

A. God's View on Money

a. Money

i. Natural part of life

1. Medium of exchange for goods or services
2. "Money and things are a big part of life, and therefore God intends them to be a big part of worship - since all of life is to be worship. So the way you worship with your money and your possessions is to get them and use them and lose them in a way that shows how much you treasure God - not money." – John Piper
3. "Jesus talks more about stewardship than heaven, hell and faith combined. It's a direct reflection on our understanding of Him as Lord." –Rob Parker
4. Money is neither good nor bad. It is merely an object that is either used to glorify God or not.

b. Stewardship

i. God is the provider

1. Money or lack of money does not shake our faith in God. Whether we have a great job or have 100 supporters, God is the one that provides.
2. **Matthew 6:30-34** *But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you. Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble*

ii. Use money to get treasure that will last forever. This is a prime exchange rate.

1. **Matthew 6:19-21** *"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.*
2. **1 Timothy 6:17-19**, 17 *As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. 18 They are to do good, to be rich in good works, to be generous and ready to share, 19 thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.*

iii. One master

1. **Matthew 6:24** "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.
2. We do not allow money to dictate our decision, both in what to do as well as what not to do. Neither selfishness nor the lack should be calling the shots. Though God might use a lack to speak, it should never be the loudest voice. We must prepare. And we must not go in debt.

iv. The poverty spirit and the love of money

1. The poverty spirit is when one feels, thinks, or jokes- I've chosen missions so I've chosen being poor. When really being poor comes from laziness (lack of diligence and hard work)
 2. Blaming God for being poor when it's your fault
 3. May be loving what you have, but may be loving what you don't have
 4. Must kill any pride or badge worn for not having money in YWAM
 5. Must change the culture of constant lack and not being able to provide
- v. **Change the culture** of missions to being very normal, practical and do-able. Not impossible because of money
1. Is our lack of diligence in support raising, causing a mentality that keeps people from jumping into missions because of practical needs

c. Debt

- i. **Proverbs 22:7** *The rich rules over the poor, and the borrower is the slave of the lender.*
- ii. **Ecclesiastes 5:5**- *"Better not to vow than to vow and not pay."*
- iii. **Psalms 37:21**- *"The wicked borrows and does not repay, but the righteous shows mercy and gives."*
- iv. **Romans 13:8** *"Owe no one anything except to love one another, for he who loves another has fulfilled the law."*
- v. Get out of debt as soon as possible
- vi. Do everything you can to pay back the campus

d. Saving/Investment

- i. **Proverbs 13:22** *A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.*
- ii. **Good stewardship is rewarded**
- iii. **Matthew 25:14-30- The Parable of the Talents 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.'

- iv. Joseph planned ahead and not only saved Egypt but all of Israel which is the line of Jesus

e. Giving

- i. **Acts 2:44-45** And all who believed were together and had all things in common. **45** And they were selling their possessions and belongings and distributing the proceeds to all, as any had need.
- ii. **Malachi 3:10** Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.
- iii. **2 Corinthians 9:6-7** **6** The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. **7** Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.
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