

**Palisades Community Bible Church**

**Online Sunday School**

**Is God Interested In Your Money?**

March 21, 2021

Have you ever wondered if God is interested in your money? I mean, all the religious programs on TV have financial appeals. In church, they pass the plate. Is God really interested in your money?

The short answer is; “YES!” God is extremely interested in your money. OK, question answered. Have a nice day.....



That’s not the real question, is it? “Why is God interested in your money?” If God created everything, why would He need money? God does not buy stuff....He created everything. So, WHY is He interested in your money? Let’s find out.

First, answer this question: If your doctor wants to gather the MOST information possible about all the inner parts of your body, what is the first test he will take?

Think about it. What ONE test tells the doctor the most information about your body, all at once? It’s not an Xray. It’s not your blood pressure, it’s not an MRI.

This test tells the doctor something about every organ, every system, every function in your body. Did you figure it out?

It’s the BLOOD TEST. Your blood circulates through each and every cell in your body. An analysis of your blood can tell the doctor about your liver, your kidneys and your heart. It can reveal if you have an infection, a chemical imbalance, and most diseases. A blood test can reveal your level of anxiety, your true age, it keeps track of every cold you’ve ever had, your propensity for alcoholism or Alzheimer’s, and it can reveal whether you’re drinking enough water. A blood test can reveal if you’ve ever had a concussion.

So, a doctor looks at a blood test as the first, and most comprehensive, test that can be taken to GUIDE further diagnoses. Depending on what the blood test

reveals, the doctor may, then, order a more specific test on a part of your body that seems to need further attention.

Key concept; ONE test reveals something about every part of your body.

Now, back to money. There is ONE analysis that reveal the MOST about a person's life; a **financial analysis**. How you manage your money tells a great deal about how you live, what your priorities are, what you do in your spare time, what kind of food you eat, what you think of gambling, what sports you like most, what you subscribe to online, what kind of car you drive, how your kids are educated, how much debt you have, where you shop, etc.

Your money circulates through each and every aspect of your life. Just as the blood in your body touches every cell, your money touches everything you do.

### **THIS Is Why God Is Interested In Your Money**

He is interested in how you live. God does NOT NEED your money. He created this entire universe without you. What He needs is your HEART. God has a purpose for your life, but your heart must FIRST be right with Him.

**Matthew 6:21 "For where your treasure is, there your heart will be, also."**

Let's say a father has a son going to college and has set up a debit card for him. He agreed to put a certain amount of money each month into the account, and the son agreed to work part-time, depositing his paychecks into it. Both are contributing; both are copied on the statements.

How easy is it to understand what the son is doing by simply reading the monthly statements? Suppose the father sees payments to the beer store, tickets to sporting events, lots of clothes, and NO deposits from an employer, etc., and the balance hovers around zero. Are the dad and the son going to have a TALK?

Do you think it works any differently with God?

**Psalm 44: 21 "Would not God find this out? For He knows the secrets of the heart."**

**Psalm 139: 2-23 "You know when I sit down and when I rise up; You understand my thought from afar. You scrutinize my path and my lying down, and are**

**intimately acquainted with all my ways. Even before there is a word on my tongue, Behold, O Lord, You know it all.”**

**Proverbs 21: 2 “Every man’s way is right in his own eyes, But the Lord weighs the hearts.”**

Guess what? In these verses is no mention of money! What do they have to do with MONEY? If God knows my inner thoughts, and knows my intentions, and even knows what I think in secret, why does He have an interest in my MONEY???

I’m glad you asked. Look at the son’s bank statement: does it reveal his inner thoughts? Does it reveal his secret priorities? Does it reveal how the son views his commitments to his father? OK, so when Dad has a conversation with the son, will not the financial document stand as a witness to the son’s most private behaviors? If the son’s grades are also suffering, will the financial statement help reveal why?

**“Don’t TELL me what you value. Show me your finances and I’ll TELL YOU what you value.” Unknown....**

The financial record reveals to the son that he must be accountable. He cannot hide. OK, suppose the Dad is asking the son why he’s not depositing money into the debit account? “Don’t you have a job as you agreed?” If the son broke the agreement, it’s as if he has broken the ‘law’ between himself and his Dad.

**Galatians 3:24 “Therefore the Law has become our tutor to lead us to Christ, so that we may be justified by faith.”**

If the son says he did not get a job, there is one type of recourse the Dad may take; “Why aren’t you working as you promised?” HOWEVER, if the son says he DOES have a job....then, the Dad has another path of inquiry: “What are you doing with the money? Why is the debit account at zero? Why are your grades suffering?”

### **Your Money Trail Tells All**

The father does not examine the son’s money management because he wants to PUNISH his son. The father wants his son to become mature, responsible, successful! If the son has legitimate reasons for his failures, there is a solution at

hand. If the son is incapable of managing himself on his own, there is an entirely different solution – however unpleasant – that may be needed.

