



## BIBLICAL ECONOMICS

God has plenty to say about how you should handle your money. Do you know how God feels about prosperity, poverty, borrowing, lending and saving money? As with all Christian living principles, the Bible is the foundation of truth and guides us to all the answers.

By the time you finish this article you'll see that nowhere does the Bible inherently equate riches with righteousness and poverty with unrighteousness. In other words, a rich person is not necessarily holy, and a poor person is not necessarily evil. The reverse is also true: a rich person is not inherently wicked, and a poor person is not automatically godly.

### GOD'S PERSPECTIVE ON PROSPERITY

Exactly what does God say about prosperity?

God is the one who blessed Abraham, father of the faithful, with abundance. **Gen 12:1-3** "Jehovah said to Abram, Get out of your country, get away from your relatives and from your father's house, into a land that I will show you. (2) And I will make you a great nation. I will bless you and make your name great. And you shall be a blessing. (3) I will bless those that bless you and curse those who curse you. In you shall all families of the earth be blessed."

God is the one who blessed Joseph to become 2<sup>nd</sup>-in-command of Egypt and gain great wealth. **Gen 39:1, 3** "Joseph was brought down to Egypt. And Potiphar, a eunuch of Pharaoh, purchased Joseph from the Ishmaelites who had brought him down there. (3) Over time, Potiphar noticed that Jehovah *was* with Joseph, and that Jehovah made all Joseph did to prosper in his hand." **Gen 41:38-41** "Pharaoh said to his servants, Can we find any man like Joseph, in whom the Spirit of God dwells? (39) Then Pharaoh said to Joseph, Since God has shown you all this, no one is as discreet and wise as you. (40) You shall be over my house, and all my people shall kiss my hand at your word. Only in the throne will I be greater than you. (41) I have set you over all the land of Egypt."

God is the one who blessed David to become ruler over all Israel and achieve prosperity that we can only imagine. All three of these men, Abraham, Joseph and David, are mentioned as men of faith in Heb 11. God even blesses some people that aren't of faith. The Nation of Israel was promised wealth as long as they continued to walk in obedience to God's commandments. **Deu 8:17 - 18** "Do not say in your heart, My power and the might of my hand has gotten me this wealth. You shall remember Yahweh your God, for it is He who gives you power to get wealth."

What about Christians, does God promise that He'll make all of us wealthy?

## BIBLICAL ECONOMICS

The apostle John, Jesus' favorite disciple, was inspired to write, "I pray that you may prosper in all things and be in good health, just as your soul prospers" (3 Jon 2). Since many Christians, especially in America, have a measure of prosperity, it looks like John's prayer was answered. But this was John's prayer, not God's promise.

Let me make it perfectly clear, the Holy Bible does not teach a "health and wealth" gospel! That is a false gospel, and the Scripture says that anyone preaching a false gospel is cursed!! [Gal 1:6-9](#) "I marvel that you so soon are being moved away from Him who called you into *the* grace of Christ, to another gospel, (7) which is not another, but some are troubling you, and desiring to pervert the gospel of Christ. (8) But even if we or an angel from Heaven preach a gospel to you beside what we preached to you, let him be accursed. (9) As we said before, and now I say again, If anyone preaches a gospel to you beside what you have received, let him be accursed."

That "health and wealth" trash is also known as the "name it and claim it" philosophy. I prefer to call it the "blab it and grab it" doctrine of demons! God is not some genie you rub on the belly to get your 3 wishes per day. He does not guarantee health or wealth in this age for every Christian. Though I'm not going to go in-depth into the flaws of the "word of faith" movement, I am going to use the Scriptures to kick down two of the pillars upon which it stands.

The first pillar in the "health and wealth", "name it and claim it", "blab it and grab it", "word of faith" false gospel is a distorted view of the promises God made to Abraham. The false prophets will *correctly* tell you that Abraham is the "father of the faithful", and that faithful followers of God are "Abraham's seed and heirs according to the promise." (Rom 4:11-16; Gal 3:29). Then they will *incorrectly* tell you that Abraham's seed, meaning true Christians, are promised such things as "none of the diseases of Egypt shall come upon you", and "I will bless you with abundance from heaven. You shall be the head, and others will be the tail." (Deu 7:15; 28:11-13). *After having mixed truth with lies, which is how Satan the Devil deceives people*, these false prophets conclude their messages by giving their congregations this poisonous formula:

God has promised health and wealth to Abraham's seed; you are Abraham's seed, therefore name which blessing you want, and claim your blessing now.

