

What did Jesus say about money? (Part I: Discipleship)

This study introduces our series on business finance. The financial goal in most companies is the maximization of owner wealth. In *publicly* owned firms this means stock price maximization. In large *privately owned* firms the goal is often an IPO (Initial Public Offering) to become publicly owned and traded, or a merger with or acquisition by another corporation, in order to realize the wealth. In *small companies*, the wealth is often realized by the owner-operator through owner compensation, perks and benefits, and then perhaps a sale, succession or dissolution of assets. Sometimes, the goal for each of these entities is financial survival itself! In *non-profit organizations*, the financial goal is the funding of services – the maximization of spending.

A key role in every company is the Chief Financial Officer (CFO) who is responsible for the financial management of the firm. Every company has a CFO in function if not in name, whether it is the vice president of finance managing a large department, a one person operation with a title like controller or business manager, or another hat the “do everything” owner-operator wears. The CFO handles the money of the business. By the way, **every household has a CFO too, and it is part of every husband’s job description.**

It is common to hear statements such as ***Jesus spoke more about money than any other topic in the Gospels.*** We are going to kick off this series by looking at what Jesus said about money. We understand, of course, that the entire Bible is God’s Word and equally authoritative (2 Timothy 3:16-17), and we will study the full counsel of God’s Word as we progress through this series.

Be prepared to be surprised, uncomfortable, challenged, convicted and even annoyed by what Jesus had to say about money. I believe there is **no teaching in the Bible that has been more distorted by the American Christian church and community than what the Bible teaches about money.** The Bible says *Let no man deceive himself. If any man among you thinks that he is wise in this age, let him become foolish that he may become wise. For the wisdom of this world is foolishness before God. For it is written, “[He is] the one who catches the wise in their craftiness”; and again, “The Lord knows the reasonings of the wise, that they are useless.” (1 Corinthians 3:18-12)*

God the Father spoke audibly from heaven, God the Son spoke during His public ministry on earth, God the Spirit spoke through men who authored the Bible, and the Bible speaks today to spiritually-minded men. Let’s discover first what God the Son spoke about money while he walked the earth. Please come to God’s Word with an open heart to receive instruction.

Do not reprove a scoffer, lest he hate you, Reprove a wise man, and he will love you. Give instruction to a wise man, and he will be still wiser, Teach a righteous man, and he will increase his learning. Proverbs 9:8-9

Matthew 6:19-34

19 "Do not lay up for yourselves treasures upon earth, where moth and rust destroy, and where thieves break in and steal.

20 "But lay up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal;

21 for where your treasure is, there will your heart be also.

22 "The lamp of the body is the eye; if therefore your eye is clear, your whole body will be full of light.

23 "But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is the darkness!

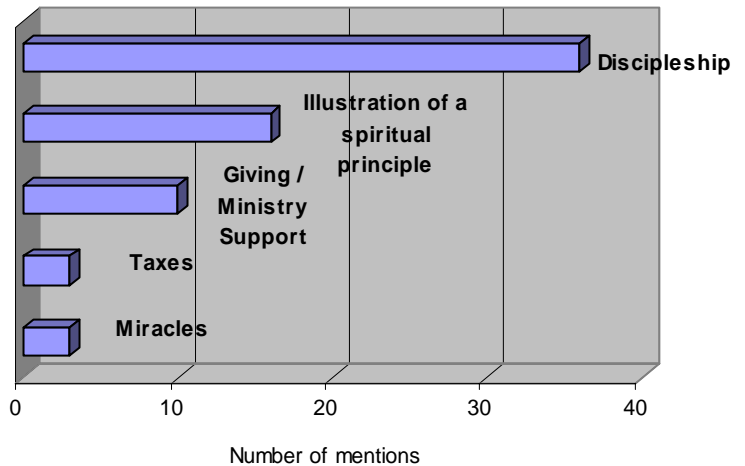
24 "No one can serve two masters; for either he will hate the one and love the other, or he will hold to one and despise the other. You cannot serve God and mammon.

25 "For this reason I say to you, do not be anxious for your life, [as to] what you shall eat, or what you shall drink; nor for your body, [as to] what you shall put on. Is not life more than food, and the body than clothing?

