

(Practical Discipleship) 3. Discipleship and Money Matters

by Zac Poonen

As disciples of Jesus, we must be careful not to love money and must be faithful in our financial dealings, giving to God first place above Mammon.

Scripture: Numbers 18:20, Proverbs 3:9, Proverbs 6:6, Matthew 6:24, Matthew 6:33, Luke 16:13, Romans 14:22, 2 Corinthians 9:7, 1 Timothy 6:10, James 1:5

Topics: "Stewardship Of Wealth", "Financial Discipleship"

Description

Zac Poonen preaches on the importance of choosing between serving God or Mammon (money and material riches), emphasizing that disciples of Jesus cannot love both. He highlights the danger of money hindering one's discipleship and the need to despise money in order to fully love God. Poonen stresses the significance of righteousness in money matters, including making restitution for past wrongs and avoiding debt. He also addresses the importance of faithfulness in handling money, giving generously to God's work, and being wise in helping the poor. Additionally, he discusses the challenges faced by full-time Christian workers, the principles of salaries and savings, and seeking God's wisdom in financial decisions.

Transcript

No servant can serve two masters; for either he will hate the one and love the other, or else he will hold to one and despise the other. You cannot serve God and Mammon." (Luke 16:13)

Here our Lord made it clear that the alternate master to God, is Mammon (money and material riches). The alternate master is not Satan, because no disciple of Jesus is in danger of loving Satan, and imagining that he loves God at the same time!! But that danger does exist as far as Mammon is concerned.

As long as we live in the world, we have to deal with Mammon every day. And if we are not careful, as disciples of Jesus, we face the danger of imagining that we can love God and Mammon at the same time.

Money can easily get a hold of us and hinder us from being disciples of the Lord. So we cannot have a neutral attitude to money, just like we cannot have a neutral attitude to Satan. Either we are disciples of the Lord Jesus or disciples of Mammon. We cannot be disciples of both! Either we aim to please God or

we aim to make money. These two are opposites, just like the north and south poles of a magnet. If we are genuinely attracted to God, we will be drawn away from money. To love God fully you must hate mammon. You must either accept that statement as true or accuse Jesus of telling a lie!!

Despising money means that you do not care for it. You use it, but you are not attached to it. In heaven, the streets are made of gold. Here on earth, people put gold on their heads, but in heaven, gold will be underneath our feet. Heaven has been prepared for those who have learnt to put money under their feet on earth itself.

Jesus made radical statements to His disciples on many subjects. He said that if our right eye caused us to lust, we should "pluck it out". Thereby he was telling us how serious a matter it was to lust with our eyes. He also said that to follow Him we had to "hate" our relatives. Thereby He indicated how the main objections to our following Him would come from our family members. In exactly the same way, Jesus also made a radical statement here about money. He said that in order to love God one must "hate" money. Money clings to the hands of many Christians. This is why they cannot cling on to God. Very few believers however have taken these commands seriously. And that is why they never walk the pathway of discipleship.

The Lord did not call His disciples to be ascetics who live in jungles, giving up marriage, job, property and money. Christians are not disciples of John the Baptist but of Jesus. And Jesus worked for most of His life as a carpenter to earn money to support His earthly family.

Jesus was balanced in His attitude to earthly things. He could make an abundance of wine at a marriage feast, and He could also fast for 40 days. A true disciple too will know how to enjoy a good meal and also how to fast when necessary.

Love of money is something found inside all of us. The one who thinks he does not love money is either self-deceived or a liar, for every human being loves money. The Bible says that "the love of money is a root of all sorts of evil". Only the Lord can deliver us from it.

There are many examples in the Bible of those who started out well but later missed God's best by running after money. Lot went to Sodom to make money and destroyed his whole family thereby. Balaam destroyed himself through prophesying for money. Gehazi missed the opportunity to become a prophet of God, because he went after Naaman's money. Demas left Paul because he loved the things of this world (2 Timothy 4:10). There have been many such instances in the history of Christendom.

