

# Lesson A Leader and His Money

*...Watch out! Be on your guard against all kinds of greed; a man’s life does not consist in the abundance of his possessions.*

*Luke 12:15*

*...The love of money is a root of all kinds of evil.*

*1 Timothy 6:10*

Three well-accepted doctrines:



### Poverty Theology:

- \_\_\_\_\_  
\_\_\_\_\_
- Possessions are a \_\_\_\_\_
- Luke: 18:18–22 Sell everything and give to the poor (rich young ruler)
- Key idea: Self-denial

### Prosperity Theology:

- \_\_\_\_\_  
\_\_\_\_\_
- Possessions are a \_\_\_\_\_
- Matthew 7:7–8 (Ask, Seek, Knock)
- Key idea: More is better

**Stewardship Theology:**

- \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
- Possessions are a \_\_\_\_\_
- Matthew 25:14–30 (parable of the talents)
- Key idea: God is the owner

**The bottom line**

*"No servant can serve two masters. 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 both God and Money."  
Luke 16:13*

**I. Facing the Truth of Materialism**

**A.** No one escapes the influence of \_\_\_\_\_.

**B.** We all \_\_\_\_\_ with materialism to some degree.

*We cannot maintain a good life of extravagance and a good conscience simultaneously. One or the other has to be sacrificed. Either we reduce our affluence by giving generously and helping those in need, or we keep our affluence and smother our conscience. We have to choose between man and God.*

*John Stott*

<sup>14</sup>Jesus replied, "Man, who appointed me a judge or an arbiter between you?" <sup>15</sup>Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

<sup>16</sup>And he told them this parable: "The ground of a certain rich man produced a good crop. <sup>17</sup>He thought to himself, 'What shall I do? I have no place to store my crops.'

<sup>18</sup>"Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store all my grain and my goods. <sup>19</sup>And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.'"

<sup>20</sup>“But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’

<sup>21</sup>“This is how it will be with anyone who stores up things for himself but is not rich toward God.” Luke 12:14–21

Two important ideas:

- Materialism is not possession but \_\_\_\_\_.
- Materialism is a matter of the \_\_\_\_\_.

<sup>17</sup>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. 1 Timothy 6:17

**Seven warning signs of materialism:**

- When you go from managing your money to being \_\_\_\_\_ over it.  
(worrying)
- When \_\_\_\_\_ and jealousy creep into your life.
- When you lose \_\_\_\_\_ for what God has already given you.  
(Focus on what you don't have.)
- When you lose the \_\_\_\_\_ of cheerful giving.
- When you seek \_\_\_\_\_ more than God.
- When you think things will make you \_\_\_\_\_.
- When \_\_\_\_\_ is never enough.

## II. John Wesley on Money

A. \_\_\_\_\_ all you can.

- We are not to gain money at the expense of life or \_\_\_\_\_.
- We should not gain money in any occupation that harms our \_\_\_\_\_.
- We are not to gain money by \_\_\_\_\_ a neighbor.
- We should stay away from practicing lucrative, improper \_\_\_\_\_.
- We have no business gaining money at the expense of our \_\_\_\_\_.

B. \_\_\_\_\_ all you can.

C. \_\_\_\_\_ all you can.

Giving was Wesley's motivation for his view on money — the trilateral stands on the giving base.

- Give to yourself all that you need for the \_\_\_\_\_ of living.
- Then give to your \_\_\_\_\_ and employees their fare share.
- Then give to the "household of faith" — other Christians (the local church.)
- Finally, \_\_\_\_\_ in need. Which included the poor and needy.

## III. The Destiny of Your Dollars

*"No servant can serve two masters. 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 both God and Money."  
Luke 16:10–13*

## **Application Guide**

### **Master Your Money**

*Ron Blue*

Money is an inescapable part of your life. As a leader, how you think about money and handle what you have will shape the trajectory of your life.

We don't often think of money as something spiritual, but it is intensely integrated into our spiritual lives. God has always known that. He gave us 500 verses on prayer, nearly 500 verses on faith, but over 2,000 verses on money and possessions.

As a Christian leader, your responsibility is to maximize your understanding of how God wants you to relate to your money.

(Questions 1 – 10 correlate to Chapters 1 – 10)

There are no questions for chapters 11-14 but be sure to read those chapters.

1. How do you know when you have enough? How and when do you make that determination?

"If a person gets his attitude toward money straight, it will help straighten out almost every other area of his life." Billy Graham

2. Of the four biblical principles of money management, which one is the most challenging to you and why?
  - a. God owns it all.
  - b. We are in a growth process.
  - c. The amount is not important.
  - d. Faith requires action.
  
3. There are no independent financial decisions as it relates to long-term financial planning. Jot down 3 examples of how your life priorities do or do not match your financial plan and the execution of that plan.

What is one area that needs immediate improvement? Examples are debt retirement, saving, etc.

"Make all you can, save all you can, give all you can." John Wesley







## **A Leader and His Money**

### ***Case Study One***

Your sister is "down on her luck." The truth is that she has adopted a lifestyle of poor financial decisions and continues a practice of financial irresponsibility. She is very deep in credit card debt and facing bankruptcy. She has a job but is abrupt with her boss and likely to lose it at any time. When she is discouraged, she will spend more money. She is not a Christian and is asking for your help. She is your sister and about two steps away from "the streets." You don't have much money yourself. What will you do?

## **A Leader and His Money**

### ***Case Study Two***

You are coaching a Christian who just finished listening to your pastor's sermon series on finance. The specific message was on tithing. This person loves God and wants to tithe but resists this biblical principle. He is also in debt and living beyond his means. One of the pastors told him that he must honor God first if he wants God's help, but he feels he can't. He believes he's in a "catch-22" scenario — meaning the money he would tithe to God's work is the money he needs to get out of debt. How do you coach him?

## **A Leader and His Money**

### ***Case Study Three***

Your best friend quits his job and pursues his entrepreneurial dream by starting his own company. You have some concerns about his business idea and told him so, but you felt it was best to support him.

He has set aside some money for the tough times and does not have a lavish lifestyle. The business starts slow, as expected, but he is still struggling after six months to produce enough to take a paycheck. He is forced to dip into his savings.

He tells you about his financial problems and says he doesn't know what to do. Everything he has is riding on this. He is seeking the Lord daily while working 70-hour weeks. After 10 months, his savings are gone. He believes his business will turn and "make it" real soon, but he is three months away from losing his house. Finally, in desperation, he asks you for a very large sum of money. You have it, but...what will you do?