How do the Scriptures kick to the curb this first pillar of a distorted view of the promises God made to Abraham? All of the scriptures pertaining to the promises to Abraham prove that there were **2 SETS of PROMISES**: the 1<sup>st</sup> set of promises pertain to "health and wealth" for the physical seed of Abraham --- the Nation of Israel. This 1<sup>st</sup> set of promises was later incorporated into The Old Covenant. The 2<sup>nd</sup> set of promises pertain to Salvation through Jesus the Christ for the spiritual seed of Abraham --- the Church. This 2<sup>nd</sup> set of promises was later incorporated into the New Covenant. We cannot mix the two together!

For a detailed explanation of this wonderful truth about the physical and spiritual seed, please read our online booklets entitled "Old and New Covenants", and "Our Fathers: Abraham, Isaac & Jacob".

## BIBLICAL ECONOMICS

The second pillar in the “health and wealth”, “name it and claim it”, “blab it and grab it”, “word of faith” false gospel is a distorted view of tithing. The false prophets will *correctly* tell you that the Church is under the New Covenant --- not the Old Covenant, because the Old Covenant was for Israel. Then they will *incorrectly* tell you that tithing is a requirement for Christians. Well, you should ask your Pastor or Preacher where they find scriptures to support tithing under the New Covenant. These hypocrites will beat you over the head with **Mal 3:8-10**, which says: “Will a man rob God? yet ye rob me. But you say, How have we robbed You? You robbed Me in tithes and offerings. (9) You are cursed with the curse; for you robbed me, even this whole nation. (10) Bring all the tithes into the storehouse, that there may be food in My house, and prove Me now herewith, says Jehovah of Hosts, if I will not open for you the windows of heaven, and pour out a blessing, that there shall not be enough room to receive it.” But if you read the whole chapter, and in fact the whole book, you’ll notice that God is speaking to the Levitical Priests about the Nation of Israel --- the **physical seed** of Abraham. **Mal 2:1-10** “PRIESTS, this command is for you. (2) If you will not hear, and if you will not set *it* on your heart to give glory to My name, says Yahweh of Hosts, then I will send a curse upon you, and I will curse your blessings. And indeed I have cursed it, because you do not set *it* on *your* heart. (3) Behold, I *am* rebuking your seed; and I will spread dung upon your faces, even the dung of your appointed feasts. (4) And you shall know that I have sent this command to you, to be My covenant with Levi, says Jehovah of Hosts. (5) My covenant with him was life and peace, and I gave them to him *for* fear; and he feared Me, and he is awed before My name. (6) The Law of Truth was in his mouth, and iniquity was not found in his lips. He walked with Me in peace and uprightness, and turned away many from iniquity. (7) For the priest's lips should guard knowledge, and they should seek the Law at his mouth; for he is the messenger of Yahweh of Hosts. (8) But you have turned out of the way; you have caused many to stumble at the law. You have corrupted the covenant of Levi, says Jehovah of Hosts. (9) Therefore I have also made you despised and low before all the people, just as you have not kept My ways. (10) Is there not one Father to us all? Has not one God created us? Why do we act deceitfully, each man with his brother, to profane THE COVENANT OF OUR FATHERS.” The book of Malachi is clearly talking about the Old Covenant Ordinance / Statute of Tithing. But the hypocritical pimping preachers will beat Christians over the head with this one Old Covenant teaching because it makes them very profitable prophets. For them, tithing is nothing more than a 10% religion tax! Now if you choose to tithe that’s okay, just realize that it’s not a requirement for Christians anymore than offering animal sacrifices is; and you are not promised blessings for tithing anymore than you are promised blessings for offering animal sacrifices. After all, both tithing and offering animal sacrifices were administrations of the Old Covenant Levitical Priesthood --- and the Old Covenant has been done away with! So get over it!! This false gospel of “health and wealth” only sounds plausible in America!!!