26 "Look at the birds of the air, that they do not sow, neither do they reap, nor gather into barns, and [yet] your heavenly

I searched the gospels for Jesus' words regarding money and categorized my results. These are not the number of verses, but the number of mentions which might be one verse or several verses in a passage. These categories will serve as the outline for this study.

Jesus' References to Money



Discipleship

We will begin our study in the Sermon on the Mount. The key verse of the Sermon on the Mount is Matthew 5:20:

For I say to you, that unless your righteousness surpasses that of the scribes and Pharisees, you shall not enter the kingdom of heaven.

This was a shocking statement since the Jewish people had been taught they must keep the Law, and all of the subsequent rules that the religious scholars added to the Law, in order to be sufficiently righteous for God to accept them into His Kingdom. So here Jesus says that their righteousness must exceed even that of the scholars and teachers - the people who kept the Law and these rules better than anyone else!

If that is the case, they must have wondered, how can anyone be saved, since they correctly understood that only the righteous can enter the Kingdom of Heaven. Moreover, Jesus goes on to explain that not only must they keep God's commandments outwardly, but they must keep them inwardly even in their hearts. If you are angry with a man, or think a man is worthless, you are guilty of breaking the commandment "You shall not murder." If you have

Father feeds them. Are you not worth much more than they?

27 "And which of you by being anxious can add a [single] cubit to his life's span?

28 "And why are you anxious about clothing? Observe how the lilies of the field grow; they do not toil nor do they spin,

29 yet I say to you that even Solomon in all his glory did not clothe himself like one of these.

30 "But if God so arrays the grass of the field, which is [alive] today and tomorrow is thrown into the furnace, [will He] not much more [do so for] you, O men of little faith?

31 "Do not be anxious then, saying, 'What shall we eat?' or 'What shall we drink?' or 'With what shall we clothe ourselves?'

32 "For all these things the Gentiles eagerly seek; for your heavenly Father knows that you need all these things.

33 "But seek first His kingdom and His righteousness; and all these things shall be added to you.

34 "Therefore do not be anxious for tomorrow; for tomorrow will care for itself. [Each] day has enough trouble of its own.

lusted after a woman in your heart, you have broken the commandment "You shall not commit adultery." This is impossible!

This was Jesus' point of course, that no one can be saved on the basis of their own righteousness. The good news of the gospel is that we can be saved on the basis of Jesus' righteousness. (Titus 3:5)

This sermon is foundational teaching on

- (1) the **true intent of the law** (reveal our need for righteousness of Christ)
- (2) **true righteousness** (the righteousness of Christ imputed to us that results in a changed heart versus outward works apart from Christ),
- (3) the **Christian life** (characteristics of the life we will lead when the Holy Spirit is having His way),
- (4) **true happiness** (found in right relationship with God, not in right circumstances.)

Let's study the section of the Sermon on the Mount that speaks about money – how the man with a changed heart views money, lives differently regarding money, and finds true happiness regarding money.

Read aloud Matthew 6:19-34, taking note and marking the commands. Also look for key repeated words (hint: anxious is repeated 5 times) and contrast words such as "but."

Take a few minutes privately and go back over the passage and fill in these two charts.

Do	Not Do	Why

Go back and find every "but" in the passage and note the contrast below.

but

Now as a group answer these questions:

1. What is true righteousness regarding money? Why?
2. What does the Lord say you cannot do regarding earthly treasures? Why?
3. What should our heart attitude be, as believers and followers of Jesus Christ, as men indwelt with the Holy Spirit, towards our material needs? Why?
4. What does this passage teach, in the context of the Sermon on the Mount, about true happiness as it relates to money?

5. What does this passage teach regarding money as a test, as a temptation, as a tool?

6. What does this passage teach about the Christian life? Relate this instruction relate to the job of CFO in the home and business?



“We don’t accept applications,
only commitments.”

Matthew 8:18-22

18 Now when Jesus saw a crowd around Him, He gave orders to depart to the other side.

19 And a certain scribe came and said to Him, "Teacher, I will follow You wherever You go."

20 And Jesus said to him, "The foxes have holes, and the birds of the air [have] nests; but the Son of Man has nowhere to lay His head."

