

# MODULE 7: MONEY MANAGEMENT

Money is a necessary part of healthy living. This module looks at healthy attitudes towards money and then properly managing what you have.

## SESSION 1: A HEALTHY ATTITUDE TOWARDS MONEY

### Key Ideas for This Session:

- God wants people to have good things.
- The Bible gives wisdom around what those good things are.
- Money is not bad or good. It is the love of money that is problematic.
- Key verse: James 1:17

*Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.*

### Does God Want You to Have Good Things?

When asked, almost every person will have some idea of what they need or desire to make their life better and more complete. Take a moment right now and ask yourself, what do you need? Can money help you to get it? Much of life revolves around money. At its most basic level, money is about putting food on the table, a roof over one's head and some clothes on one's back. From there, financial investment can be made to enhance all of these things while also throwing in things like entertainment and savings for future provision. Everyone needs money and supports but the question is, how much?

Do you think God want you to have good things? And if yes, what might those things be?

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The wisdom of the Bible includes guidance on the way money is made, valued and managed. It helps us reflect on questions like: At what point does money

become a problem? At what point does money mismanagement become a sin? What are God's expectations of us as we make money, spend money, and give our money to others? Your attitude to money speaks volumes about who you are as a person and how you are going to situate yourself in life—and ultimately how content you will be.

What would you say your attitude to money is?

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When you were young, you may have played Monopoly. If you became skilled at it, you learned about spending money to make money. In Monopoly you start with a small amount of money that you can use to buy certain properties like houses and hotels. If you don't use this money and invest in these things—you will lose the game. The quality of the investment also makes a big difference in your ability to collect money from other players. For example, the person who ultimately owns the most expensive properties (Boardwalk and Park Place), with hotels on both, often wins the game. Monopoly winners are also those who plan ahead ensuring they have enough money to buy properties and to pay other players when they happen to land on their properties.

Monopoly is one example of learning about money. You may also have had a small job in your younger years earning money that you managed.

What are some of the lessons (good and bad) you have learned about money while growing up?

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How much of your life so far has been influenced in some way by money?

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What has been your greatest need regarding money in your life?

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Does it seem like God intends for everyone to have good things? Why or why not?

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Deuteronomy 28:12  
*The LORD will open the heavens, the storehouse of His bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none.*

What is this verse saying about God and His provision to us?

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James 1:17  
*Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.*

What might be a good and perfect gift in God's eyes? How might it differ from what the world offers?

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**Why Do We Need and Want Money?**

Maslow's hierarchy of needs is a theory in psychology that depicts different levels of needs and how these needs interact with one another. For our purposes, it is a great reference to identify the types of needs we have and what role money plays in satisfying these needs. The lowest needs (physiological) must be satisfied before individuals can consider those that are higher up (psychological, self-fulfillment, and transcendence).

1. **Physiological needs** such as food, water, warmth, rest, safety, and security.
2. **Psychological needs** including friendships/relationships, belongingness; esteem for oneself and respect from others.
3. **Self-fulfillment needs** meaning achieving one's full potential (includes creative activities).
4. **Transcendence needs** which are things of value that go beyond the person themselves (includes selfless service to others, pursuit of faith).

Throughout Scripture, these needs are acknowledged as part and parcel of the way we are created. For example, God Himself clothed Adam and Eve; Manna came down directly from Heaven to provide sustenance for God's people; Jesus miraculously fed 5,000 with a simple basket of two fish and five loaves of bread (Matthew 14:13-21). In the book of Acts, the people thrived by living in a sharing and purpose-driven community (Acts 2:42-47). Jesus instructs us to give to the needy in Matthew 6:3.

If you know any of these stories, what stands out for you?

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Looking again at Maslow's hierarchy, we also see there are intangible needs that we have (things we cannot touch or purchase). Self-fulfillment and transcendence needs are reflected in the Psalms, for example, in King David's yearning for God's love and favour. We are encouraged in our creativity as lovers of music, beauty, nature and art. We seek purpose and a higher meaning.

In Scripture we read:

Ecclesiastes 3:11

*He has made everything beautiful in its time. He has also set eternity in the human heart; yet no one can fathom what God has done from beginning to end.*

2 Corinthians 4:18

*So we fix our eyes not on what is seen, but on what is unseen, since what is seen is temporary, but what is unseen is eternal.*

What do these verses encourage us to focus on? Can you think of any specific examples of positive things that are unseen?

