

A Deeper Look at What the Bible Says about Money

By Bobby Jamieson

What talks, burns a hole in your pocket, doesn't grow on trees, and can't buy you love? You got it: money. Though generally considered a taboo topic—ranking up there with politics and [religion](#)—money is nevertheless a big part of our lives.

Money is simply a medium of exchange recognized by a society as payment for goods and services. Most money has no intrinsic value; it's good only for what it gets you. For the majority of people, money is simply necessary to live. But for many of us, finances can become much more than that, even coloring our perception of the entire world. It seems that money is a problem whether you have too little or too much (though many of you may be thinking that the latter is impossible).

What about you? What do you do with your money? What does your money do with you? Where do you look for wisdom or advice on how to handle money?

For Christians, the [Bible](#) is an authoritative guide to righteous living. They believe the Bible teaches us how to live in a way that pleases God, blesses others, and brings lasting joy and peace.¹ And as it turns out, the Bible has quite a lot to say about money.

In short, the Bible teaches that money is a good gift from [God](#), but it is also a major temptation and can be a terrible master.²

Working for Provision: Part of a Perfect Plan

Let's start with a look at the very beginning of the biblical story, when, according to the book of Genesis, God fashioned the world and saw that it was good.³

Upon creating Adam and Eve, "God blessed them and said to them, 'Be fruitful and increase in number; fill the earth and subdue it.'"⁴ He placed them in a garden full of trees that bore beautiful, nourishing fruit for them. They were "to work [the garden] and take care of it."⁵ This was their purpose—to work the land, to "rule over the fish in the sea and the birds in the sky, over the livestock and all the wild animals, and over all the creatures that move along the ground."⁶ They existed in relationship with the earth, with each other, and with God.⁷ All was well.

But then things took a turn for the worst—to say the least. Adam and Eve disobeyed God and because of this decision [sin](#) and death entered the world. The consequences were severe: "[God] said [to Adam], 'Cursed is the ground because of you; through painful toil you will eat food from it all the days of your life. It will produce thorns and thistles for you, and you will eat the plants of the field. By the sweat of your brow you will eat your food until you return to the ground.'"⁸

Note that [creation](#) itself remains good, though "subjected to frustration" as a result of Adam and Eve's actions.⁹ Adam was still called to make his living from the land; the task simply became much more difficult. Though there was no money in the Garden of Eden, mankind had work to do—a job, if you will—and in return, God provided for Adam and Eve's needs.

Let's be clear here: Work is complicated by the fall, but it is not a result of the fall.¹⁰ That is, work itself is and always was part of God's good design for humanity. The Bible instructs us to work for the purpose of providing for our own and others' material needs: "Anyone who has been stealing must steal no longer, but must work, doing something useful with their own hands, that they may have something to share with those in need."¹¹ Of course, these instructions don't only apply to thieves! As Paul writes elsewhere, "The one who is unwilling to work shall not eat."¹²

¹ See *The Holy Bible*, New International Version © 2011, 2 Timothy, 3:16–17; Psalm 119.

² For a balanced, in-depth survey of the entire Bible's teaching on money and possessions, see Craig L. Blomberg, *Neither Poverty Nor Riches: A Biblical Theology of Material Possessions*, New Studies in Biblical Theology 7 (Downers Grove, IL: InterVarsity Press, 1999). My summary treatment here is indebted to Blomberg's excellent work.

³ *The Holy Bible*, Genesis 1:31.

⁴ *Ibid.*, Genesis 1:28.

⁵ *Ibid.*, Genesis 2:15.

⁶ *Ibid.*, Genesis 1:26.

⁷ *Ibid.*, Genesis 3:8–9. This episode shows that God was in communion with Adam and Eve.

⁸ *Ibid.*, Genesis 3:17–19.

⁹ *Ibid.*, Romans 8:20.

¹⁰ For a concise overview of the Bible's teaching on work, see Sebastian Traeger and Greg Gilbert, *The Gospel at Work: How Working for King Jesus Gives Purpose and Meaning to Our Jobs* (Grand Rapids, MI: Zondervan, 2014).

¹¹ *The Holy Bible*, Ephesians 4:28.

¹² *Ibid.*, 2 Thessalonians 3:10.

Working for provision was always a part of the picture. As such, those of us who are able should work in order to provide for our own and others' needs—and even some wants. (To be clear, this doesn't mean that every single able-bodied Christian must earn a paycheck. There is plenty of important work to do that doesn't turn a profit, such as caring for one's children.)

Money Is a Good Gift

For many people in many cultures, the middle step here is money. Money is what you earn by working, and money is what you use to obtain provisions. Money is how you sustain your own life and the lives of those for whom you're responsible.