21 And another of the disciples said to Him, "Lord, permit me first to go and bury my father."

22 But Jesus said to him, "Follow Me; and allow the dead to bury their own dead."

Read Matthew 8:18-22 from the left panel.

Jesus was gaining a reputation through his miraculous works and many were coming to follow Him. How did Jesus respond to these two would-be followers?

The Bible doesn't record their response, but the implication is that these men failed this test of discipleship. The second response seems particularly harsh on the surface – Jesus wouldn't even permit this man to literally bury his father! This wasn't the case at all. His father may have been ill, but most likely this man was saying that he wanted to wait for his father to die in order to receive his inheritance. Then, when he was financially secure, he would follow Jesus.

Answer these questions privately and then discuss.

Is it possible that Jesus could respond to us the same way? Is it possible that He could say to us “Are you willing to follow Me

without even having a decent place to sleep, without owning a nice home in a nice neighborhood, without being able to stay in a nice hotel with a pool and Jacuzzi when on the road for me? Are you willing to forgo your retirement plan with its financial security and follow Me now?" Do you think Jesus' call of discipleship is different today? Are you surprised that Jesus wasn't more "seeker-friendly?"

Read from your Bible Matthew 19:16-30.

Here we have an earnest man who asks Jesus what good things he must do to make it into heaven. What is Jesus' response?

What do we learn about how one is saved from this passage?

What do we learn about this man from this passage? What did he want more than Jesus?

Read Mark 8:27-38 from your Bible.

What are the three steps to become a disciple of Jesus Christ?

What decision did the good man in Matthew 19:16-30 make?

Matthew 19:23-24

23 And Jesus said to His disciples, "Truly I say to you, it is hard for a rich man to enter the kingdom of heaven.

24 "And again I say to you, it is easier for a camel to go through the eye of a needle, than for a rich man to enter the kingdom of God."

Jesus' statement in Matthew 19:23-24 should cause all "wealth-maximizing" businessmen to pause shouldn't it?

Read Matthew 19:23-24 from the left panel.

The Greek grammar makes it clear that Jesus is stating a universal truth (gnomic future tense). What is that truth?

Leader: Ask someone to read from their Bible 1 Timothy 6:3-21 and answer why this is true.

The disciples, on one hand were astonished (keep in mind that under the Old Covenant one of the signs of God's favor was material blessing (Deuteronomy 28:1-14)) and on the other hand were reassured because unlike this rich man they had left everything material behind. But they wondered about the future, about their retirement, about what they will be able to leave to their loved ones. They had been taught that "A good man leaves an inheritance to his children's children." (Proverbs 13:22). Jesus answered and then explained in a parable.

Read "the rest of the story" in Matthew 19:25-20:16 from your Bible

What is Jesus' answer to their question "What then will there be for us?"

Proverbs 10:22

22 It is the blessing of the Lord that makes rich, and He adds no sorrow to it.

If wealth makes it hard to follow Jesus, then should we intentionally avoid creating wealth in our businesses, in our estates?

Read Proverbs 10:22 on the left panel and answer the question. Also read from your Bible Proverbs 15:6 and 1 Chronicles 4:10.

What did we learn about money (and the things that money can buy) and discipleship from the good man in Matthew 19?

How does this apply to the role of CFO in the home and in the business?

Mark 6:7-13

7 And He summoned the twelve and began to send them out in pairs; and He was giving them authority over the unclean spirits;

8 and He instructed them that they should take nothing for [their] journey, except a mere staff; no bread, no bag, no money in their belt;

9 but [to] wear sandals; and [He added], "Do not put on two tunics."

10 And He said to them, "Wherever you enter a house, stay there until you leave town.

11 "And any place that does not receive you or listen to you, as you go out from there, shake off the dust from the soles of your feet for a testimony against them."