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As humans we were built to need things. But there is a tipping point to when we have too little and too much—and this tipping point varies for everyone. Money can actually hinder one’s ability to contentment and fulfilment.

Do you agree? Why or why not?

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Exodus 16:15-20

*Moses said to them, “[Manna] is the bread the LORD has given you to eat. <sup>16</sup> This is what the LORD has commanded: ‘Everyone is to gather as much as they need. Take an omer for each person you have in your tent.’” <sup>17</sup> The Israelites did as they were told; some gathered much, some little. <sup>18</sup> And when they measured it by the omer, the one who gathered much did not have too much, and the one who gathered little did not have too little. Everyone had gathered just as much as they needed. <sup>19</sup> Then Moses said to them, “No one is to keep any of it until morning.” <sup>20</sup> However, some of them paid no attention to Moses; they kept part of it until morning, but it was full of maggots and began to smell. So Moses was angry with them.*

What do you think God was demonstrating to the people with manna?

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# At What Point Can We Recognize That Money Is a Problem in Our Lives?

## 1) Money is a problem when it becomes the goal

People often place too much value on their belongings because they think that money gives them security, power and independence. However, this is simply not true. Money does not give us health or protect us from accidents or keep us from getting old. Unfortunately, putting our trust in money and our possessions can actually lead to a lot of problems in our lives. Greed and selfishness, for example, cause people to treat others poorly.

What are other ways that placing too much value on what we own and our money can cause problems?

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Read 1 Timothy 6:9-11

*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. <sup>10</sup> 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.*

What does the verse describe as evil?

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A healthy attitude and relationship towards money is to recognize that God is the source of all we have and we are simply stewards (caretakers) of the resources that God has put into our hands.

If you believe that God is the source of all you have, how might that affect your behaviour?

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How can we be good stewards of what God has given to us? What are the marks or qualities of a responsible steward?

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**2) Money is a problem when we become addicted to the excesses of it (greed, vanity, envy).**

You may think that everything you have belongs to you, and you are entitled to those things. You may say, “It is my money. I earned it. Yet when you die you will not be able to take it with you. A selfish and possessive attitude towards “your things” will not bring the type of happiness and satisfaction you want in your life. But when you recognize that everything you have comes from God, you are trusting in the one who is unchanging and promises peace and contentment—you shift your focus. You will open yourself up to an abundant life, beyond anything that money can offer.

Isaiah 55:2

*Why spend money on what is not bread, and your labour on what does not satisfy? Listen, listen to me, and eat what is good, and you will delight in the richest of fare.*

What is this verse really saying?

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**3) Money becomes a problem when it controls us.**

One of the reasons money does not ultimately give happiness, is because in our efforts to control things through money, our things can ultimately control us. We worry about things going missing, breaking and the cost of repairs. We are distracted by upgrades, further purchases, keeping up with others. We begin to depend on the nice things we are collecting. We strive and never have enough.

Read Luke 12:25-27

*Who of you by worrying can add a single hour to your life? <sup>26</sup> Since you cannot do this very little thing, why do you worry about the rest?*

*27 "Consider how the wild flowers grow. They do not labour or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these.*

In these words from Jesus, where does He place value?

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Colossians 3:1,2

*Since, then, you have been raised with Christ, set your hearts on things above, where Christ is, seated at the right hand of God. <sup>2</sup> Set your minds on things above, not on earthly things.*

In contrast to pursuing wealth, what might you gain by following the advice in these verses?

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**4) Money becomes a problem when it is a reason or an instrument for harm.**

John 10:10

*The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full.*

Consider this verse and list some of the ways that money can bring harm into peoples' lives.

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What do you think Jesus means in this verse when He refers to a full life?

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Break into small groups and discuss the following if there is time, or consider these topics this week:

- *Is it wrong to have money and nice things?*
- *Are money issues the same for everyone?*



- *Look up the following stories in the Bible and consider God's understanding of what we need: Jesus fed 5,000 with a simple basket of 2 fish and 5 loaves of bread (Matthew 14:13-21). In the book of Acts, the people thrived by living in a sharing and purposeful community (Acts 2:42-47). Jesus instructs us to give to the needy in Matthew 6:3.*
- *In your Bible, read Philippians 4:11, 12; John 14:27, and Galatians 5:1. What are some of the most valuable things that money cannot buy? How can you obtain these?*