Righteousness in Money Matters

If one has been unrighteous in financial matters in his unconverted days, he cannot say after being converted, that since God has forgiven his past, he need not make any effort to set right his past wrongs. Money stolen must be returned as soon as possible after conversion. Debts must be repaid at the earliest too. Even if you have to skip a few meals and sell something unnecessary from your house, you must do that and settle such matters quickly. That is the way of discipleship.

Perhaps you do not have enough money to make restitution. You could always start by paying back a little - perhaps just ten rupees - each month. God will honour those who honour Him. The Bible says that where the willingness is present, God accepts us according to what we are able to do (2 Corinthians 8:12). It was when Zaccheus promised to make restitution that Jesus said that salvation had come to him - not before

that (Luke 19:9). God can never bless unrighteousness. It is because restitution has not been made by many Christians that they do not grow spiritually.

Romans 13:8 exhorts us not to owe anyone anything. If we have borrowed money, we should repay it as soon as possible. One of the blessings that God promised the Israelites was that if they obeyed Him they would never have to borrow money (Deuteronomy 28:12). Buying things on credit is just another way of borrowing and getting into debt. It is better to live without some gadget than to live without the blessing of God.

What about taking loans from a bank or from one's office? Is it right to take a loan for building a house or for buying a vehicle? The principle to be borne in mind here is the principle of "the weighing balance". If you have an item corresponding to the money you borrowed on the other side of the balance (such as a house or a car or a scooter), then you are really not in debt, because you have something of equal value to show for the money borrowed. If you die suddenly, your wife will not be burdened with a debt. The house (or vehicle) can be sold and the debt repaid. If however you have borrowed money to celebrate a wedding and spent it all, then you do not have anything to show on the other side of the balance. Then you are in debt. This is the type of debt that we must avoid.

Many Christians are very foolish when it comes to spending money for their weddings. Many married couples start their married life with the curse of a debt hanging over their heads, just because they wanted to have a grand reception on their wedding day. It may take many years for them thereafter to clear that debt - and all because they wanted to impress people with a grand reception. They were afraid of what people would say if they had had a simple reception, but they were not afraid of what God would think of their being in debt for so many years thereafter. I praise God for those believers who were bold enough to have a wedding reception with just coffee and biscuits, because that was all they could afford. If you have the resources to have a grand wedding reception, you may do as you please. But it is dishonouring to God if you have to get into debt in order to have a grand reception. This may sound radical, but then discipleship is a radical thing.

Dowry is another evil that is found among many believers. No true disciple of Jesus will ever ask for dowry from a girl or from her parents as a condition for marrying the girl. There is nothing wrong in the girl's father giving her a gift after she is married. But there is everything wrong in making money a factor in deciding about a marriage! The present-day dowry system in India is Satanic. Yet we find Christians in almost all denominations (evangelical and liberal) receiving it.

The French infidel Voltaire, after observing Christians in Europe for many years in the 18th century, said that in whatever doctrines the many Christian denominations differed, they all had the same doctrine as far as money was concerned - they all loved it. When it comes to dowry too, they all have the same doctrine - they love it!!

It is more important to have the right Scriptural view on dowry than on water baptism. Because one may enter the kingdom of God, even if he is only baptized as an infant. But no-one who is covetous can ever enter God's kingdom (according to 1 Corinthians 6:10).

Contentment with what God has given us is another important part of godliness. All disciples of Jesus must learn to live within the circle of the income that they earn. God is the One Who determines how much His children earn. So we should not compare ourselves with other Christians who earn more. The Bible says that those who compare themselves with others are unwise (2 Corinthians 10:12). To live within the

circle God has drawn around us means, for example, that we do not buy things we cannot afford just because other families have them in their homes. We must learn to be satisfied with what we can afford.

Consider the attitude of Mary who gave birth to Jesus in a cow-shed. She did not have a clean room or even any privacy, when delivering her baby!! But she did not complain. She humbled herself and accepted her God-appointed lot. That is to be content within one's circle.

Faithfulness in Money Matters

It is not enough that we live within our income, avoid debt and are righteous in money matters. We must then go on to be faithful with the money God gives us.