Both of the pillars upon which the “health and wealth”, “name it and claim it”, “blab it and grab it”, “word of faith” false gospel stands, are obviously mixtures of truth and lies designed by the Devil to deceive disciples of the one true God. God our Father does sometimes bless His children with prosperity, but it’s not a promise from God our Father --- and no amount of Faith can make it a promise.

## BIBLICAL ECONOMICS

So far we have seen that God does sometimes bless His children with health and wealth, but not because it's a promise under the New Covenant. Since God does sometimes bless his children with material manifestations of His goodness, we must conclude that prosperity is not inherently evil. On the other hand, by taking a closer look at scriptures that do associate wealth with wickedness, they reveal a very important fact.

**Mt 6:19-34** says, in part, "Do not lay up for yourselves treasures on earth ... but lay up ... treasures in Heaven." "For where your treasure is there will be your heart also." "You cannot serve God and money." "Therefore, do not worry, saying 'what shall we eat?'" "For your heavenly Father knows you need all these things. But seek *first* the kingdom of *God* and His righteousness, then all these things will be added". This passage is not an outright condemnation of amassing treasures, it is a condemnation of putting treasures before God — which is idolatry! GETTING OUR PRIORITIES STRAIGHT is the point of this passage.

**Mt 19:16-26** tells us the story of a rich young man who wanted to know what he needed to do to gain eternal life. Jesus said, "keep the commandments", to which the young man responded, "I have". Jesus then said, "If you will be perfect, sell what you have and give to the poor." "But when the man heard that he went away sorrowful because he had great possessions." "Then Jesus said to His disciples, 'It is hard for a rich man to enter the kingdom of heaven. It is easier for a camel to go through the eye of a needle'. 'But with God all things are possible.'" Did you catch that? If *God is first* in a rich person's life then it is possible for him to inherit eternal life. Again, the point is PROPERLY PRIORITIZING.

**1 Tim 6:5-10** warns us about using any aspect of Christianity as a pretext for getting rich. "Men of corrupt minds and destitute of the truth ... suppose that godliness is a means of gain." "Desiring to be rich, they fall into temptation and a snare." "For the love of money is a root of many evils, causing some to stray from the faith in their greediness." Greed is the problem. Contrast that with verses **17-19**: "Command those who are rich in this present age not to be haughty, nor trust in riches but rather in the Living God, who gives us richly all things to enjoy. Let them do good works, ready to give, willing to share, storing up for themselves a good foundation, that they may lay hold on eternal life." Need I say it a third time? Well, forgive me — because I will. PRIORITIES, PRIORITIES, PRIORITIES; IT'S ALL ABOUT PRIORITIES!

**Jms 5:1-6** clearly condemns rich people. Why? Because these rich people "kept back by fraud" the wages of their employees and "murdered the just". Converted Christians don't engage in such tactics. Trust in God, follow His commands, and if riches come through honest effort then enjoy it and share it!

# BIBLICAL ECONOMICS

## GOD'S PERSPECTIVE ON POVERTY

How does God feel about poverty?

In **Mat 5:3** it says, "blessed are the poor *in spirit*". What does it mean to be "poor *in spirit*"? To be "poor *in spirit*" is to be humble, i.e. to be empty of self. Why are the "poor *in spirit*" blessed? The "poor *in spirit*" are blessed because they are rich in spiritual things. What about the poor *in material things*?

Throughout history, God has called into His Church many more poor people than rich people. Could that be because people poor in material things find it easier than a rich people to be "poor in the spirit"? That seems to be the case God is making in **1Co 1:26-31**. "For you see your calling, brothers, that not many wise men according to the flesh, not many mighty, not many noble are called. (27) God has chosen the foolish things of the world to confound the wise; and God has chosen the weak things of the world to confound the things which are mighty; (28) and God has chosen the things which are despised in order to bring to nothing things that are prized; (29) God does this so that no flesh should glory in His presence. (30) The important thing is that you are in Christ Jesus, whom God made to be our wisdom and righteousness and sanctification and redemption; (31) so that, according to what is written, "He who glories, let him glory in the Lord.""

Rich people tend to glory in their riches instead of glorying in the God who made it possible for them to be rich, whereas poor people don't have anything physical to glory in, so they recognize that it's all about God. From that we might conclude that poverty is a good thing. Well it could be, but then again poverty can be a bad thing. It depends on two things: 1) how the poor person relates to God and his neighbors, and 2) why the person is poor in the first place.

