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# Money Matters



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**More than any other city, London is a city built on money. It has been one of the world's greatest trading cities for the past two thousand years. That's why it's good news for Londoners that Jesus talks so much about money. God hasn't left the money talk to politicians, bankers, football managers and supermarkets. Over three times as many Bible verses teach us about money as teach us either about faith or about prayer. God says that how we use our money matters. That's great news for those of us who live in one of the most money-minded cities in the world.**

**As elders of Everyday Church, we have created this little booklet in order to help you to live out your Christian discipleship in the area of money. We want to help you to manage your own personal finances well, and to take God seriously when he challenges you to express your love for him by investing your finances in his Kingdom. How we manage our finances matters so much to Jesus that he talked more about money than either heaven or hell. We hope you find this booklet both helpful and challenging. We have grouped the Bible's teaching about money into seven main headings.**



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## 1. Money is not evil

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Maybe this is obvious to you, but it certainly isn't obvious to everyone. Many Christians react against the unbridled greed at work in our city by viewing money as something dirty and undignified, a necessary evil in a polluted world. They even have a verse to support their view. Jesus warned that

***“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and Money” (Matthew 6:24).***

Since Jesus personifies 'Money' — or as the older translations would have it, 'Mammon' — many Christians have a very negative view of money. But note what that verse actually says. It warns us against letting money become our master. Money is a terrible master, but a very helpful servant!

When we read the gospels, we discover that Jesus didn't shrink from handling money. When a friend was behind in his taxes, Jesus performed a miracle to provide him with the funds he needed (Matthew 17:27). The training Jesus gave to his disciples included an instruction to create a savings pot to cover their expenses and to help the poor (John 12:6). Jesus told a parable in which he commended a shrewd manager for handling money wisely (Luke 16:1-11). The Bible treats money as a tool. A spade can be used for good (to plant crops) or for evil (to kill somebody). What matters is the heart of the person who uses it. The same is true of money. 1 Timothy 6:10 tells us that the “love of money is a root of all kinds of evil,” not money itself. The Bible records the lives of many godly rich people.

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## 2. Money Cannot Satisfy

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We love money whenever we fall for the lie that being richer will make us happier. This is the lie which is peddled by the multibillion pound advertising industry, and most Londoners have fallen for it hook, line and sinker. Many of us have got into debt through buying things we can't afford. Others of us have acquired so much stuff that we can no longer fit it all into our homes, so we pay companies to store the things we don't really need but can't bear to be without. In reality, our possessions have begun to possess us. That's why Jesus speaks so frankly and so firmly about “the deceitfulness of wealth” (Matthew 13:22). He wants to save us out of the self-destructive materialism which afflicts our city. He wants to teach us a better way.

Jesus warns us strongly,

***“Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions” (Luke 12:15).***

He reminds us that no amount of money or possessions can ever truly satisfy us (Proverbs 27:20). He promises to become “the Bread of Life” to us, the only one who can truly satisfy the gnawing hunger in our hearts (John 6:35). If you will let him, then he promises to teach you the secret of “godliness with contentment” (1 Timothy 6:6).

For many of us, the first step on this journey is to admit to others in the church that we have not yet got everything right in our finances. You needn't feel embarrassed about this. A sixth of Jesus' teaching in the gospels concerns our money and possessions, because getting our finances right is a very normal challenge for those who follow him. Martin Luther observed that

***“There are three conversions a person needs to experience: the conversion of the head, the conversion of the heart, and the conversion of the wallet.”***

Your Life Group Leader will be glad to help you to work out your discipleship in this area.