In other words, money is a good gift from God because it is both a reward for the work he himself commands us to do and a means of sustaining the life he has given to us. As a result, the Bible often portrays wealth as the result of hard work, honesty, and wisdom. Just take a look at this sampling from the book of Proverbs: "Lazy hands make for poverty, but diligent hands bring wealth."¹³ "Dishonest money dwindles away, but whoever gathers money little by little makes it grow."¹⁴ "The lazy do not roast any game, but the diligent feed on the riches of the hunt."¹⁵

So, as you can see, material prosperity is not singularly condemned in Scripture. Nowhere in the Bible does it say that a person cannot be wealthy and still love God. Actually, a number of godly individuals in the Bible were rich, including Abraham, Job, Solomon, and Joseph of Arimathea.¹⁶ In fact, within the covenant God made with Israel at Mount Sinai, he promised the people that if they obeyed his law, he would bless them with children and livestock and crops.¹⁷ As it turned out, Israel disobeyed and received the consequences for that instead. Nonetheless, we must note the significance of God promising his people prosperity if they were faithful to him.

I know what you're likely wondering. *Does this mean that God promises today's believers wealth and prosperity if they trust and obey him?* The short answer is no. First of all, God's covenant with Israel was a special arrangement—it prepared the way for and was fulfilled by the coming of Christ.¹⁸ Back then, God's people were a geopolitical nation. They stood or fell as a nation. Their promised prosperity was to serve as a picture of God's rule and human rule in perfect sync. Now, however, God's people are scattered among all nations, and they walk in the footsteps Christ laid out: first suffering, then glory.¹⁹ While God does promise to provide for the needs of believers, they are never guaranteed material prosperity.²⁰

It's important to recognize that even the money we earn is a gift. Consider God's warning to the Israelites when they were about to enter the promised land of Canaan: "You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today."²¹

Sure, in the earthly sense you earned your paycheck—but God gave you the ability to do your job. Yes, you bought that house with the money you saved and invested—but God provided you with a mind sharp enough to understand the importance of planning ahead and managing your finances wisely. You provide food for your family—but who created the plants and animals you live on?

Maybe you object to this concept. That's certainly understandable; it takes away much of the credit from us, and we do like getting credit for our successes. But Scripture reminds us that it is true: "What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?"²²

We work; God provides.

Money Is a Major Temptation

Though money is first and foremost a good gift from God, the Bible teaches that it can also be a serious [temptation](#). Why? Because it promises to deliver everything we desire. Want comfort? Security? Fun? Fulfillment? Power? Sex? Money seems like the universal key that unlocks all the doors to [happiness](#). But this is a lie.

¹³ *The Holy Bible*, Proverbs 10:4.

¹⁴ *Ibid.*, Proverbs 13:11.

¹⁵ *Ibid.*, Proverbs 12:27.

¹⁶ *Ibid.*, Genesis 13:2; Job 1:1-3; 1 Kings 3:11-13; Matthew 27:57.

¹⁷ *Ibid.*, Deuteronomy 28:1-6, 11-12.

¹⁸ *Ibid.*, Galatians 3:19-26.

¹⁹ See *The Holy Bible*, Romans 8:18.

²⁰ See *The Holy Bible*, Philippians 4:19. In fact, according to 2 Timothy 3:12, it is persecution, not material prosperity, that believers are guaranteed. For a more in-depth treatment of this question, see David W. Jones and Russell S. Woodbridge, *Health, Wealth & Happiness: Has the Prosperity Gospel Overshadowed the Gospel of Christ?* (Grand Rapids, MI: Kregel, 2010).

²¹ *The Holy Bible*, Deuteronomy 8:17-18.

²² *Ibid.*, 1 Corinthians 4:7.

The Bible constantly unmask the false promises of money. Money promises security, but it can't protect you against God's [judgment](#).²³ Money promises lasting happiness, but it can disappear overnight—and you can't take it with you when you die, anyway.²⁴ Money promises freedom and ease, but it brings anxiety and worry: the more you have, the more you have to lose.²⁵

Of course, ultimately money itself isn't the problem; we are. The problem comes with our hearts' sinful cravings for money at the expense of morality, ethics, and righteousness. For this reason, the Bible is filled to the brim with sharp warnings against covetousness—craving that which belongs to someone else—and greed. These warnings begin as early as the Ten Commandments—which also illustrates their importance: “You shall not covet your neighbor's house; you shall not covet your neighbor's wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbor's.”²⁶ If left unchecked, coveting can give birth to dishonesty, theft, and other sins.