You see, money creates an accountability trail that makes the SON aware of what he is doing. The Dad is not trying to “bust” his son, he’s trying to raise a man! The son may be behaving instinctually to new temptations. The Dad is trying to help his son mature. The money is a tool.

**1 Timothy 1:8 “But we know that the Law is good, if one uses it lawfully,”**

**1 Peter 1:15-16 “but like the Holy One who called you, be holy yourselves also in all your behavior; because it is written, “You shall be holy, for I am holy.”**

**Leviticus 11:44 “For I am the Lord your God. Consecrate yourselves therefore, and be holy, for I am holy.**

True story: My younger brother has a different father than I. When he graduated high school, his father told him that he could pick any college he wanted and it would be paid for. His Dad told him there would be but ONE stipulation; that my brother write him a letter each and every week. “The first letter you fail to send me will stop all financial support for your education.” My brother agreed.

Guess what? Yep! He wrote about 3 letters, then missed one. That week, his Dad called the college to inform them that all funding stopped immediately. My brother shoved his dirty laundry into his 13 yr. old VW Beetle and drove home. It was the very best education he could have ever received.

He ended up working his way through community college, then getting a degree, and has done very well since. That single experience turned an irresponsible kid into a man overnight. I’ve always respected his Dad’s wisdom. I’m also very proud that my brother did not just move back into my parents’ house and leech off them.

### **How Private Do You Keep Your Finances?**

If your pastor was to invite you to a meeting, and asked that you bring your credit card statements, your checkbook, your employer’s pay records, etc.,.....would you feel a little uneasy? Suppose your pastor combed through your monthly expenses, your purchases, your debts, and savings. Would you be mortified?

WHY? What would concern you about your pastor seeing your financial statements?

The answer; it reveals much TOO MUCH about you, in an intensely personal way!

So, God does not need to see your financial records....**YOU DO**. You need to see the way you handle money in the way God sees you handling money. God is not interested in your money because He wants it. He wants the center of your life to be Jesus. He wants you managing your life HIS WAY...in a way that will make you most successful within His plan for your life.

**Jeremiah 29:11 “For I know the plans I have for you,’ declares the Lord, ‘plans to prosper you and not to harm you, plans to give you hope and a future.”**

We all fail. We all sin. We all make dumb mistakes. That’s just a condition of our mortality. God had a plan for our sinful condition from the beginning; He would send his Son, Jesus. Read what God said to Satan after Adam and Eve sinned:

**Genesis 3:15 “And I will put enmity between you and the woman, and between your seed and her seed. He will crush your head, and you will strike his heel.”**

God was referring to Jesus as the descendant (seed) of the woman (Eve) who would crush Satan’s head. “Strike his heel” means Satan tempting us away from God. Jesus broke Satan’s power when He completed His work on the Cross – dying and then rising again. This made a way for human’s to be forgiven of sin, and to commune directly with God. So, God’s plan for resolving your sin is JUST A PART of His plan for your life. God needs your dedicated, disciplined heart in order to execute His plan for your life fully.

### **Your Free Will Must Have Accountability**

God gave us free will, and your free will is the key ingredient. You must put yourself into God’s hands, intentionally, every day. This means, among other aspects of your life, you must manage your money according to God’s plan. ‘Where your treasure is, there your heart will be, also.’ God wants your heart fully engaged with Him. If you put your money fully under God’s control, your heart will also be engaged.

If you are, now, asking; “What is God’s financial plan?” I’ll get to that. Just know that God is serious on this topic. He put over two thousand references to money,

personal property, managing wealth, etc., in the Old and New Testaments. There are more scriptures about this than any other topic! Why?

It's simple: **Money is the #1 competition for Jesus' place in your life.**

**"If money is your hope for independence you will never have it." Henry Ford**

**"When you have a lot of money, money is all you think about. When you have no money, money is all you think about." Unknown...**

Money can be a valuable tool for you to use, if you manage it properly. Money is a miserable slave master, if it manages YOU!

**"If we command our wealth, we shall be rich and free. If our wealth commands us, we are poor indeed." Edmund Burke**

**Ecclesiastes 5: 10 "Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless."**

Many folks assume that God's plan for money is that you donate it all....that you must be poor. That is NOT the truth! God wants you to be financially responsible regardless of your level of wealth. CULTS that teach vows of poverty, or unlimited prosperity are FALSE TEACHERS!

