

21. Money, 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.”

Question: Is money Spiritual?

Trajectory Verses: **Philippians 4:13**; Matthew 19:16-30; **Acts 20:35**

Many people are put off by sermons on money. “The church is always asking for money,” they say which is seldom the case. Most churches do one financial series a year stretching three or four weeks. That’s about 7% of the annual sermons. Imagine what people would say if preachers spoke about money as much as Jesus did. Fully ten percent of Jesus’ words in the Gospels are about money including 30% of his parables. Jesus is not alone in the Bible. Consider this, there are 500 verses on prayer, less than that on faith, but some 2,300 verses on money. Why? Because God knows that money and spiritual growth go hand in hand. There is a direct correlation between financial management and faith development. God does not need our money but he does demand faith. Perhaps the clearest consensus on God’s view of money is in Matthew 6:19-21. These three verses encompass the Bible’s core teaching on money. There are three simple statements arising from Jesus words that will help us see our finances through God’s lens.

(1) God wants our hearts not our money!

Jesus said, “For where your treasure is, there your heart will be also” (Matt 6:21). Many people think our money follows our heart. The idea is that we invest in things we care about. While that may be true from time to time, it is *always* true that our heart follows our money. When you buy a new car, guess where your heart is. When you purchase your first home, guess where your time is invested. When you dabble in stocks, how many times a day do you check the market on your phone? Our time, attention, energy, and excitement follow our finances. Our heart follows our finances. Follow the money and you will find one’s faith. It just makes sense, then, that God would ask us to financially invest in the church.

Does God have the right to ask for our donations? Well, sure. After all, *God owns everything*. Psalm 24:1 says, “The earth is the LORD’s and the fullness thereof, the world and those who dwell therein.” Your spouse, children, home, and occupation are all his resources. Your credit card, bank account, and stocks are in the same category as the Milky Way, nuclear energy, and Amazon—all his. If God is creator, then he is also the owner. Where does that

leave you? Merely as manager. That actually takes a lot of pressure off even as it piles responsibility on. Our task with “stuff” is to steward, not seize.

From this truth flows another essential financial/spiritual principle. If all our possessions are on loan from God, then alleged ownership is actually embezzlement. Taking control of God’s resources replaces God’s rule with our own. Here is what happens in that transaction—it always happens. When we remove God from his throne and replace ourselves, the objects we possess transform into idols that possess us. You cannot own stuff, but stuff can own you. Money will either be your master or your servant. If money is your master, God cannot be. Jesus puts it this way: “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” (Matthew 6:24).

(2) Stewardship is Spiritual

Money is typically viewed as secular not sacred. We have church, prayer, and Scriptures in one category with money, bills, and mortgage in a separate category. That’s *not* God’s perspective. Whether we recognize it or not, how we manage money affects our spiritual progress. It can hinder or accelerate prayer. It can replace or promote worship. It can drive us toward or away from the Church. It can blind us to God’s word or open windows to wisdom. Perhaps most importantly, it can accelerate or hinder our influence and ministry for Jesus. From God’s perspective your money is an eternal resource. Though you can’t take it with you, you can send it on ahead to heaven. Jesus said it himself, “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but store up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal” (Matt 6:19-20).

Because of this, we need to treat our finances as a kingdom building resource. One of the most important encounters of Jesus’ life was with a rich young ruler (Matt 19:16-30). He asked Jesus how to inherit eternal life. What a great question! Jesus’ response was simple, “Keep the commands.” He went on to recite a few from the Top Ten: Don’t murder, don’t commit adultery, don’t steal, don’t bear false witness, honor your parents. Notice, each of these commands deal with our horizontal relationships. He doesn’t start at the beginning of the ten commandments that deals with our relationship with God. The rich young ruler, still feeling the distance between himself and God asked, “What do I still lack?” Don’t miss this, Jesus summarized the first four commands, those that described a right relationship with Yahweh, by simply saying, “Sell all your possessions and follow me.” Rather than pointing the rich young ruler to go to his knees to pray or go to the temple to sacrifice, he suggested he join Jesus’ traveling band. In order to free himself to follow Jesus, he would have to remove the ankle weights of his wealth. Like so many of us, this young man could never run with Jesus until the loosed his fetters of finances.