Greed is simply an insatiable, selfish desire for more of something—most often money and possessions. Scripture not only condemns greed,²⁷ it also proclaims its futility: “Whoever loves money never has enough; whoever loves wealth is never satisfied with their income.”²⁸ This verse brings to mind how industrialist and philanthropist John D. Rockefeller famously responded when asked how much money is enough money: “Just a little bit more.”²⁹

Though humorous, the point is, if you love money you can never have enough of it. There's always more out there to get. There's always another zero to add to your paycheck; always another investment opportunity too good to pass up; always a new latest-and-greatest version of almost anything.

The Apostle Paul issues a sobering warning against allowing the desire for wealth to overtake our contentment with life:

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”³⁰

The desire to be rich can be quite the trap. The idea of being wealthy seems so enticing. Money seems to offer such freedom and fulfillment, such comfort and security. But sometimes all wealth leads to is misery and ruin. Why? Because—as with so many things in life—as one's love for, desire for, and pursuit of money increase, so does one's willingness to do whatever it takes to get it.

This is why Paul says that the love of money is a root of evils. Again, it's not money itself that's the problem—as we've already seen, money is a good gift from God. It's the *love* of money that is an issue here. The eager pursuit of money can lead anyone down a destructive path. If our hearts become invested in earthly rewards over eternal ones, we have strayed far from the path of righteousness.

Money Is a Terrible Master

In fact, money can provoke such all-consuming desire in us that [Jesus](#) describes it as a would-be master of our lives: “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.”³¹

Seems a bit extreme, doesn't it? I mean, can money really rule us? And who said anything about serving money—what does that even mean?

Well, consider what Jesus says just a few verses earlier: “Where your treasure is, there your heart will be also.”³² This concept is key. Money can control us by ruling over our hearts and dominating our desires. We invest in what we love and we love what we invest in. The more you strive to own money, the more money will own you.

²³ Ibid., Proverbs 11:4, 18:11.

²⁴ Ibid., Psalm 49:10; Proverbs 23:4-5; Matthew 6:19; 1 Timothy 6:7.

²⁵ *The Holy Bible*, English Standard Version © 2001, Proverbs 13:8.

²⁶ Ibid., Exodus 20:17.

²⁷ Ibid., Proverbs 15:27; Mark 7:22; Romans 1:29.

²⁸ Ibid., Ecclesiastes 5:10.

²⁹ “John D. Rockefeller,” *New World Encyclopedia*, http://www.newworldencyclopedia.org/entry/John_D._Rockefeller. Interestingly, Rockefeller, one of the leading philanthropists of his day, believed that it was his obligation to make as much money as possible so that he could use it wisely to help the less fortunate.

³⁰ Ibid., 1 Timothy 6:6-10.

³¹ *The Holy Bible*, New International Version © 2011, Matthew 6:24.

³² Ibid., Matthew 6:21.

The Apostle Paul makes a similar point when he writes, “Put to death therefore what is earthly in you: sexual immorality, impurity, passion, evil desire, and covetousness, *which is idolatry*.”³³ Idolatry is the worship of false gods. How, then, does covetousness equal idolatry? Because it involves directing the total devotion intended to be given only to God toward something that isn’t God. When you covet money or possessions, you can’t be satisfied without them. You’re effectively saying that God himself isn’t as satisfying as the thing you want—and obtaining that thing is more important than obeying or pursuing God.

This is how money can rule us. But money, with its empty promises, is a terrible master. If we seek satisfaction in money, we will never find it.³⁴

How Should We Handle Money?

So the Bible teaches that money is a good gift, a major temptation, and a terrible master. How then should we handle our money and possessions? Well, there’s more to say about the Bible’s practical teachings on money than space to say it, but the following five points are a start.³⁵

1. Recognize that everything you have ultimately belongs to God.

God owns everything—all money, all the earth, everything.³⁶ This means that anything you have has been entrusted to you by God. None of it is yours to keep permanently. But you are to use it wisely while you have it.

To convey this reality, the Bible often uses the concept of a steward. A steward—someone who is responsible for money or property—is simultaneously in authority and under authority. Though in charge of the money, possessions, or tasks the master has entrusted to them, a steward is ultimately under the master’s authority.

This concept is so crucial within Christianity that Jesus even uses it as a metaphor for all of Christian discipleship. He compares God to a master who entrusts varying sums of money to his servants, goes away for a time, and expects them to be wise with their responsibilities until he returns—in this case, to invest the money and turn a profit.³⁷ Jesus’ point here is far broader than simply what we should do with our money and possessions, but that is certainly one aspect of the message.