**Psalm 32:8 "I will instruct you and teach you in the way you should go; I will counsel you with my eye upon you."**

Managing your money according to God's plan means you will work to dramatically reduce/eliminate debt, build savings for hard times, reserve enough to meet the opportunities God puts in front of you, and you'll put ten percent toward your church's work. God will see that your faith will result in your needs being met. Please don't equate this process with a "prosperity gospel." Putting yourself in God's hand means just that, and a lot depends on where you start, it may take some work and time to get there....but, God is faithful to lead the way:

**Hebrews 13: 5 "Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."**

Suppose you are a member of a church and most of the members are following God's plan for managing money. And, suppose a new housing development

springs up ¼ mile away. There could, potentially, be a hundred new people attending your church in a year! How differently might your church respond to such a growth spurt than if most of your congregation has their credit cards maxed out, no savings and no control over their finances? (I firmly believe that Satan has his foot on many Christians' necks because of easy access to CREDIT.)

From God's perspective, one scenario represents discipline, good stewardship and responsibility, which equals READINESS! The other scenario represents the opposite. Why would God cause an increase for a church if it's members are unable to manage the money that already courses through every aspect of their lives? Consider this parable Jesus told about managing money responsibly:

**The Parable of the Talents** (a talent is a weighted measure of gold or silver)

**Matthew 25: 14** "For it will be like a man going on a journey, who called his servants and entrusted to them his property. **15** To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. **16** He who had received the five talents went at once and traded with them, and he made five talents more. **17** So, also, he who had the two talents made two talents more. **18** But he who had received the one talent went and dug in the ground and hid his master's money.

**19** Now after a long time the master of those servants came and settled accounts with them. **20** And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.' **21** His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' **22** And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' **23** His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'

**24** He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, **25** so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' **26** But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown

and gather where I scattered no seed? 27 Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. 28 So take the talent from him and give it to him who has the ten talents. 29 For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. 30 And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

### **Your Priorities Are Important**

When you sit in church, and the plate starts down your row, do you feel some guilt? Do thoughts start running through your mind like; "I'm late on the rent, my car needs an inspection, my insurance is about to lapse, etc.?" Well, that's a fine time to be thinking those things!

The time to think about that is when you're getting another tattoo, or upgrading your game box, adding to your shoe collection, getting some new bling.....or, buying a new car for 'zero down and seven years to pay'! See, God's plan for your finances is not different than financial managers will tell you: **"PRIORITIZE!"**

I once read a book in which two teenage boys living in an poor area of the city. One of the boys constantly idolized the fine clothes, jewels, and fancy cars some of the gang leaders sported. The other boy was more down to earth and put his eyes on getting out of the slum through education and hard work. One day, as the first boy was lusting over a tricked-out Cadillac rolling by, his friend said "Man, you're like a peacock! Peacocks can't fly because they have too much fancy stuff on them. If you fill your life with fancy stuff, you'll never fly out of this place!"

God wants to set the priorities in your life. These priorities are found in the Bible. If you struggle to understand what the scriptures are telling you, get involved in a Bible study. You cannot ignore God's word and expect to know Him. How can you serve someone you do not understand??

One of God's priorities is that those who are called by His name will tithe, or give ten percent of their "first fruits." This means that ten percent of your first earnings should be dedicated to God's work. Why? It's NOT because God needs it. It's because YOU NEED to do it as an act of love, submission and obedience to God. This, then, forms your character.

**Deuteronomy 26:2 “that you shall take some of the first of all the produce of the ground which you bring in from your land that the Lord your God gives you, and you shall put it in a basket and go to the place where the Lord your God chooses to establish His name.”**

**Leviticus 2:12a “As an offering of first fruits you shall bring them to the Lord,”**

In the same way that my brother needed to write a letter each week, in the same way that the son needed to use his debit card responsibly: disciplined money management shapes your character. God constantly shapes the characters of his children.

**Hebrews 12:5 “And you have forgotten the exhortation that addresses you as sons: “My son, do not take lightly the discipline of the Lord, and do not lose heart when He rebukes you. 6 For the Lord disciplines the one He loves, and He chastises every son He receives.” 7 Endure suffering as discipline; God is treating you as sons. For what son is not disciplined by his father?”**

### **Work To Make Yourself Useful For His Service**

I went through Navy SEAL training in 1977. Every instructor was nothing less than BRUTAL on us. They saw to it that we were pushed to our absolute limits in every single training activity. One day, when we had been in the cold ocean until we were all severely hypothermic, then standing on the beach with a January wind chilling us further, one of my classmates said “Why do they HATE US?”

One of the instructors overheard the comment and got right in the young man’s face; “If we hated you, you’d be GONE! We’re trying to make you worthy of the name Navy SEAL! If you don’t measure up, and you graduate, I FAIL! That gets good men killed! If you graduate, you and I may serve in the same platoon, and I want to be able to depend on you. Now quit cryin’ and give me fifty pushups!!”