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### **3. Earn more than you spend**

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The Bible is very practical when it teaches us about money. First, it tells us to earn as much money as we can without compromising our discipleship in other areas. It encourages us to “Remember the Lord your God, for it is he who gives you the ability to produce wealth” (Deuteronomy 8:18). It warns us,

***“Do not love sleep or you will grow poor,” because “an idle person will suffer hunger” (Proverbs 19:15 & 20:13). It reminds us that “He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty” (Proverbs 28:19).***

It recognises the heartache of involuntary unemployment, but where it is voluntary it warns that

***“If a man will not work, he shall not eat,” and that “If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever” (2 Thessalonians 3:10 & 1 Timothy 5:8).***

That's pretty strong stuff! Jesus is deadly serious about challenging the way we view and handle money.

Second, the Bible tells us to spend less money than we earn. That's completely countercultural in our credit happy city, but Londoners have seen the negative effects of easy credit in recent years. The Bible doesn't teach these things in order to spoil our fun. It wants to set us free from the vicious spiral of debt through loans and overdrafts and maxed-out credit cards. God didn't set you free from sin to let you become enslaved afresh to money.

Debt stems from pretending to be somebody we are not. As the actor Will Smith points out,

***“Too many people spend money they have not earned to buy things they do not want to impress people they don't like.”***

Debt means stealing from your future self, since having a pound of credit today costs us much more than a pound next year – unless the debt comes in the form of a mortgage and actually saves you rent payments in the long-term. Debt prevents you from providing for yourself and for your family, which is why it is such a major cause of stress, relationship breakdown, and divorce. Debt means that someone else is controlling your finances instead of you. The Bible warns us that

***“The borrower is servant to the lender”  
(Proverbs 22:7).***

Debt controls us when we hide it away in the dark. One of the biggest steps towards freedom is for us to admit our debt to one another. If you are in debt then tell your Life Group Leader. We can help you, either individually or through one of our debt recovery courses. We want to help you to live out the Bible's radical command:

***“Let no debt remain outstanding, except the continuing debt to love one another” (Romans 13:8).***

In a debt-ridden city which has lost sight of what really matters, we want to help you to experience true Christian freedom.

John Wesley summarised the Bible's teaching about money very succinctly:

***“Make as much as you can, save as much as you can and give as much as you can.”***

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#### 4. Give your money away

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Jesus gave a clear command to a young politician in Luke 18:22. He told him to

***“Sell everything you have and give to the poor, and you will have treasure in heaven.”***

Does that therefore mean that God wants you to sell everything you have and give it all away? Not necessarily. This was a specific command which aimed to free a man from his destructive love for money. You may not be such a habitual worshipper of Money as he was. But one thing is for sure: Anyone who truly follows Jesus will feel a major impact on their standard of living.

Christians understand that they don't truly own their possessions. They are simply stewarding money for the One who owns everything. Christians understand what King David meant when he prayed,

***“Wealth and honour come from you ... Everything comes from you, and we have given you only what comes from your hand” (1 Chronicles 29:12-16).***

They understand that their income is merely pocket money, given to them by their heavenly Father in order to train them to handle the true riches of heaven. They don't raise their standard of living as high as their salary allows. They reduce their temporary standard of living for the sake of achieving God's eternal purposes.

This was the point at which the young politician got offended. He had been happy to follow Jesus as the Provider, but when he realised that Jesus didn't simply want to get money to him, he wanted to get money through him, we read that

***“He became very sad, because he was a man of great wealth” (Luke 18:23).***

If you find the Bible's teaching about giving as difficult as the rich young ruler, don't get offended. God isn't after your money. He is after your heart, and he wants to challenge you in this area in order to convict you that

***“Where your treasure is, there your heart will be also” (Matthew 6:21). Jesus assures you that “It is more blessed to give than to receive” (Acts 20:35).***

He invites you to join him on the gutsy adventure of submitting your finances to him as Lord.

[As an aside, it's worth pointing out that if you are married to an

unbeliever, this is a decision for you to make together. You can't steamroller them into God's adventure of giving, any more than they can steamroller you into spending money from your joint account on their own interests and hobbies. You need to pray for wisdom and then discuss this openly together.]