The Bible teaches that you’re not an owner but a steward. So don’t get too attached to anything you own. Of course, this undermines the materialistic attitude prevalent in the culture of many societies today. But what matters to God is not how much you have but what you do with what you have—and it’s what you do with what you have that will have eternal consequences.

2. Be thankful for all you have.

Moreover, if God has given you everything you have, then everything is not just a matter of stewardship but also a gift. James states this fact most clearly: “Every good and perfect gift is from above, coming down from the Father of the heavenly lights.”³⁸

If God has given you a gift, thank him for it. Do you have food to eat? Clothes to wear? Money to pay your bills? Thank God for every bite, every shirt, every cent. “Rejoice always, pray continually, give thanks in all circumstances; for this is God’s will for you in Christ Jesus.”³⁹

So however much or little you may have, be thankful for all of it.

3. Be generous.

What does God want you to do with your money beyond providing for your own needs? The answer is simple: serve others and, through this, glorify him. Proverbs 3:9 teaches, “Honor the Lord with your wealth.” How can we do this? Start by embracing a mind-set of generosity.

³³ *The Holy Bible*, English Standard Version © 2001, Colossians 3:5, emphasis added.

³⁴ *Ibid.*, Ecclesiastes 5:10–12.

³⁵ For more in-depth treatments of the Bible’s practical teaching on money and possessions, see Craig L. Blomberg, *Christians in an Age of Wealth: A Biblical Theology of Stewardship* (Grand Rapids, MI: Zondervan, 2013); and Randy Alcorn, *Money, Possessions, and Eternity*, rev. ed. (Wheaton, IL: Tyndale House Publishers, 2003).

³⁶ *The Holy Bible*, Psalm 50:9–11; Haggai 2:8; Acts 17:24–25.

³⁷ *Ibid.*, Matthew 25:14–30. See also Luke 12:42, 16:1–9 for other examples of stewards in Jesus’ teaching.

³⁸ *Ibid.*, James 1:17.

³⁹ *Ibid.*, 1 Thessalonians 5:16–18.

Over and over again the Bible commends generosity: “The wicked borrow and do not repay, but the righteous give generously.”⁴⁰ “One person gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous person will prosper; whoever refreshes others will be refreshed.”⁴¹ “Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”⁴²

In fact, Christians are directly instructed to be generous. Paul gives Timothy a clear message to pass on to other believers: “Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.”⁴³

A biblical attitude toward money is not “How much can I get?” but “How much can I give?”

The difference in these thought processes is short-term gain versus long-term investment. Jesus reminds us that no wealth here will last. Stocks crash, money is stolen, houses burn down, clothes wear out. But when you use your money to serve others and glorify God, you’re investing in eternal treasure. “Do not store up for yourselves treasures on earth,” Jesus says, “where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.”⁴⁴

It’s not that we shouldn’t seek riches at all. Christians are allowed to engage in a lifestyle that includes material possessions. However, our desire to have should never surpass our desire to give. Pursuit of material goods must take a permanent back seat to generosity. We are able to give freely because we can rest in the knowledge that God will provide for us (perhaps even through the generosity of others).

4. Support the church and care for the poor.

It’s all too easy to think only of how we can spend our money on ourselves or our loved ones. The last time you started a new job or got a raise, what did you think of first? Was it the bigger house you could afford or the better car you could drive? Was it new clothes or a fancy TV or a long vacation?

These things may bring some pleasure—and they are not inherently bad—but Jesus teaches that there is a far greater blessing in asking questions like, “How much more can I give to my church? Or to the ministry that works to help homeless individuals get on their feet? Or to the local food bank, women’s shelter, or orphanage?” There are endless good causes, charities, and organizations that can benefit from our financial gifts.

Why give to the church? Maybe you’ve heard of [tithing](#), but you’re not sure of the point of giving your money to the church. Paul tells us, “The one who receives instruction in the word should share all good things with their instructor.”⁴⁵ Though “good things” does not apply exclusively to money, it is certainly included in the category. We should give to the church to provide for the needs of our pastors, to support workers who will take the gospel to other regions and cultures, and to address various needs within the church body. Intentional giving to the church is one way of giving back to God, in a sense. It is such financial gifts that allow churches to continue to serve God in their communities and around the world.

Outside of the church, Christians are to assist and provide for the poor, the less fortunate, and those in dire situations. “We must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’”⁴⁶ In fact, doing this is a direct reflection of our love for God.

The Apostle John writes, “If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?”⁴⁷ Note that John specifically mentions a “brother or sister,” by which he means fellow members of God’s family. Our care for our siblings in Christ is a litmus test of our faith. If we don’t provide for their needs, our “love” is only empty talk. And if we don’t love our brothers and sisters, how can we claim to love God, their Father?⁴⁸

Our faith calls us to action—and that includes faithful action with our wealth.