Deuteronomy 8:18 tells us that it is God Who gives us the power to make wealth. We must never forget that. God could have allowed you to be born in a beggar's family. He could have allowed you to be stupid or retarded. You should never forget that God is the One Who gave you your intellectual ability and the cleverness that enabled you to earn wealth.

Faithfulness with money involves recognising first of all, that all that we have earned belongs to God - not just 10% of it (as they understood it in the Old Testament) but ALL of it, as Jesus taught us. None of it is ours. So we must lay it all on the altar and give it all back to God. And we must use what He gives back to us, frugally and faithfully, for our earthly needs.

In the feeding of the 5000, we learn at least two lessons. First of all, that a little bit is enough to meet all our needs, if it is blessed by God. Secondly, that God hates wastage. Jesus told His disciples to pick up the extra loaves and fishes, so that nothing was wasted. Our Lord could have adopted the attitude that since His Father had multiplied the loaves and fishes so abundantly, He might as well leave the extra lying there on the mountainside to be wasted. But He didn't do that. Just because God has blessed us abundantly does not mean that we can be careless with our expenditure.

Do you throw away things just because they are slightly damaged? That is the attitude of the rich. A godly man will try and repair damaged items. Do you think that spirituality doesn't have anything to do with such matters? It certainly does.

As disciples of Jesus, we must be disciplined in our spending habits. The husband as the head of the home must be the one who handles the finances in a home. It is his responsibility to see that unnecessary expenses are cut out. He must explain to his wife when they cannot afford to buy certain things that she may want to buy.

Only one who is faithful in a little will be faithful also in much. This is a fundamental principle with God:

If we are not faithful with little things and with material things, God will not give us the true riches - the riches of revelation on his Word and the riches of His nature.

If we want to make spiritual progress, we must learn to avoid all wastage. If you want to be a faithful servant of God, then don't waste money on unnecessary purchases. Don't waste money on grand meals or on a lavish lifestyle. Don't throw away things that can still be used. If you don't need them, at least give them away freely to poorer people.

Luke 14:33 tells us that we must not possess anything. We can have many things, but we must not possess any of them. So, if something expensive of ours, is stolen or spoilt, we need not be disturbed or worried over it, because it is not ours really. We are only stewards of our Master's possessions. God gives us many things so that we can use them all for His glory! But we are only pilgrims here.

A man cannot have a pure heart unless he has given up everything to God. A pure heart is different from a clear conscience. A clear conscience comes through being righteous in money matters. But a pure heart comes through being faithful in money matters. You may have a clear conscience, yet your heart may be attached to some earthly possession or a job. Then you can't say that you love God with ALL your heart. Then your heart is not pure.

Giving to God

The Israelites gave the Lord about 15% of their income - their tithes (10%) plus other offerings. The principle behind "tithing" is described in Deuteronomy 14:22 & 23 (TLB) thus:

The purpose of tithing is to teach you always to put God first in your life".

When the Israelites gathered in their harvest they had to give God 10% of it, as an acknowledgement of the fact that they had received everything from Him and wanted to give Him first place in their lives. But gradually tithing became a ritual and a burden, even as it is to many believers today!

Under the new covenant, the same principle remains - of giving God first place above Mammon. But how much should we give to God now? The New Testament says that we must give as God has prospered us (1 Corinthians 16:2). But the important thing now is that whatever is given must be given cheerfully (2 Corinthians 9:7).

Luke 6:38 tells us that if we give, it will be given to us too. But if you give with the hope of receiving back again, then you may be disappointed - for God looks at the motive in all giving and then you may receive nothing at all from Him. It is only those who give cheerfully hoping for nothing in return who will actually receive God's best.

I heard of a brother once, who although he didn't earn much, never seemed to lack anything that he needed in his home and he was never in debt either. When someone asked him the secret of his life, he said, "From what God gives me, I shovel some back to Him and He keeps shovelling back to me again. And I've discovered that God has the bigger shovel!!" We always get more from God than we give Him.

2 Corinthians 9:6 says, "He who sows sparingly shall also reap sparingly and he who sows bountifully shall also reap bountifully".