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## 5. Tithes and offerings

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How much should a Christian therefore give? Well, the Bible doesn't actually tell us. It is also worth pointing out that the Everyday Church Elders have no idea how much any individual gives. A handful of office staff have to know in order to administer your gifts, but we have made a decision, in general, that Everyday Elders will not know how much people give. This means they can't be accused of manipulating anyone — you can simply nod and smile and give nothing! How much you give is between you and God. This also means that nobody can buy their way into church leadership and that we pastor people equally, neither favouring big givers nor being too afraid to challenge them over areas of sin in their life for fear of losing their financial support.

That's very helpful on one level, but most people still want at least some guidelines to direct how much they give. Whilst it never stipulates an absolute amount, the Bible isn't shy about laying down some principles for us all to follow.

First, it tells us that how much we give reveals our heart. John 3:16 tells us that

***“God so loved the world that he gave his only Son.”***

If we love the Son then we will also give just as generously to the Father. Jesus declared that the tax collector Zacchaeus must truly be saved when he saw his financial generosity after his conversion (Luke 19:1-10). The people of Jerusalem knew that the first Christians were truly saved when they saw them selling their possessions to provide for one another (Acts 2:45 & 4:32-37).

The flipside of this is that Peter knew that Ananias and Sapphira were false believers when they merely pretended to give generously (Acts 5:1-11). The New Testament issues some pretty stern warnings in this regard:

***“Now listen, you rich people, weep and wail because of the misery that is coming on you ... You have hoarded wealth in the last days” (James 5:1-3), and “Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in***

**good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life” (1 Timothy 6:17-19).**

As Londoners, we are all rich compared to most people around the world. These verses are sobering! Jesus may not be commanding you to sell everything, but he is certainly commanding you to give generously.

Second, the Bible gives us the principle of ‘tithing’ as a basic guideline. This is most explicit in the Old Testament, but Jesus expects it to guide his New Testament followers too. If Abraham reacted to a prophetic picture of the coming of Jesus by giving away ten percent of his possessions (Genesis 14:18-20), then we should not react less gratefully to the fact that Jesus has now come! The Law said “Do not murder,” so Jesus upgraded it with “Do not even hate.” The Law said “Do not commit adultery,” so Jesus upgraded it with “Do not even lust in your heart.” The Law said “Give a tenth,” so Jesus upgraded it with “You give God a tenth ... but you neglect justice and the love of God. You should have practised the latter, **without leaving the former undone**” (Matthew 23:23 & Luke 11:42).

The New Testament does not tell us how much to give. It simply tells us to give:

***Proportionately: “Set aside a sum of money in keeping with your income” (1 Corinthians 16:2).***

***Sacrificially: “In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints” (2 Corinthians 8:2-4)***

***Joyfully: “Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9:7).***

Let’s get really practical with some frequently asked questions:

**“What if I don’t want to tithe?”**

Then don’t. But recognise that you have a deeper issue than tithing. Read Jesus’ words in Mark 14:3-7 and pray about how much you should give. Ultimately, it’s between you and God.



### **“Should I tithe my net or my gross salary?”**

Again, it's entirely up to you. But recognise that a deeper issue may be lurking behind this question. It is usually motivated either by a desire to work out 'How little can I give?' or by a life lived under fear that 'If I miss a portion of my tithe, God will punish me.' As elders, we would encourage people to err on the side of generosity by giving a proportion of everything you earn, but don't do so out of legalism. Do so out of thankfulness and freedom.

### **“What if I can't afford to tithe?”**

Remember, nobody is forcing you to do so! It is entirely between you and God. Nobody around you will ever know. Be realistic, though, that nobody ever really feels that they can afford to tithe. It is always a matter of faith. The command comes with a promise: **“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it” (Malachi 3:10).**

### **“Where should I give my tithe?”**

The early Christians appear to have understood passages such as Malachi 3:10 and Deuteronomy 12:11 to mean that they should bring their tithe to the church that they were part of. The church at Jerusalem was led by the apostles, so they “put it at the apostles' feet” (Acts 4:35). Some churches make a distinction between 'tithes' which ought to be given to the church and 'offerings' over and above the tithe which are given elsewhere. Many Christians find this distinction helpful.