As mean and tough as that instructor was, that was the first time I understood how much he loved. His passion was to turn raw, undisciplined, immature civilians into strong, highly trained, extremely tough, battle ready warriors. He was not there to torture us, though many parts of the training were torture. He was not there to break us down, through the training did break many, who bailed out of the program. He was not there to punish us, though the training was punishing. He was there to make us useful for service!

God's plan for YOU is to make you useful for His service.

**Matthew 6:24 "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."**

God knows that you cannot serve the things of this world and serve Him. He knows that you cannot remain a civilian AND be a soldier at the same time. You must turn your life over to Jesus, and be changed into what God has planned for you from the foundation of the earth.

When it comes to money, YOU are a servant of God and your money is YOUR SERVANT in that pursuit!

**But, as it is written, "What no eye has seen, nor ear heard, nor the heart of man imagined, what God has prepared for those who love him." – 1 Corinthians 2:9**

**The steps of a man are established by the Lord, when he delights in his way. – Psalm 37:23**

**For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them. – Ephesians 2:10**

### **How's Your Walk With Jesus?**

Do you remember David Letterman and his late-night TV show? He made the "Top Ten List" famous. Though he used it for humor, there is a "top ten" list that Christians should know:

#### **The Top Ten Characteristics of a Mature Christian:**

10. Develops and maintains spiritual disciplines; Church affiliation, Bible study, prayer, worship, fellowship with mature Christians, service.
9. Reflects God's character to the world – God wants us to grow in spiritual maturity in order to reflect the character of Jesus to a watching world.
8. Controls one's tongue - If a Christian has good control of their speech, you know they are on a path to maturity!
7. Lives with a Christian perspective – Has a Christian world view

6. Serves the Church – A Christian cannot grow to their full potential apart from a vital connection to, and involvement in, a local church.
5. Rooted in Love - Our words and actions flow from love for our fellow believers, and a lost world.
4. Not easily swayed by false teaching– So grounded in the truth of God’s Word, they quickly recognize falsehood.
3. Recognizes the difference between right and wrong then does what is right.
2. Leads others to Christ, serves others in need, shares Christ in every situation.

and, the #1 characteristic of Christian maturity:

### **1. Manages their money according to God’s plan**

Do you see how much farther God wants to take you than simple church attendance? You cannot even imagine what God has planned for your life unless you commit to His leadership.

You cannot feed a baby all the food in one meal that she will need to eat for the rest of her life. Likewise, God cannot heap upon you all the things He has for you at once. You must develop along the way. And, please take it from me – a man in his ‘geezy’ years – these lessons just keep coming, and coming, and coming! I wake up with more enthusiasm over what God has in store each and every morning.

**Psalm 138:8 “The Lord will fulfill his purpose for me; your steadfast love, O Lord, endures forever. Do not forsake the work of your hands.”**

Your development must start with commitment. No commitment, no faith. No faith, no commitment. Jesus said;

**Matthew 16:25 “For whoever would save his life will lose it, but whoever loses his life for my sake will find it. 26 For what will it profit a man if he gains the whole world and forfeits his soul? Or what shall a man give in return for his soul?”**

“For whoever would save his life...” meaning; whoever holds onto, and refuses to give up, their life of sin and selfishness. If you give it up for Jesus’ sake, you’ll gain so much more than you can in any other way...no matter what the world says.

I hear you groaning; “Oh, this is so hard! I can’t do this! I’ll never be able to.....” Pardon me if the Navy SEAL in me comes out a little: “Quit your cryin’ and give me 50 pushups!” Don’t you know enough of your Bible to know that God will not put more on your plate than you can eat?

**1 Corinthians 10:13 “No temptation has overtaken you except such as is common to man; but God is faithful, who will not allow you to be tempted beyond what you are able, but with the temptation will also make the way of escape, that you may be able to bear it.”**

### **God’s Plan For Your Money**

Now, I promised that I’d get to God’s financial plan. This is not something we can tackle here. A couple of years ago, our Sunday School class took a course called; “Navigating Your Finances God’s Way.” It was a simple, very effective course that put a lot of us onto the right track. I highly recommend that you contact the PCBC office and inform Pastor of your desire to take this study ([www.pcbchurch.com](http://www.pcbchurch.com) or 610-847-2637). It is life changing.

**Psalms 37:23-24 “The steps of a man are established by the Lord, when he delights in his way; though he fall, he shall not be cast headlong, for the Lord upholds his hand.”**

**Ephesians 1:9-10 “Making known to us the mystery of his will, according to his purpose, which he set forth in Christ as a plan for the fullness of time, to unite all things in him, things in heaven and things on earth.”**

**Philippians 1:6 “And I am sure of this, that he who began a good work in you will bring it to completion at the day of Jesus Christ.”**

Make this a matter of daily prayer...and act on it as Jesus leads. I pray that you will!