility

A. Misconceptions

1. Churches today only care about money.
2. Past church's abuse of money means no one should give to churches.
3. Churches don't need money. Only 9% evangelicals regularly give and most churches today only survive because of endowments and land ownership.
4. A report from a 2005 study by The Barna Group on "Why People Do Not Give More"
 - a. "Some people lack the motivation to give away their hard-earned money because the church has failed to provide a compelling vision for how the money will make a difference in the world."
 - b. "Some see their giving as leverage on the future. They withhold money from the church because they do not see a sufficient return on their investment."
 - c. "Some do not realize the church needs their money to be effective. Their church has done an inadequate job of asking for money, so people remain oblivious to the church's expectations and potential."
 - d. "Some are ignorant of what the Bible teaches about our responsibility to apply God's resources in ways that affect lives."
 - e. "Some figure they worked hard for their money and it's theirs to use as they please. Their priorities revolve around their personal needs and desires."

B. The Biblical teaching on money and church

1. The New Testament expects the members of the church to be regularly giving to the church.

1 Corinthians 16:1-2 "Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up..."
2. We are to give and not tithe. Tithe was an exact amount (10% in the Old Covenant Law which turned into a spiritual payment). The New Testament nowhere tells believers to "tithe."

2 Corinthians 9:5 "...arrange in advance for the gift you have promised, so that it may be ready as a willing gift, not as an exaction."
3. Our giving is to be willingly and generous.
 - a. Specific instruction
 - 1) *2 Corinthians 9:7 "Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver."*
 - 2) "Cheerful" in 2 Cor 9:7 is *hilaros* in Greek, where we get the word "hilarious." The idea is one of above and beyond that people would think is hilarious, almost ridiculous that you would give so much. Thus, giving 10% can be a good guide but the New Testament expectation is for giving to generally be above and beyond 10%.
 - b. Biblical examples
 - 1) The poor widow's giving - "everything she had" (Mk 12:41-44)
 - 2) The prostitute's giving - a year's worth of wages (John 12:3-8)
4. Our giving is a firstfruits, not an expendable portion of what is left over.

Proverbs 3:9 "Honor the Lord with your wealth and with the firstfruits of all your produce."
5. We are to trust the church leadership with wise use of our money.
 - a. Specific instruction: the church leaders are to demonstrate financial responsibility (1 Tim 3:3,8)
 - b. Biblical examples: the church leaders described in the book of Acts made the financial decisions (Acts 4:35,37; 11:29,30; 1 Tim. 3:3,8).
 - c. Avoids "spiritual purchasing" where you determine how your money is spent.
 - d. Church leadership's financial responsibilities
 - 1) Financially support the preaching and teaching elders

- 1 Timothy 5:17-18 "Let the elders who rule well be considered worthy of double honor, especially those who labor in preaching and teaching. For the Scripture says, "You shall not muzzle an ox when it treads out the grain," and, "The laborer deserves his wages."

- 1 Corinthians 9:14 "The Lord commanded that those who proclaim the gospel should get their living by the gospel."
 - 2) Financially cover the operational needs of the church (2 Cor 9:12-13)
 - 3) Financially support other church plants (2 Cor 8:1-7; Phil 4:18)
 - 4) Financially give to those in need/poor (Deut. 15:17; Lk 10:35-37; 12:33)
 - e. Practical implications: open finances/books
 - 1) Church finances/books are open to member questioning
 - 2) Member finances/books are open to leadership questioning
6. The benefits of giving to the church (from 2 Cor 8-9):
 - Teaches us that our money comes from God's grace
 - Forms a willing and eager heart in us
 - Requires that we give ourselves to God first
 - Enables us to excel in giving
 - Produces sincerity in us
 - Points us to Jesus
 - Teaches us to evaluate our individual means (planning/budgeting)
 - Promotes equality among God's people
 - Beckons leaders to lead
 - Enables leaders to be properly cared for

- Teaches us to trust our leaders
- Makes us generous people
- Teaches us good work ethic. like a harvest, the more you sow, the more you reap
- Teaches us about joy and how to be happy through giving
- Builds up our faith
- Teaches us to trust in God's provision
- Enables us to support good work
- Exercises acts of righteousness in us
- Causes us to thank God
- Sustains the ministry of the church
- Helps spread the gospel of Jesus Christ

For further reading see:

Randy Alcorn, "Money, Possessions and Eternity"
Randy Alcorn, "The Treasure Principle"