

# Cash Values

**Studies about money**



**5 TOPICAL BIBLE STUDIES FOR  
SMALL GROUPS & INDIVIDUALS**

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*by Tony Payne*

*Cash Values*

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# *How to make the most of these studies*

## **1. What is a Topical Bible Study?**

These ‘topical’ Bible studies are a bit like a guided tour of a famous city. The studies will take you on a tour through the Bible, looking at material related to the topic (in this case, ‘money’). We’ll point out things along the way, fill in background details, and suggest avenues for further exploration. But there is also time for you to do some sight-seeing of your own—to wander off, have a good look for yourself, and form your own conclusions.

In other words, we have designed these studies to fall half-way between a sermon and a set of unadorned Bible study questions. We want to provide stimulation and input and point you in the right direction, while leaving you to do a lot of the exploration and discovery yourself.

These studies are like a tour of a famous city in another sense—they don’t hope to look at everything, just the important things. We can’t cover in detail everything the Bible says on a given topic, but we do aim to finish our tour without having missed any significant landmarks.

## **2. The format**

Each study contains sections of text to introduce, summarize, suggest and provoke. We’ve left plenty of room in the margins for you to jot comments and questions as you read. Interspersed throughout the text are two types of ‘interaction’, each with their own symbol:



### **Investigate**

Questions to help you investigate key parts of the Bible.



### **Think it through**

Questions to help you think through the implications of your discoveries and write down your own thoughts and reactions.

When you come to one of these symbols, you'll know that it's time to do some work of your own.

## **3. Suggestions for Individual Study**

- Before you begin, pray that God would open your eyes to what he is saying in his Word and give you the spiritual strength to do something about it. You may be spurred to pray again at the end of the study.
- Work through the study, following the directions as you go. Write in the spaces provided.
- Resist the temptation to skip over the *Think it through* sections. It is important to think about the sections of text (rather than just accepting them as true) and to ponder the implications for your life. Writing these things down is a very valuable way to get your thoughts working.
- Take what opportunities you can to talk to others about what you've learnt.

## **4. Suggestions for Group Study**

- Much of the above applies to group study as well. The studies are suitable for structured Bible study or cell groups, as well as for more informal pairs and threesomes. Get together with a friend/s and work through them at your own pace. You don't need the formal structure of a 'group' to gain maximum benefit.

- It is *vital* that group members work through the study themselves *before* the group meets. The group discussion can take place comfortably in an hour (depending on how side-tracked you get!), but only if all the members have done the work and are familiar with the material.
- Spend most of the group time discussing the ‘interactive’ sections—*Investigate* and *Think it through*. Reading all the text together will take too long and should be unnecessary if the group members have done their preparation. You may wish to underline and read aloud particular paragraphs or sections of text that you think are important.
- The role of the group leader is to direct the course of the discussion and to try to draw the threads together at the end. This will mean a little extra preparation—underlining important sections of text to emphasize, working out which questions are worth concentrating on, and being sure of the main thrust of the study. Leaders will also probably want to work out approximately how long they’d like to spend on each part.
- We haven’t included an ‘answer guide’ to the questions in the studies. This is a deliberate move. We want to give you a guided tour, not a lecture. There is more than enough in the text we have written and the questions we have asked to point you in what we think is the right direction. The rest is up to you.

## 5. Getting Started

You might notice that the first of the studies is a little shorter than the others. This is especially for groups. It means that, if you wish, you can hand out the studies and do the first one together on the first night without everyone having prepared in advance.

# 1

## *God and Money*

Christians tend to have something of a love-hate relationship with money. We enjoy what money gives us the power to do and to have, and we recognize it as God's generous gift to us, and yet we have problems with it as well. We struggle with the pull of materialism and greed; we battle to use our money well; we despair at how quickly it seems to slip through our fingers. We remember those old-time ministers who used to preach about the perils of 'mammon' and feel a little uneasy about how much of the mammon we've actually got.

Historically, this love-hate relationship has manifested itself in a variety of attitudes among Christians towards money and possessions. At one end of the spectrum, some have seen money (and lots of it) as God's blessing for the godly person, thus making our bank account something of a barometer of our spirituality. God longs to make us materially rich, it is argued, and it is only our sin and lack of faith that stand in the way.

Other Christians have taken the diametrically opposite view. For them, money contaminates our relationship with God, and only by ridding ourselves of as much money as possible can we ever know God properly. A vow of poverty has been at the heart of many religious orders (such as the Franciscans).

Perhaps neither of these extremes appeals to us very much, but each contains a grain of truth. There are strands of biblical teaching that emphasize the goodness of God and the material blessings that he showers on his people, as well as parts of the Bible which warn of the dangers of money. What should be our attitude towards money? Should we despise money, or be thankful for it, or both? How much of it should we give away and to whom? And what does God want us to do with the money that we keep?

In these five topical Bible studies, we'll look at these sorts of questions. We won't cover everything that the Bible says on the subject—that would require a far longer book—but we will look at some key themes and at the implications of those themes for how

we deal with money.

In this first study, we'll look at the basic question of how God and money are related. What does God think of money? Is he against it?

Before we do that, however, we need to ask an even more basic question.

## What is money?

In essence, money is a tangible form of power. It represents the stored ability to do things: the power to walk into a restaurant and have someone cook and serve your dinner; or the power to transfer things from someone else's ownership to yours; or the power to live in a certain place and to a certain standard.

In another sense, money is simply bartering without the goats. It is a convenient mechanism for a society to organize the exchange of goods and services. Because it represents our potential to do or own things, money has become a liquid measure of wealth. In other societies and times (including much of the biblical period), more concrete things were used as indicators of wealth—like the actual amount of gold that you possessed or the number of sheep and cattle you owned, even the number of wives you had accumulated! We read of Abraham in Genesis 13 that he “had become very wealthy in livestock and in silver and gold”.

Abraham is an interesting case, because God did not see his already considerable wealth as any reason not to give him the whole land of Canaan as well. Did God approve of Abraham's riches? What does God think about money generally?

To answer these most fundamental questions, we need to go back to the very beginning and think about creation.



### Investigate

Read Psalm 24:1; Psalm 50:9-12; Psalm 104:24-30;  
Matthew 10:29

1. What is God's ongoing relation to his creation?

2. How do you think money fits into this? (cf. Hag 2:8; Job 41:11)

Read Genesis 1:26-28; 2:15; Psalm 8

3. What is mankind's relation to creation, under God? What are our duties and privileges? (Make sure you answer these questions from these passages, not from your general knowledge.)

Read 1 Timothy 4:3-5; 6:17

4. How should we regard the things in God's world, including money?

Those in Christian history who have regarded money and wealth as intrinsically evil have made one serious blunder—they have forgotten that everything in the world, including wealth and possessions, comes from the hand of God.

God made everything. He owns everything and, as Paul says, “nothing is to be rejected if it is received with thanksgiving”. Riches and wealth are part of God's creation. He owns them.

Then again, those who talk a lot about wealth and about how God will shower it on his people have made a blunder too. We will come to that one in our next study.



## Think it through

1. Would you regard yourself as a rich person?
2. What criteria would you use for deciding what it means to be 'rich'? Are you rich compared with most of the people in our society? Most of the people in the world?
3. How would you summarize your own current attitudes towards money?
4. What questions do you have about how you should use your money?