12 And they went out and preached that [men] should repent.

13 And they were casting out many demons and were anointing with oil many sick people and healing them.

We have seen clearly from these passages, and no doubt the testimony of our own hearts, that money is a temptation and a test regarding our relationship with the Lord and with other people. This is true not only for the wealthy or those who desire to be wealthy however. The lack of money, anxiety about money, real want and poverty is also a temptation and a test. Discuss this side of the issue. Then take a look at Proverbs 30:7-9 and Philipians 4:10-14.

Read Mark 6:7-13 from the left panel.

List Jesus' instructions to the disciples before He sent them out on their short term missionary trip. Can you imagine your church sending out a missionary team with these instructions?

Leader: Ask someone to read the parallel accounts from their Bible in Luke 9:1-6 and Matthew 10:1-42 and note below what additional information is provided about missions and disciple-making.

Can you imagine your church missionary board recruiting this way?

What did Jesus specifically say about money in the context of missionary work? Why?

Read Luke 22:24-38 from your Bible for Jesus' answer to why.

Why did Jesus send them out without resources in training? What is the principle here regarding ministry and money? Does this relate in any way to the role of CFO in the home and business?

How does this relate to where we started in the Sermon on the Mount in Matthew 6:19-34?

Let's continue working through the gospels to examine every reference Jesus made to money as it relates to discipleship.

Read Mark 7:1-23 from your Bible.

Corban was the practice of dedicating something to God while maintaining control over it – sort of like a charitable trust.

What commandment of God did they nicely set aside and what tradition of the elders did they hold to instead?

Can you think of any examples in our churches where commandments of God have been set aside and superseded by the traditions of man?

What do we learn about money as a test, temptation or tool from this passage? Relate this to the role of CFO in the home and business.

What do we learn about what defiles a man from this passage?

Mark 11:15-18

15 And they came to Jerusalem. And He entered the temple and began to cast out those who were buying and selling in the temple, and overturned the tables of the moneychangers and the seats of those who were selling doves;

16 and He would not permit anyone to carry goods through the temple.

17 And He [began] to teach and say to them, "Is it not written, 'My house shall be called a house of prayer for all the nations'? But you have made it a robbers' den."

18 And the chief priests and the scribes heard [this], and [began] seeking how to destroy Him; for they were afraid of Him, for all the multitude was astonished at His teaching.

Read Mark 11:15-18 from the left panel.

Jewish pilgrims in Jerusalem for the Passover celebration were getting ripped off in the temple. **Rip-off #1**: They were required to exchange for a fee their foreign currency into temple currency before giving their financial offerings. **Rip-off #2**: They had to buy, at a premium price, "pre-approved" animals for sacrifice since the priests always seemed to find a defect in animals brought in from outside. Since the priests were so angry about Jesus' disruption of this trading in the temple, there is little doubt that they profited from it as well.

How did Jesus react when He entered the temple? Are you surprised at His display of anger and physical aggressiveness? Did you expect this from Jesus?

Read Ephesians 4:26-27 from your Bible.

What are the three things taught about anger in this passage?

Read Jeremiah 7:1-16 and also Revelation 19:11-16 from their Bible.

What do we discover about the nature of God from these passages?

What does this passage in Mark 11 teach us about money and being a CFO in the home and business?

Read Mark 14:1-11 from your Bible.

The denarius was equivalent to one day's wage. The value of the perfume was worth \$36,000 in today's money if you assume an hourly wage of \$15. The point is this was a lot of money.

How do you think Jesus felt when he heard His closest friends say she had wasted this on Him, that He wasn't worthy of such a gift, of such extravagant adoration? Was Jesus being cold-hearted and selfish regarding the poor?

What would your brothers and sisters in Christ say if you "wasted" such a sum of money on Jesus? Would they scold you and say that money should have been given to the church for the benevolence fund, the building fund, the general fund? What might be an example of such adoration for us since Jesus is not physically present now?

What does this passage teach us about money as a test / temptation of discipleship? Relate this to the role of CFO in the home and business.

We have finished observing what Jesus said about money in the gospel of Matthew and Mark. Next up is Luke's biographical account of our Lord Jesus' life.

Read Luke 4:1-13 from your Bible and take note of Satan's three temptations and Jesus' response to each.

By the way, who led Jesus into the place of temptation?

Temptation	Jesus' Response
1.	
2.	
3.	