If a person is poor because of poor character then his poverty is a bad thing. The book of Proverbs is littered with harsh words against lazy people. **Prov 6:9,11** states, "How long will you slumber, O sluggard?" "Your poverty shall come upon you like a prowler." **Prov 10:3,4** reads, "He who has a slack hand becomes poor", "He who sleeps in harvest time is a son who causes shame".

Given the right situations of good health, a good amount of time, and good economic opportunities, and if God doesn't will it otherwise, a good work ethic and good business sense should lead the poor person from poverty to prosperity. **Prov 10:4** "The hand of the diligent makes him rich". **Ecc 5:17-20** "It is good for one to eat, drink and enjoy the fruit of his labor all the days God gives him. As for every man to whom God has given riches and wealth, and give him power to eat of it, and rejoice in his labor — this is the gift of God."

It is not inherently good or evil to be poor it just depends on the circumstances.

## BIBLICAL ECONOMICS

Should Christians give up all their worldly possessions and live in a commune together?

A passage in the book of The Acts of the Apostles has led some Christians to live a life of poverty and has led some people to condemn Christians who choose not to live a life of poverty. [Acts 4:32-37](#) “The multitude of those who believed was of one heart and one soul. And not one said that any of the things that he possessed was his own. They shared all things for the common good. (33) And the apostles gave witness of the resurrection of the Lord Jesus with great power. And great grace was on them all. (34) For neither was anyone needy among them, for as many as were owners of lands or houses sold them and brought the money from the things that were sold, (35) and they laid it down at the apostles' feet. And distribution was made to every man according as he had need. (36) Barnabas, the Son of Consolation, (37) sold a field of his and brought the proceeds to the apostles.”

Here we find the account of the earliest converts selling their lands and houses and bringing the proceeds to the Apostles for the work of the Church. Does this mean that these Christians became homeless? Does this mean that they lived in a commune? We cannot draw this conclusion based upon the testimony of several other scriptures that prove that after that time many Christians still owned homes. [Act 12:12](#) After getting out of prison “Peter came to the house of Mary the mother of John, whose last name was Mark; where many had gathered together to pray.” [Act 18:7-8](#) “Paul departed from the synagogue and entered into the house of one named Justus, a worshipper of God, whose house was next to the synagogue. (8) And Crispus, the chief ruler of the synagogue, believed on the Lord with all his house. Hearing this, many of the Corinthians believed and were baptized.” [Act 21:8](#) “Paul came to Caesarea, and entering the house of Philip the evangelist, being one of the seven, we stayed with him.” [Rom 16:3-5](#) “Greet Priscilla and Aquila, my helpers in Christ Jesus, (4) who have laid down their own necks for my life; to whom not only I give thanks, but also the churches of the nations. (5) Likewise greet the church that is in their house.” [1 Co 11:20-22, 33-34](#) “Therefore when you come together into one place, this is not to eat the Lord's supper. (21) For in eating each one takes his own supper first; and one is hungry, and another drunken. (22) For do you not have houses in which to eat and drink?” (33) “My brothers, when you come together to eat, wait for one another. (34) But if anyone hungers, let him eat at home, so that you do not come together to condemnation.” [Col 4:15](#) “Greet the brothers who are in Laodicea, and Nymphas, and the church in his house.” [2 Jo 1:9-10](#) “Everyone not abiding in the doctrine of Christ does not have God. He who abides in the doctrine of Christ, he has both the Father and the Son. (10) If anyone comes to you and does not bring this doctrine, do not receive him into your house, nor speak a greeting to him.”

Either there is a contradiction in scripture — which is impossible — or Christians are not expected to sell their lands and homes. Now if one wants to sell his or her land and home that's fine, but it doesn't make him or her more holy than those who don't. The main point of Acts 4:32-37 is that doing the work of God should be our primary focus in life! We should allow for flexibility in how each Christian expresses that.



## BIBLICAL ECONOMICS

God has plenty to say about how you should handle your money. Do you know how God feels about borrowing, lending and saving money? As with all Christian living principles, the Bible is the foundation of the truth and guides us to all the answers.

By the time you finish this section of the article you'll see that borrowing is bad, lending is loving, and saving is smart.