It is a well-known fact everywhere that I preach against tithing. But what people haven't realized is that I preach something more difficult than tithing - giving 100% to God joyfully. This is what Jesus preached. He told the Pharisees who were under the Law to give 10% to God (Matthew 23:23). But He told His disciples, who were going to be under the new covenant after Pentecost, to give "everything" (Luke 14:33). This is what I too have sought to practise and preach for the last 40 years.

If we honour God He will honour us. If we seek the kingdom of God and His righteousness first, all the earthly things that we need in this life will be added to us (Matthew 6:33). God is not foolish to give us all that we want, for He is wiser than us earthly fathers. But He is faithful to give us all that we need. There is

a vast difference between what we need and what we want. The promise in Philippians 4:19 is that God will supply all our need.

We must also learn to be wise in our giving. Many poor people give faithfully, but not wisely. They give money for what they think is God's work. But their money only enables some unfaithful Christian worker somewhere to live in grand style. Such poor people may be sincere but they are not wise. We must know where exactly our money is going and how it is being spent.

Giving to the Poor

We are commanded to "do good to all men and especially to those of the household of faith" (Galatians 6:10). We have a responsibility to help those who are poor among believers everywhere. But we have to be careful that we do not draw people to the church whose main aim is to get some financial benefit from the generous people in the church. The only way to avoid such a danger in a poor country like India is by ensuring first of all that a person first proves himself to be a true brother in a local body of believers. Only then should he be helped financially. Otherwise we will be adding parasites to the church and not disciples.

In Acts 4:34, we read that there was not a single needy person among the early Christians, because those who had wealth helped those who were poor. Nobody compelled the rich to give to the poor. They gave freely, from their hearts.

But many believers do not have wisdom in helping the poor. They give foolishly with a soulless generosity, to the wrong people. This results not only in the Lord's money being wasted, but also in parasites being added to the church, who come only for the help that the rich can give. A lot of such giving is done by rich believers with the aim of becoming popular with the poor and attaching those poor people to themselves. If only small amounts are given and that too occasionally, this may not be serious. But whenever you plan to give large amounts or regular support to someone in the church, it is always better to seek the advice of some godly elder brother who has more wisdom than you. Besides, those elders are more likely to know who in the church are in greatest need.

The early Christians were humble enough to acknowledge their lack of wisdom in such matters. That was why they gave their gifts to the apostles to be distributed to the poor. But those apostles never touched any of that money themselves. Peter and John who received all those millions were so faithful to pass on that money to others, that they could say to a poor beggar once, "Silver and gold I have none". All the money passed through their hands, without anything sticking to their hands. That was why they retained the anointing of the Spirit until the end of their lives. The story is vastly different today, where so much sticks to the hands of the preachers who receive money.

What about lending money to those who want to borrow from us? I remember, when I was working in the Navy, a believer in our local church approached me one day for a loan. I knew that God's Word said, "Give to him who asks of you and do not turn away from him who wants to borrow from you" (Matthew 5:42). The man told me that he would return the loan the very next month. So I gave him what he wanted. But the next month he could not return the loan and asked for some more. I earned a large salary, lived very simply and did not have a family. So I had plenty of money to spare. I gave him some more money - and once again the next month, when he asked me again. A little later, this man backslid and began to drink and waste his money. When I saw that, I told him that if he had money to give to the devil like that, he might as well return my loan, so that I could give that money back to the Lord. He became very angry with

me and told me that I was harassing him. So I stopped asking him to return my loan.

I then went to the Lord and asked Him where I had gone wrong. He showed me my mistake. The Lord told me, "You treated that money as if it were your own. It was actually Mine. You should have consulted Me before giving it, even as a loan."

If someone had given me ten thousand rupees to keep safely, and you, knowing about it, came and asked me for a loan from that money, I would have told you that I would have to ask the owner of the money before giving you the loan, for it was not my money. But I did not do that in the above case, because I did not recognise that my money was the Lord's. If I had actually forsaken all (to the Lord), as Jesus commanded (Luke 14:33), then I would have told that man that all that I had was the Lord's and that I had to consult the Lord about it. But instead, I mechanically obeyed the letter of Scripture and thus lost some of the Lord's money. Even the devil quoted a verse to Jesus once. I should have compared Scripture with Scripture.