It would be unfair to assume that Jesus' command to sell everything would extend to every individual. It applies to the wealthy for whom money is the single greatest barrier to their full following of God's agenda. It would also be unfair, however, to simply assume that we don't fit that category. Nearly every person you know enjoying the benefits of the modern west fit the bill for the economic elite seduced by the idolatry of money. Lest that seem like too strong a statement, listen to Paul's summary in Colossians 3:5, "Put to death therefore what is earthly in you: sexual immorality, impurity, passion, evil desire, and *covetousness, - which is idolatry.*" Our lust for possessions, property, and security is the single greatest hindrance to fully following Jesus. Perhaps your solution is not selling your property outright. Nonetheless, as long as *you* own it, it will *own* you.

Our ownership not only affects our relationship with God, it determines our effectiveness in making Jesus famous. Our iron grip on possessions and resources keeps us from fully fulfilling God's purpose for our lives. Paul is a great example to follow. There were times in his travels he was well funded and enjoyed ease of travel and accommodations. There were other times he had to work a second job just to make ends meet. Here is his own assessment of his ministry: "I can do all things through him who gives me strength" (Phil 4:13). Many take this as a mystical faith about supernatural power. It is not. It is a financial statement. This verse is a reflection on Paul's financial freedom throughout his missionary travels. It's not about supernatural spiritual strength but about money management. The context is clear: Whether Paul had adequate or inadequate financial support, he successfully fulfilled God's calling. In other words, he used money to accomplish ministry. Rather than a hindrance to ministry (like the rich young ruler), Paul used his resources to invest in the Kingdom of God rather than his own comfort. To this extent, stewardship is always spiritual.

(3) Generosity Brings Blessing

Typically, we focus on generosity as a blessing to those who receive it. God focuses on the blessing generosity offers those who provide it. This is such an important concept that it is the only saying of Jesus remembered in the church that was not recorded in the Gospels. We have Paul to thank for this quote from Jesus in Acts 20:35, "It is more blessed to give than to receive" (Acts 20:35). We all know this is true. Even around the tree on Christmas morning, our greatest joy comes when others are unwrapping a gift we gave. Not only does giving bless you, it also opens the floodgates of God's blessing on your life. It is as if God gives us wealth for redistribution and eagerly awaits our emptied hands to pour out more. The more we reallocate God's resources to build God's kingdom, the more he funnels our direction. According to the Wise King Solomon, "Honor the LORD with your wealth, and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine" (Prov 3:9-10). Jesus paraphrased the principle with this famous ditty, "Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap.

For with the measure you use, it will be measured back to you” (Luke 6:38). Hence the oft-cited saying, “You cannot out-give God.”

The Bible summarizes this kind of redistribution under two banners: Tithes & Offerings. For starters, it looks like a tithe. Literally, the tithe is the first 10% of all earnings. When we give that to God, it affirms his ownership of the other 90%. Don’t make the mistake of giving your last 10%. That is merely a tip that says, “Thank you.” A tithe is the first 10% given to God that says, “I worship you as owner of it all.” Leviticus 27:30, “Every tithe of the land, whether of the seed of the land or of the fruit of the trees, is the LORD’S; it is holy to the LORD.”

Let’s also be clear, the Bible doesn’t say we *give* a tithe. We *return* a tithe. It belongs to God in the first place so we can only return it. How? Or perhaps more accurately, “Where?” According to Malachi 3, tithes should be returned to the Storehouse in the Temple. The closest comparable institution in our cultural context is the local church. This is important. Though it is good to gift godly organizations, the tithe belongs to the church. Why? Two reasons. First, the church alone is the hope of the world. All other Christian organizations are to support and augment the core community of God’s people. Second, when tithes are given to the local church, Jesus gets the credit for the resulting ministry. When individuals give to other organizations, they tend to promote their own name brand rather than making Jesus famous.

Beyond the tithes are offerings given at your own discretion. These could be handouts to the helpless, contributions to Christian or charitable organizations, or personal gifts to bless individuals you care about. Generosity is an offering that exceeds the tithe. This is where the full joy of generosity lives and breathes. Paul said, “God loves a cheerful giver” (2 Cor 9:7). In truth, the cheerfulness tends to be the result of giving not its cause. How do we know? Jesus said, “For where your treasure is, there your heart will be also.”

Key Points:

- God wants your heart, not your money.
- Stewardship is Spiritual.
- Generosity brings blessing.

Action Step: Talk with a financial coach this week to strategize how to either begin tithing or to move beyond the tithe to generosity.

Further Resource: Robert Morris, *The Blessed Life* (2004).