

THEOLOGY OF MONEY



MONEY THOUGHTS

At Discovery, we do our best to honor God in our use and approach to money. Our vision is to reflect our gratitude to God by becoming uncommonly generous people in all aspects of our lives.

The Bible speaks more about money than any other topic, including prayer and faith. Money is the chief competitor for the human heart and a person's relationship with money can be a tangible measure of the heart. Below are a handful of passages that inform a Christian's relationship with money:

Proverbs 3:9, Malachi 3:8-10, Matthew 6:1-4, Acts 4:36-37, Romans 13:8, 1 Corinthians 16:2, 2 Corinthians 8:1-8, 2 Corinthians 9:1-5, 1 Timothy 6:10.

The Bible's three recurring themes around money are: ownership, generosity and debt. Below, we attempt to scratch the surface of the Bible's teachings on these subjects.

OWNERSHIP & STEWARDSHIP

The concept of stewardship is similar to the concept of management. The Bible teaches that we are not the true owner of material possessions but, rather we're caretakers or stewards. By accepting this idea of stewardship, we acknowledge the need to handle, use and care for these God-given possessions according to God's wisdom and will. This shapes how we choose to spend, save, lend, borrow, invest and give the tangible resources God has given to us.

GIVING & GENEROSITY

The ideas of giving and generosity reflect God's own generosity and grace towards us. When we give, we do so without expectation of anything in return. We give from our hearts, as God has led and guided us by His spirit. Giving is not done to "earn" any special privileges from God (or others) but as a response of gratitude for what God has done for us. Giving is not to be done for reasons of guilt or obligation. A truly giving and generous heart is one that recognizes and acknowledges God's ownership over everything and His personal grace to each of us individually.

In the Old Testament, regular giving to the church was talked about in terms of a "tithe" (a tenth) of a person's wealth. The New Testament does not speak of the tithe but does speak about sacrificial giving. This kind of giving goes beyond a tithe. Giving God's way is also a primary act, not an after thought. We give from our "first fruits", which is the first of our income or wealth, not the "leftovers" at the end of the bills.

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DEBT & LENDING

Attitudes towards debt and, inversely, lending in our culture today can be quite different from God's view of the subject. In today's culture we often hold a careless attitude toward debt and lending. However, God is clear in His caution to us about becoming indebted (as well as lending with a generous and gracious heart). Borrowers become enslaved to lenders. Slavery is not a condition that God desires for our lives. Enslaving others through lending is also not an action that God desires.

To the greatest extent possible, God would like to see us living free of debt and enslaved by no one. Carrying a great amount of debt and, in particular, consumer debt is also an example of unwise stewardship.

While God clearly appears to caution us against becoming (or remaining) in debt to others financially, God also commands that we honor our vows and commitments. This includes commitments to repay those who have lent to us. As lenders, on the other side of the equation, God commands us to conduct such transactions with grace and love.