### **“Does Everyday Church practise what it preaches?”**

Yes. Although we could legitimately persuade ourselves that our entire income is being spent on the Lord's work anyway, the elders usually aim to give at least a tithe away to support other ministries, care for the poor, or plant new venues and new churches.

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## **6. Make a plan**

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All of us make plans for how we are going to spend our time. If we fail to do so, we waste evenings and weekends and holidays. The more we plan our time, the more fun and fruitful our lives become.

The same is true of money. If we fail to plan how we are going to spend our money, then our money will make plans of its own. We will find we never have enough money for the things that matter. Jesus commends the discipline of creating a budget (Luke 14:28-

30), and the Bible encourages us that

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

Budgeting will help you to adjust your lifestyle to fit your earnings, and it will help you to pay off your debts. It will help you to create a savings pot so that you are prepared for the unexpected. This isn't lack of faith. It is good stewardship and the Bible recommends it:

***“The wise man saves for the future but the foolish man spends whatever he gets.” (Proverbs 21:20), and “Go to the ant, you sluggard! Consider her ways and be wise ... she stores her provisions in summer and gathers her food at harvest” (Proverbs 6:6-8).***

Budgeting will also enable you to give generously. That's why the Bible calls our tithing “firstfruits” — we give it ‘first’, instead of waiting until the end of the month to give whatever is left over. It is why Paul instructs that

***“On the first day of every week each one of you is to put aside and save” (1 Corinthians 16:2).***

For many people today, the modern equivalent of Paul's first-century instruction is for them to set up a standing order from their bank account, but it is the principle which matters more than the exact method of obedience.

Planning a budget may sound restrictive but it is actually liberating. It means that you plan where all of the money that you earn should go. It enables you to make money your slave and not your master.

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## **7) God will reward you**

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As Londoners, we tend to feel uncomfortable talking about God rewarding us for our financial generosity. We have seen too many churches which teach that God will always reward our generous giving with financial prosperity. Whilst this isn't the case (neither Jesus nor the apostles were famous for their stunning wealth!), let's not swing to the other extreme. The Bible does promise us an incredible reward if we serve God with our finances.

Jesus promises us that we will experience a financial reward in this life.

***“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you” (Luke 6:38).***

***“No one... will fail to receive a hundred times as much in this present age” (Mark 10:29-30).***

Jesus also promises us that we will experience a reward which is better than money in the age to come.

***“You will be repaid at the resurrection of the righteous” (Luke 14:14), “but woe to you who are rich, for you have already received your comfort” (Luke 6:24).***

The Bible also promises that our reward in this life will be far greater than money too. We may never be rich, but God will so purify our hearts from the love of money that we can say with Paul:

***“I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want” (Philippians 4:12).***

While most Londoners covet more possessions, worry over debt, miss watching their children grow up, and miss out on all that God wants to channel through them, God will make you a powerful witness to a city which has lost sight of what really matters. Proverbs 11:24 promises that

***“The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller.”***

The main reason why the Bible teaches so frankly about money is not that God wants something from you. It is that God wants something for you. He wants to break the stranglehold of materialism in your life. He wants to make the fact that you live in one of the richest cities on the earth a major aspect of his plan to make you fruitful for his Kingdom. He wants to invite you to join him in a great financial adventure — turning your wallet into an instrument of worship!

We hope that this little booklet has helped you. If you would like further help, please chat to one of us or to your Life Group Leader. Alternatively, read one of Randy Alcorn’s excellent books: “Money, Possessions and Eternity” (an in-depth study) or “The Treasure Principle” (a shorter summary).

May God bless you in every area of your life, including in your finances!


**The Everyday Church Elders**

Everyday  
Church



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