### GOD'S PERSPECTIVE ON BORROWING AND LENDING MONEY

Borrowing money is never presented in a positive light in the Bible. For some reason being in debt sounds worse than borrowing money, but the terms are synonymous. Lending money is presented in a positive light in the Bible as long as Godly principles are followed.

Just before entering the Promised Land God spoke these words to Israel: "For the LORD your God will *bless* you; you shall *lend* to many nations, but you shall not borrow." (Deut 15:6 NKJV throughout)

Having the wealth to lend money to others is a blessing. Needing to borrow results from having the blessing removed. Further proof of this is found in these ominous words: "But it shall come to pass, if you do not obey the LORD to observe all His commandments, all these **curses** will come upon you ... The alien who is among you shall rise higher ... and **you shall come down lower**. He shall lend to you, but **you shall not lend to him**." (Deut. 28:15, 43-44)

Did you notice how rising "higher" is associated with being a lender, whereas coming down "lower" is associated with not being able to lend? Solomon, with his God-given wisdom, concluded, "The **borrower is servant to the lender**." (Prov. 22:7) From the previous two scriptures we can deduce that needing to borrow equals being in a cursed position of servitude to your debtors. Millions of people are living testimonies to that truth.

Imagine how "A certain woman of the wives of the sons of the prophets" felt as she "cried out to Elisha, saying, 'Your servant my husband is dead, ...and the creditor is coming to take my two sons to be his slaves' " (2 King 4:1). Try empathizing with the servant who owed his master 10 thousand talents. "But as he was not able to pay, his master commanded that he be sold, with his wife and children and all that he had, and that payment be made." Fortunately, after begging his master for more time to come up with the money, he was granted a reprieve. "But that servant went out and found one of his fellow servants who owed him a hundred denarii and took him by the throat, saying 'pay me what you owe!'" "So his fellow servant fell down at his feet begging for patience. He would not, but went and threw him into prison till he should pay the debt." Foolishly, the servant who had received mercy showed no compassion for his fellow servant. "Then his master ... was angry and delivered him to the torturers until he should pay all that was due to him. (Math. 18:23-34)

## BIBLICAL ECONOMICS

Scary stuff, isn't it? Probably you'll never face consequences quite that severe, but do any of the following scenarios sound familiar?

I can't wait until I'm FREE from this car payment. They've come to repossess it twice!  
Honey, don't answer the phone; it's the mortgage company threatening to foreclose on our home.  
How I wish I could quit this job, but I can't since I have to pay off all my credit cards.  
Forget it! They can have everything! I'm just going to file for bankruptcy!  
Man, I'm in debt up to my neck and I'm sinking fast. I need some relief!  
Which bills should I pay this month, the ones with the highest interest, or largest penalty charge?

If any of these scenarios sounds familiar then you know what it's like to be enslaved to debt. By no means do these feelings engender warm thoughts in your heart --- unless it's heartburn. So let me put it another way. By no means do these feelings engender wonderful thoughts about your financial situation.

Yes, I know that from where many of you are sitting it seems unrealistic to go through life without living in debt. There's very few who can buy a house or car with cash, or graduate from college without a heavy loan burdening them down. Yet, it's not impossible --- even for the average person.



## BIBLICAL ECONOMICS

Anyone who is in a position to lend money should follow certain Biblical principles. Three of the most important are a) don't charge interest to your family and friends; b) don't charge exorbitant amounts of interest to others; and c) lend money willingly. **Lev. 25:35-37** "If one of your brethren becomes poor, and falls into poverty among you, then you shall help him, like a stranger or a sojourner, that he may live with you. Take no usury or interest from him; but fear your God, so that your brother may live with you. You shall not lend him your money for usury, nor lend him your food at a profit". **Deut. 23:19-20** "You shall not charge interest to your brother --- interest on money or food or anything that is lent out at interest. To a foreigner you may charge interest, but to your brother you shall not charge interest, that the LORD your God may bless you". **Deut. 15:7-10** "If there is among you a poor man of your brethren, you shall not harden your heart nor shut your hand, but you shall willingly lend him sufficient for his need. Your heart shall not be grieved when you give to him, because for this thing the LORD your God will bless you in all your works". **Luke 6:34-35** "And if you lend to those from whom you hope to receive back, what credit is that to you? For even sinners lend to sinners to receive as much back. Love your enemies, do good, and lend, hoping for nothing in return: and your reward will be great --- you will be sons of the Most High."