We must certainly be willing to give to those in need, but we need to ask the Lord about it each time. We must live by "every word that proceeds from God's mouth". When we meet someone who is genuinely in need, if we seek the Lord, we will get a witness in our spirit as to whether to give him money or not. For all you know, the man asking you for help may be "a prodigal son" whom God is disciplining "among the pigs". If so, any money you give him will only hinder him from returning to the Father's house and not help him.

Thank God that we don't have to live under the Law today with its rules and regulations, but by the leading of the Holy Spirit Who will tell us in each situation, dynamically, what we are to do or not to do.

Full Time Christian Workers

1 Corinthians 9:14 tells us that the Lord has directed that those who preach the gospel should get their living through the gospel. But Paul then went on to say in verses 15 to 18 that he did not want such support for himself, because he worked on the principle of supporting himself and serving the Lord. That was why Paul could speak freely to the Corinthian Christians about giving money to the Lord - because he never received any financial support for himself from them. He urged them to give their money to poor believers who were in need.

We never find Jesus or any of the apostles ever asking anyone to support them or their own ministry financially. They spoke only of giving money to the poor (See Mark 10:21; John 13:29; 2 Corinthians 8 & 9 and Galatians 2:10). This is the way of discipleship in money matters.

This message is especially needed by full-time Christian workers today, because many of them unashamedly ask and even pressurise believers to support them and their ministry - even going to the extent of saying that God will punish those who don't give!! This is not God's way. God's way is one where we spend our time and energy watering (caring for) others and God then waters (cares for) us (Proverbs 11:25). This is the way of faith in God, where we do not depend on men.

When I worked in the Indian Navy, it was the Navy that took care of my salary and all my bodily needs. I did not have to go and ask anyone else for financial help. Isn't God greater than the Navy or any other employer? If we are indeed servants of an Almighty God, do we have to go and ask mortal men for help? It is an insult to the dignity of our God when His servants go begging for money from other believers. God is

jealous that His servants should depend on Him alone and not on any man.

Let me illustrate: Suppose a Westerner, dressed in a suit came to your house one day and introduced himself as the Ambassador of the United States of America. If he then told you that his country was going through a financial crisis and asked you to contribute some amount (however small) for his country's needs, what would you think? You would immediately know that he was a trickster, who was trying to deceive you. Why? Because you know very well that the government of the USA would never descend to the level of begging for money from people, door to door!

Now consider if a man came to your house or sent you a magazine, and introduced himself as an Ambassador of the Lord Jesus Christ and told you that the kingdom God was hard up for money and asked you to help God out of a tight spot, by giving any amount (however small) for His work. You would believe Him. Why? Because you consider the kingdom of God to be far inferior to the government of the USA. That is the sad truth!! And that is the reason why confidence tricksters posing as "servants of God", are able to dupe thousands of believers today.

What a shame it is that many so-called "servants of God" have lowered the dignity of God's kingdom to such a low level. This is because they have not become disciples of Jesus themselves in money matters. Therefore they cannot obviously make anyone else disciples of Jesus in money matters either.

Today many preachers have started Bible-schools and orphanages, not to help others but only to earn a fat salary themselves and to enable their families to live at a high standard of living. Glorious reports of the success of their labours are sent out regularly through newsletters to foreign countries to rake in the "almighty dollar"!! The pursuit of money has indeed destroyed many servants of God in our land.

Money given for the Lord's work is the most sacred of all money in the world. If we take any of that money for our personal or family use, without it having been given specifically for that purpose, then we stand in great danger. We stand in danger of being lost eternally. We can lose our birthright for a bowl of porridge (money).

There is a great need for Christian workers to live frugally. This too is part of being free from the love of Mammon. I have seen Christian workers who are very careful when it comes to spending money from their own salary. But they are spendthrifts when it comes to spending "mission money". Some poor widows in America send their mites for the Lord's work in India. And the Indian worker uses such money to build an expensive house for himself and to eat lavish meals etc. This is unfaithfulness. This is the main reason why such workers do not have a prophetic voice when they speak.

