
MONEY MATTERS – WHAT TO DO WITH IT

STUDY NOTES FOR CARE GROUPS (1 Timothy 6:17-19)

The following are resource questions that you can use with your Care Group for discussion. They are based on the sermon preached on Sunday, April 18, 2010, by Dr Arnold Wong at the Grace Baptist Church, Singapore. The sermon is available online at <http://www.gracebap.org.sg/worship/series.html>.

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Introduction: We need to continue to focus on the concept that Godliness with contentment is great gain. We need to fix our hope on God not on money. As we look at this subject the question we need to ask ourselves is **“What does God want us to do with our money?”**

1. NEGATIVE COMMANDS

a. We are not to be conceited

The first thing someone who has money ought to remember is, do not let it swell your head; do not let it make you feel you are better than someone else. Do not credit your cleverness, your education and your ability to spot a good investment as the reason you have these riches, because there are a lot of people just as clever, just as well educated who do not have riches. Never forget that being rich does not change you; you are no better than anyone else.

b. Don't fix your hope on the uncertainty of riches

Jesus spoke about **“the deceitfulness of riches,”** (Matthew 13:22, Mark 4:19). Riches can deceive. They make you feel you are worth more, that you are better than you really are, because people start treating you that way and you believe it.

Paul tells us that we should not count on our riches. Riches can disappear overnight. Read Proverbs 23:4,5.

Questions to consider: Do you have certain expectations about getting rich? Have you put your hope in these? Is it appropriate for a Christian to do so? How do riches produce arrogance?

c. Fix our hope on God who richly supplies us with all things to enjoy

The third thing Paul says is to remember that it is **“God who richly furnishes us with everything to enjoy.”** God is the giver. Many people forget that. They believe the lie their own heart tells them, that they are responsible for their own wealth; they earned it; they performed better than other people. But it is God who allows that wealth to come. God is the ultimate giver; and he gives, as this verse says, that we might enjoy riches. Both the Old and the New Testaments clearly indicate it is not wrong to be wealthy. The Bible says that God makes some people wealthy so that they might enjoy it.

2. POSITIVE COMMANDS, VS. 18-19

How can we enjoy riches in ways that it pleases God? By making somebody happy with them; that is how. The only enjoyment riches can give is to use them in such a way that others are helped and blessed. That is what creates a sense of joy and gladness in the heart -- to know that you have

been used of God to make somebody else happy, comfortable, relieved of distress, freed from bondage, given the food and shelter they need. There are three things to consider:

a. We need to do good

Do good; that is, use your money in a way that helps people. There is a rather impersonal note there. It does not necessarily mean to be personally involved at this point. It means use your money wisely to help people. And do it. Do not just talk about it, do it.

b. We need to be rich in good works

Be "**be rich in good deeds.**" That has a personal element to it. It implies that believers are to be personally involved in things that are good and helpful. They are not merely to give their money to good causes, but to personally do something.

c. We need to be generous and ready to share

Be "**liberal and generous.**" There is no worse testimony than a rich Christian who is a stingy, flint-hearted Scrooge, grasping at every penny. A Christian is to be liberal and generous. Our Lord put it best when he said, "**Freely you have received, freely give,**" (Matthew 10:8b).

3. WHY

The standard of good works is God, this is reflected in Romans 8:31-39

a. It gives us a good foundation for the future

What will survive this life and carry over into the next? Not things (we have seen that), but there is something that will: It is people. When you change people's lives you are laying up treasures in heaven, and they will be there to meet you when you get there. That is the force of one of the parables of Jesus. He said to use your money to win friends so that when the money fails they will be there to greet you when you get to glory. That is "**laying up treasures in heaven,**" (Matthew 6:20).

b. We are to take hold of that which is life indeed

That is, in the present -- using wealth in such a way that you are filled with adventure, excitement and joy right now. That is "**life indeed,**" abundant life, a full and satisfying life. There is nothing that can contribute more to that than using money to help people now. That is what Paul is talking about. Matt. 25:21

4. PERSONAL CHALLENGE

Obviously, it is only to Christians that a word like this is addressed, because they alone can lay hold of that "**life which is life indeed.**" To use your money properly, as God gave it, to enjoy it to the fullest degree and thus use it to bless others' lives is to experience the excitement and adventure of the life that Jesus Christ has come to give us. The challenge to us is how we do this and how can we get started. Discuss the following suggestions. As you go through these discuss each one and give some personal examples as well as looking at creative and practical ways that will help you know what to do with the money that God has given you.

a. Start with prayer

Have a dream or life goal. Then commit it to the Lord. God knows what is in our hearts. Ps. 32:8

b. Start smart

Start with people or organizations that you know. You can look at GBC missionaries or agencies and organizations that we are in partnership with.

c. Start safe

Something you know you can do.

d. Start small

Begin with an amount you are confident that you can handle then as God blesses you, you can then increase the amount.

This is a practical passage. Each Christian has to work them out in terms of his or her own situation; we cannot sit in judgment on each other in these areas. We must all live with the realization that some day we must leave everything behind and only that which we have given away will we have in eternity.

At the end of the day we have to ask ourselves "**Have I made a difference?**" Read Acts 20:35. True generosity has no agenda or no ulterior motive.

"Let's go out and make a difference!"