Scripture is simply instructing us not to take unfair advantage of someone's unfortunate circumstances. If we do right by others then God will ensure we have sufficiency to meet our needs.

Most of you will breathe a sigh of relief when you see this next point. God gives you an excuse to say no to that friend or relative who wants you to co-sign for a loan. Read to them **Proverbs 22:26-27**. It says, "Do not be one of those who shakes hands in a pledge, one of those who is surety for debts; if you have nothing with which to pay, why should he [the lender] take away your bed from under you?" In other words, if you don't have the money personally to loan, then don't agree to pay someone else's loan in case they default. So what about if you've already verbally agreed to co-sign or you've literally signed a contract? Well, as long as the "3 day rescision period" on the written contract hasn't expired, you should follow this advice: if you become surety for your friend, if you have shaken hands in pledge for a stranger, you are snared by the words of your mouth. Give no sleep to your eyes; rather deliver yourself like a gazelle from the hand of the hunter. Go humbly and plead with your friend to be free from the foolish mistake you made (paraphrase of Prov. 6:1-5).

A key assumption I'm making is that co-signing for a loan is bad if you don't have the cash on hand to pay the loan (in case your relative/friend defaults) and that loaning money to someone is fine if you have the extra cash on hand to do so.

Okay, the million-dollar question is how did you get the extra cash on hand? Probably by saving and/or investing a portion of your hard earned money. Is saving money a smart thing in God's eyes?

## BIBLICAL ECONOMICS

### GOD'S PERSPECTIVE ON SAVING MONEY

**Mt 6** says, in part, "Do not lay up for yourselves treasures on earth ... but lay up ... treasures in Heaven." "For where your treasure is there will be your heart also." "You cannot serve God and money." "Therefore, do not worry, saying 'what shall we eat?'" "For your heavenly Father knows you need all these things.

Does this mean that Christians should not save money? Does this mean we should not make investments?

Joseph was used by God to save Egypt and Israel from death by famine. How did Joseph do it? By saving food in good times to last through bad times (**Gen. 41, 42**). Remember how he saved food in the 7 years of plenty? When the 7 years of famine came, everyone in Egypt had plenty to eat --- and surrounding nations came to purchase or borrow the surplus! Egypt was "higher" while the other nations were "lower". Egypt was the lender while the other nations were the debtors.

Even ants understand the importance of saving. Sluggards are instructed to "go to the ant" to "consider her ways and become wise" through emulation. "Having no supervisor, they provide their supplies in the summer, and gather food in the harvest". (**Prov. 6:6-8**)

One of the most scathing remarks Jesus hurled at a person was for not saving money. After returning from a far country, a master called his servants to give an account of the money he left in each of their care. **Math 25:14-30** "He who had received the one talent came and said, 'Lord, I knew you to be a hard man, reaping where you have not sown and gathering where you have not scattered seed. And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.' But his master answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed. So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest. Therefore take the talent from him, and ... cast the unprofitable servant into the outer darkness.'

How many of us have wished we had rich parents leave their inheritance to us? Well, we should be those "rich parents". The Holy Spirit inspired Solomon to write, "A good man leaves an inheritance to his children's children (**Prov. 12:22**). Ideally, we should save enough to pass on to our children AND grandchildren. That's a lot of saving.

Never should we rely on our physical savings to save us spiritually --- that is only done through Christ, but we should rely on our earthly savings to save us from financial distress and provide a strong foundation for future family generations.

## BIBLICAL ECONOMICS

The Bible says that you cannot serve God and Mammon. You have to choose one or the other. Wow, God vs. Mammon ... sounds like a bad Godzilla movie? Anyway, what is Mammon?

We first find the term “Mammon” in [Matthew 6:24](#), where it reads, “No one can serve two masters. For either he will hate the one and love the other, or else he will hold to the one and despise the other. You cannot serve God and mammon.”

Why does God say we can’t serve Him and Mammon? Obviously, mammon is something bad, right? But what is it? Mammon comes from the Greek word “*mam-mo-nas*”, meaning, *confidence*, that is figuratively, *wealth personified* or *greed deified*.