⁴⁰ Ibid., Psalm 37:21.

⁴¹ Ibid., Proverbs 11:24–25. See also Proverbs 14:21, 14:31, 19:6, 19:17, 28:8; Acts 2:46; 2 Corinthians 8:1–9:15.

⁴² Ibid., 2 Corinthians 9:6.

⁴³ Ibid., 1 Timothy 6:18–19.

⁴⁴ Ibid., Matthew 6:19–20.

⁴⁵ Ibid., Galatians 6:6; cf. 1 Timothy 5:17.

⁴⁶ Ibid., Acts 20:35.

⁴⁷ Ibid., 1 John 3:17.

⁴⁸ Ibid., 1 John 4:20.

James expounds on this concept: “What good is it, my brothers and sisters, if someone claims to have faith but has no deeds? Can such faith save them? Suppose a brother or a sister is without clothes and daily food. If one of you says to them, ‘Go in peace; keep warm and well fed’ but does nothing about their physical needs, what good is it? In the same way, faith by itself, if it is not accompanied by action, is dead.”⁴⁹

However, we must be sure that we give to others for the right reasons and in the right manner:

Be careful not to practice your righteousness in front of others to be seen by them. If you do, you will have no reward from your Father in heaven. So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.⁵⁰

So the Bible tells us to give to the church and to care for the poor—especially those within the church. But we should also seek to “do good to all people” everywhere.⁵¹ Christians should be marked by wise and generous care for the disadvantaged and marginalized. Christianity states that on our own, we are spiritually poor, but we’ve been made immeasurably rich by the grace of Christ.⁵² This same gospel logic should transform our hearts so that we gladly give to support others.

5. Cultivate contentment and guard against greed and covetousness.

Hebrews 13:5 tells us, “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’”

Contentment is the biblical virtue of being satisfied with what God has given you.⁵³ The Puritan Jeremiah Burroughs put it this way: “Now I say that a heart that has no grace and is not instructed in this mystery of contentment knows of no way to get contentment but to have his possessions raised up to his desires. But the Christian has another way to contentment, that is, he can bring his desires down to his possessions; and so he attains his contentment.”⁵⁴

What does this mean exactly? It means that we don’t base our contentment on something as conditional as our desires. Rather, we adjust our desires to fit what we’ve already been given and root our contentment in the steadfast love of God. In this way, we will always be satisfied, always fulfilled, always content.

If you’re satisfied with whatever God gives you, you’ll hold it with an open hand. You won’t feel the need to clench your fist and hold it close against your body—metaphorically or literally. You won’t be so invested in what you have that you’re afraid to let go. You won’t feel that you must hoard money, because you know it comes from God and you can trust him to provide all you need. If you’re content, you’ll use your money for good instead of letting it use you for evil.

That’s the offensive move. The defensive move is guarding yourself against greed and covetousness. Pay attention to how your heart responds to what others’ have. If something is bigger, better, or nicer than yours, do you instinctively want it? Do you find yourself collecting possessions more out of pride in having them than out of necessity?

Be careful about what you let influence your heart. In many countries, advertising is an ever-present, multi-billion-dollar industry built on creating a desire you didn’t have for something you don’t need. So read, watch, and listen carefully. Notice what tugs at your heart and be honest with yourself about why it does.

A Gift, Not a God

Treat money like a gift, not a god. Remember that God owns it all, and he expects you to make good use of his property. Thank God for being a loving and generous Father who provides for his children’s needs. Find comfort and reassurance in Jesus’ words:

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than

⁴⁹ Ibid., James 2:14–17.

⁵⁰ Ibid., Matthew 6:1–4.

⁵¹ Ibid., Galatians 6:10.

⁵² Ibid., 2 Corinthians 8:9.

⁵³ Ibid., Philippians 4:10–13.

⁵⁴ This is one of the main ideas running through his superb meditation, *The Rare Jewel of Christian Contentment*. The quote can be read in context in Jeremiah Burroughs, *The Rare Jewel of Christian Contentment*, abridged (Pensacola, FL: Chapel Library, 2010), 7.

they? Can any one of you by worrying add a single hour to your life? And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? So do not worry, saying, “What shall we eat?” or “What shall we drink?” or “What shall we wear?” For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.⁵⁵

In sum, the Bible gives us a simple message: Don't let your life be ruled by money. Seek God first and foremost, and all else will fall into place.

⁵⁵ Ibid., Matthew 6:25-33.