Why does the Indian church lack prophets? Is it possible that the Lord does not care for this land of nearly 1000 million people that He has not sent any prophets to this land in our day. The Lord certainly cares for India and He probably called many to be prophets in our land. But most of them have sold their prophetic gift for Mammon and gone the way of Balaam and Gehazi. The result is that there are hardly any prophets left today.

The church in India needs to learn to stand on her own feet. And for this purpose, the Lord may one day stop all foreign money coming in for Christian work in India. If the Lord does that, the hirelings will immediately be exposed, because they will run away from the work that they are doing. Then perhaps true prophets will arise, the church of the Lord Jesus Christ will be built, and the Name of the Lord will be glorified in our land.

If God has called you to serve Him full time, make sure that you remain a servant of God and never become a servant of men. When rich people start to give you money personally, it will be easy for you to compromise the message of God, so that you never say anything that will offend them. The Bible says in 1 Corinthians 7:21 & 23, that we are bought with a price and should never become the servants of men. Many believers will try to make you their slaves through their gifts. You must beware of them.

Other Areas

One of the areas where the faith and loyalty of many Christians to the Lord is being tested in India today, is when non-Christians approach them for money to celebrate their religious festivals. A disciple of Christ must be gracious but firm at such times and say that although he would gladly give money for any collection taken for poor people, he cannot give for non-Christian religious festivals, because he does not believe in them. In some places in India today, such a refusal can even endanger a Christian's life. In such cases, the disciple must be wise. He should not deny the Lord at any cost. But if people force money out of him, like a thief would, then he need not condemn himself, for God understands His situation.

Another problem that many people face in our land is that of having to give money to government officials in order to get a legitimate permit or licence or sanction etc. Many preachers are afraid to preach on this subject for fear of losing their reputation for "holiness". But there is a great need for clear teaching on this matter, for Christians are faced with this problem every day in our land. So here is some sane advice that I would like to give, that can lift an unnecessary burden of guilt from the shoulders of many believers.

There are three levels at which people can live, as we read in 1 Corinthians 6:12 & 10:23:

Unlawful. This is where unrighteousness is practised.

Lawful. This is the bare minimum level - of righteousness.

Profitable. This is the highest level of faith.

We must obviously never descend to the level of doing something unlawful.

Therefore we must never give any money to anyone to get anything unrighteous done. That would be cheating the government (or the organisation), and what you give would be a bribe.

But what if some official asks you for money to give you a permit for something that is perfectly legal and you give him the money in order to avoid the hassle of going back again and again to that office? In such a case, you are not cheating anyone. You are voluntarily giving your own money. This could be compared to your giving a "tip" to a waiter in a restaurant; or perhaps more accurately, to your giving your money to a dacoit who sticks a gun at you! You would give the dacoit your money to save your life. The only difference in this case is that the official stuck an ultimatum at you and not a gun!! It was still "daylight robbery". But at least you didn't get anything unrighteous done for your own benefit and you didn't cheat anyone. That is the second level - the lawful level.

However, another brother, in a similar situation, may have faith to believe that the Lord will get him the sanction without his giving any money to the clerk. This is the highest level. But all may not have this level of faith. Those who have such faith can live at this level. But they should not judge others who do not have their level of faith. This is clearly taught in Romans 14.

We must recognise however that there could be occasions when we try to escape out of a difficult situation, by giving money to a corrupt official, when God may actually have wanted to do a miracle for us, if we had only trusted Him. So we must seek God in each difficult situation we face and ask for wisdom to do what pleases Him. We should press on to perfection. But we need not feel condemned if our faith does not rise to the level of another's.

Salaries and Savings

Is it right when seeking for a job to look for one with the highest salary? That is all right, so long as the job does not ruin your spiritual life or your body or soul in any way. If however, your pursuit of money involves sacrificing God's kingdom or His righteousness, even slightly, then it is wrong. It is actually good to look for a job with a high salary, because that will enable you to have more money to spare for the work of the Lord. But if such a job means that your usefulness for the Lord in terms of time is decreased, then that cannot be the will of God. So one must be careful when taking a decision in such cases.