Applying this definition to Matt 6:24 we see that it’s impossible to serve God --- a living Being, and at the same time serve Mammon --- which is pictured as a living being. In other words, we cannot worship God and worship wealth; we cannot claim to have God first in our lives and live as though the pursuit of money is our first priority; we cannot truly have confidence in God to supply all our needs if we truly have confidence in cash to supply all our needs. Another way of putting it is that we either walk by faith in the unseen Almighty God, or we walk by sight of the seen green --- the “almighty” dollar!

Which one do you have as your priority --- The Almighty God or the “almighty” dollar?

In order to honestly come to the correct conclusion, you should ask yourself these 3 questions:

1. What do you spend your money on?
2. What do you spend your time on?
3. What changes are you willing to make if you find you serve Mammon more than God?

I want you to seriously meditate on these three questions. And on the next 3 pages we’ll talk about what the answers should be according to the Word of God.

## BIBLICAL ECONOMICS

### 1. What do you spend your money on?

God tells us very clearly one of the main ways we can determine if we are serving Him or serving Mammon. In [Matt 6:21](#) it says, “Where your treasure is, that’s where your heart will be also.”

What you spend your money on tells God a lot about what you treasure in life. So let's take a look at your spending. If you're a typical single American earning \$15 per hour, which is \$31,200 per year or \$2,600 per month, here's where your paycheck goes each month.

Taxes	\$390
Mortgage or Rent	\$1,000
Utilities (Heating; Water; Trash)	\$150
Car Loan	\$300
Gasoline	\$110
Auto Ins	\$50
Food	\$300
Health Ins.	\$100
Cell Phone	\$50
Satellite / Cable TV	\$50
Entertainment (vacations; movies; dinner)	\$100
Sub-total	\$2,600
Emergencies; anything I missed above	?
Credit Cards; other loans	?
Grand Total	\$3,000 (- 400 means serious debt)

What is missing in this list? Do you spend any money on God? Do you spend any money on helping people in need?

*“Where your treasure is, that’s where your heart will be also.”* What you spend your money on tells God a lot about what you treasure in life.

## BIBLICAL ECONOMICS

### 2. What do you spend your time on?

God tells us very clearly one of the main ways we can determine if we are serving Him or serving Mammon. In [Mark 4:19](#) it says, “The cares of this world, and the deceitfulness of riches, and the lust for other things, choke the Word, and it becomes unfruitful.”

What you spend your time on tells God a lot about what you care about. If you're a typical single American earning 168 hours per week of time (24x7), here's where your life goes each week.

<i>Weekdays</i>	
Personal Grooming	6 – 6:45 A.M.
Breakfast	6:45 – 7
Commute to Work	7 – 8
Work	8 A.M. – 5 P.M.
Commute Home	5 – 6
Dinner	6 – 7
Computer; phone calls; school work; misc.	7 – 9
TV; hobby	9 – 11
Sleep	11 P.M. – 6 A.M.
<i>Weekends</i>	
Saturday	Entertainment
Sunday	House Work

What is missing in this list? Do you spend any time on God? Do you spend any time on helping people in need?

*“The cares of this world, and the deceitfulness of riches, and the lust for other things, choke the Word, and it becomes unfruitful.”* What you spend your time on tells God a lot about what you care about.

## BIBLICAL ECONOMICS

### 3. What changes are you willing to make if you find you serve Mammon more than God?

God tells us very clearly one of the main ways we can determine if we are serving Him or serving Mammon. In [Luk 18:18-25](#) it says “A certain ruler questioned Jesus, saying, Good Master, what shall I do to inherit eternal life? {19} Jesus said to him, Why do you call Me good? None is good except One, God. {20} You know the commandments: Do not commit adultery, do not kill, do not steal, do not bear false witness, honor your father and your mother. {21} The ruler responded, I have kept all these from my youth up. {22} When Jesus heard these things, He said to him, You still lack one thing. Sell all that you have and distribute it to the poor, then you shall have treasure in Heaven. Come, follow Me. {23} But when the ruler heard this, he was very sorrowful, for he was very rich. {24} And when Jesus saw that he was very sorrowful, He said, How hard it is for a rich person to enter into the kingdom of God! {25} It is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of God.”

