

MY *Heart* AND MY *Wallet*



No One Likes Talking about Money

**Money is Neither Good nor Bad,
But How We Manage It is Highly Spiritual**

**Wealth Does Not Necessarily Equal God's
Blessing & Being Poor Does Not
Necessarily Equal God's Cursing.**

What We Are Not Going to Talk About:

Debt

Wise Investment Strategies

**For where your treasure is, there your
heart will be also.**

Matthew 6:21 ESV

1. All I Have Belongs to the Lord

What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?

1 Corinthians 4:7 ESV

Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change.

James 1:17 ESV

Joel Rosenberg

*executive producer:
THE ROSENBERG REPORT
New York Times:
Best Selling Author*



**Moreover, it is required of stewards that
they be found faithful.**

1 Corinthians 4:2 ESV



THE DOWNINGS

Serving in Chad, Africa



“Gratitude undergirds and supports contentment, trust, and love in the same way a foundation holds up a house. It may be invisible most of the time, but without it the house won’t stay standing for long.”

True Riches

2. Wealth Does Not Satisfy

He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.

Ecclesiastes 5:10 ESV

But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

1 Timothy 6:9-10 ESV

**And a ruler asked him, “Good Teacher,
what must I do to inherit eternal life?”**

Luke 18:18 ESV

... he said to him, “One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me.” But when he heard these things, he became very sad, for he was extremely rich.

Jesus, seeing that he had become sad, said, “How difficult it is for those who have wealth to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.”

Luke 18:22-25 ESV

Jim and Lee Commuting



“I feel like I’m wasting my life. If you spend 12 hours a day doing work you hate, at some point it doesn’t matter what your paycheck says.” There’s no magic salary at which a bad job becomes good.

Charles Duhigg, NYT

3. Embrace Contentment

Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.

Philippians 4:11-13 ESV



Epicurus
Greek philosopher
b. 341 BC – d. 270 BC
(rendering)

**“He who doesn’t find little enough,
will find nothing enough.”**

Epicurus

But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.

1 Timothy 6:6-8 ESV

Tuition in Jesus' school of discipleship is set on a sliding scale – the price of admission is everything you have. But if you enroll, you gain everything the God of the universe has to offer, including eternal life.

True Riches

Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.”

Hebrews 13:5 ESV

Martin Luther

Theologian and Reformer
(b. 1483 - d. 1546)
(Rendering)



“Next to faith, this is the highest art – to be content with the calling in which God has placed you. I have not learned it yet.”

Martin Luther

4. Security Easily Becomes an Idol

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.

Matthew 6:31-32 ESV

**But seek first the kingdom of God and his
righteousness, and all these things will be
added to you.**

Matthew 6:33 ESV

**Consistent, responsible saving is certainly
core to faithful financial planning.**

True Riches

“Get out of debt. Achieve home ownership. Save for retirement. Live a comfortable, secure life. Just be sure to give 10% of your income away. Follow this path faithfully, and you’ll become stable and secure – maybe even rich.”

True Riches

“...tendency to view money as a way to retain control over my own life.”

True Riches

And he said to them, “Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions.”

Luke 12:15 ESV

And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.” But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ So is the one who lays up treasure for himself and is not rich toward God.”

Luke 12:19-21 ESV

Gospel Principles Concerning My Wallet and My Heart:

**All I have Belongs to the Lord
Wealth Does not Satisfy
Embrace Contentment
Security Easily Becomes an Idol**