Think of the case of Balaam. God had clearly told him not to go to King Balak. But when the king offered him more money, Balaam wanted "to seek God's will again". God saw the covetousness in Balaam's heart and allowed him to go. There are many believers like that too, who pretend to seek God's will, whereas their hearts go after their covetous desires. God allows them to go wherever they want, for He knows their motives.

Believers nowadays go abroad for employment - but for different reasons. One may be going in order to help his poor family members in India. That is a very good reason. But another may be going only to make more money for himself - far beyond his needs. The final end of these two believers will not be the same. The first one who went out of necessity will grow spiritually, whereas the latter who went out of covetousness will backslide.

Is it right to join a trade-union in a factory and to ask for higher wages through them? There is nothing wrong with that, provided you don't indulge in any violence. You can always ask the higher authorities, or send a petition to them, for a higher salary or allowance. But you should never become rebellious or strike work to get what you want. You must have faith that God will provide you with what you need, and be content with whatever you receive. The Divine method is to pray and tell the Lord that you are not earning enough to meet your needs. God will then provide your need.

What about saving money for the future? Can a disciple of Jesus have a savings account, or fixed deposits, or company-shares, or wealth in other forms? Jesus said that we were not to lay up treasures for ourselves on earth but in heaven. But the question here is at what point any savings becomes "a treasure laid up for oneself"? There is no easy answer to this question and we certainly cannot lay down rules for others. The Lord treats us like adults, and places the responsibility on ourselves to decide at what point something has become a treasure. One way to find out is by asking ourselves what we think about most often. If it is "money", then money has certainly become our treasure. If however, it is "the Lord and His work", then our treasure is in heaven, even if we have much earthly wealth.

The Bible exhorts us to learn from the ant how to save for the future (Proverbs 6:6-11). The ants have no leader who exhorts them to save food for the winter season. They have wisdom to do that themselves. But many believers do not have such wisdom. When they suddenly have a large unexpected expenditure, they have to beg or borrow from others. There would have been no need to do that, if they had been careful with their expenditure in previous years, and saved something for the future. So it is good to have

some savings.

Jesus did not use up all the money He received as gifts on the very same day He received them. He and His disciples saved some of it. Judas kept those savings in a bag, and they used it as and when a need arose. What percentage did they save? It is a good thing the Bible doesn't tell us! God gives us freedom under the new covenant in all matters. We are not under any law. We are to be led by the Holy Spirit.

Is it right to own a house? Building a house requires a considerable amount of money these days. If God has given you the ability to earn enough money to be able to build a house of your own, He may perhaps want you to save money and build a house. But how can you build a house, if you don't save money consistently. You can't expect the money to fall down from heaven suddenly. So you have to save.

God told the Levites in the Old Testament, that they were never to own any property (Numbers 18:20). But the other eleven tribes of Jacob were permitted to own land. In the same way today, God may allow one brother to build a house and tell another that He should not build a house. God's will is not the same for all of us, in such matters.

Two of Levi's sons and their descendants were permitted to have carts to transport the items of the tabernacle. But another son of Levi's and his descendants had to carry their items on their shoulders (Number 7:7-9). In the same way today, God gives some believers cars, while others of His children cannot even afford a cycle and have to walk!!

God's will is different for each believer. Each person must find out the will of God for Himself and live by every word that proceeds from the mouth of God, without comparing his lot with another's.

If we find ourselves in some financially tricky situation where we don't know what to do, let us go to God and ask Him for wisdom. He has promised to give it to us, if we ask Him in faith (James 1:5).

We must understand the principles of the use of money that the Lord has given us in His Word. The Holy Spirit will then show us how to apply those principles in each situation.

Let us all walk the pathway of discipleship in this most important of matters - money!

Source: <https://sermonindex.net/speakers/zac-poonen/practical-discipleship-3-discipleship-and-money-matters/>

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