Luke 11:1-4

1 And it came about that while He was praying in a certain place, after He had finished, one of His disciples said to Him, "Lord, teach us to pray just as John also taught his disciples."

2 And He said to them, "When you pray, say: 'Father, hallowed be Thy name. Thy kingdom come.

3 'Give us each day our daily bread.

4 'And forgive us our sins, For we ourselves also forgive everyone who is indebted to us. And lead us not into temptation.' "

How does this relate to money as a test / temptation of discipleship?

Leader: Ask someone to read from their Bible Luke 6:12-35 taking note of the four "blesseds" and the "woes."

Blessed are ...	Woe to ...
v20	v24
v21a	v25a

v21b	v25b
v22	v26

Relate woe #1 to Luke 16:10-31 and our study of money as a test, temptation and tool.

Read Luke 11:1-4 from the left panel.

What do we learn about prayer from these four verses?

Read the rest of the passage from your Bible – Luke 11:5-13.

What did Jesus teach regarding provision?

Relate this to our study of money as a test / temptation of discipleship. Relate this to the role of CFO in the home and business.

Read Luke 12:13-34 from your Bible.

Have you ever prayed and asked the Lord to settle a financial dispute in your favor? Do you think His response might be the same to you as it was to this man in the crowd? Why or why not?

What is Jesus' main point? Relate this to our study of money as a test / temptation of discipleship. Relate this to the role of CFO in the home and business.

Let's recap what Jesus said about money as a test / temptation of discipleship.

Test	Temptation

How does this relate to us as the financial managers of our households? List the principles from this portion of the study that apply to the job of managing the financial matters of a household.

How does this relate to the role of CFO? List the principles from this portion of the study that apply to the job of managing the financial matters of a business.

You are probably thinking this is all well and good if you own the business or work for a like-hearted Christian, but what if you manage financial matters for a non-Christian boss or a secular corporation?

Read Genesis 39:1-23, 41:33-57 from your Bible.

What principles can we glean from the remarkable story of Joseph that relate to the question of managing finances for a secular, even hostile boss?

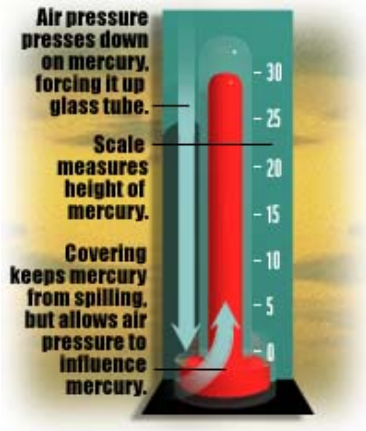
Read Acts 5:12-42 from your Bible.

What is the principle and how does it relate to the role of CFO in a non-Christian owned company?

This concludes Part I of *What did Jesus say about money?* In Part II we will turn our attention to how Jesus used money matters and situations to illustrate spiritual principles.

BIBLICAL PRINCIPLES DISCOVERED

- Money, and the things money can buy, directly competes with God for our love, affection, and service. We cannot serve both God and money.
- Our attitude and decisions regarding money is a barometer of our discipleship relationship with Jesus.



- Money, and money-related circumstances, present opportunities for Satan to **tempt** us not to trust the Lord.
- Money, and money-related circumstances, present opportunities for the Lord to **test** our trust and faith, and for us to **test** the Lord's trustworthiness and faithfulness.
- One cannot be a disciple of Jesus Christ and make independent decisions about money. Men who chose not to follow Jesus because of money were rejected by Jesus. Men who wanted Jesus to settle financial disputes were reproved by Jesus. Men who wanted to gain financially because of Jesus were cast out by Jesus.

- A person's net worth is not an indication of God's blessing or curse in a person's life.

BUSINESS APPLICATION

1. What does the money barometer say about the state of your discipleship?
 - Have concerns about money ever kept you from following Jesus?
 - Have you passed the tests of discipleship related to money?
 - Have you truly given the Lord control of your financial resources and financial future?
2. How are you going to apply these principles to your role as CFO of your household?
3. How do these principles apply to the role of CFO in a business?

Prayer Requests

Prayer Requests