What changes you are willing to make tells God a lot about what or who you serve. Do you serve the Almighty God or the almighty dollar? Do you serve the Almighty God or the almighty self? If you're a typical single American you want God to bless you with health and wealth here and now and in the hereafter, so after you get your groove on, you get your church on, so that you can get on the good side of the “Big Guy Upstairs”, and then get on with doing your thing!

For you, doing the God and Church thing is cool as long as everything is cool in your life; in other WORDS, you'll listen to THE WORD as long as it doesn't cramp your style. Well, you have to decide if it's worth it to serve God or mammon because you can't do both. The “rich ruler” wrongly chose mammon. If you made the choice to serve God, then here's God's advice on how you can serve Him successfully.

In [Mat 6:25-33](#) God says, “Do not be anxious about your life, worrying over what you shall eat or drink; neither should you be anxious about your body, worrying over what you shall put on. Is not life about more than food, and isn't the body about more than clothing it? {26} Think about it: the birds of the air and the flowers in the field don't plant seeds, neither do they harvest the fruit. Yet your heavenly Father feeds them; are you not much better than they are? {33} You must seek first the kingdom of God and His righteousness; and all these other things shall be added to you.”

In conclusion, you should do immediately do these 3 things:

1. Spend more money and time on God
2. Spend more money and time on people in need
3. Spend **NO** money or time on securing a place in this world because this world is passing away. Seek 1<sup>st</sup> the Kingdom of God and His righteousness, and you will secure your place in the world to come --- the world that will last forever!!!

## BIBLICAL ECONOMICS

### Practical Steps to Becoming Debt Free!

1. Start Praying
  - A. Attitude (**convert me from lust to love**)
  - B. Blessings (give me **knowledge** and **understanding**)
  - C. Character (help me to **use wisdom**)

**Eph 4:17-28** “This I say in the Lord, that you no longer walk as other people walk, in the futility of their mind, (18) being darkened in their understanding, alienated from the life of God, because of the ignorance that is in them, because of the hardening of their hearts; (19) who having become callous gave themselves up to lust, to work with greediness. (20) **But you did not learn Messiah that way; (21) if indeed you were taught in him and heard him, because this is the truth is in Yeshua: (22) that you **discard your former way of life** that **grows corrupt after deceitful lusts; (23) and that you **be renewed in the spirit of your mind, (24) and put on the new person, who in the likeness of God has been created in righteousness and holiness. (25) Therefore, discard lies, and speak truth to one another. (28) Don’t steal anymore; instead you should work so that you may have something to give to needy persons.**”****

2. Start Paying
  - A. Attitude (put God 1<sup>st</sup> with 10% of money)
  - B. Blessings (increase in faith)
  - C. Character (help others with 10% of time)

**2Co 9:7-11** “Let each person give according as s/he has determined in his/her heart; not grudgingly, or under compulsion; for God loves a cheerful giver. (8) And God is able to make all grace abound to you, that you, always having all sufficiency in everything, may abound to every good work. (9) As it is written, “He has scattered abroad, he has given to the poor. His righteousness remains forever.” (10) Now may He who supplies seed to the sower and bread for food, supply and multiply your seed for sowing, and increase the fruits of your righteousness so that (11) in every way you will grow richer and become even more generous, with the outcome being an increase in thanksgiving to God.”

3. Start Planning
  - A. Action (budget for 80%)
  - B. Benefits (you’ll have dominion over your finances)
  - C. Celebrate (give yourself 10%)

At the end of this article is a simple budget that will work if you stick to it!



## BIBLICAL ECONOMICS

### 4. Start Paying

- A. Action (pay necessities: rent; food; etc.; then highest interest rate; then extra on principal)
- B. Benefits (retain necessities; retain peace of mind)
- C. Celebrate (give more to God; give more to yourself; give more to others)

INCOME:				
---------	--	--	--	--

EXPENSES	JAN	FEB	MAR	APR
Food				
Mortgage/Rent				
Water				
Electric/Gas				
Garbage				
Phone				
TV				
Car Loan				
Car Insurance				
Car Fuel				
Credit Card 1				
Credit Card 2				
TOTAL:				

BALANCE:				
----------	--	--	--	--

DECISIONS:				