



“Wealth” James 5:1-6

How you think, feel and handle wealth is a test that reveals the spiritual state of your heart. The wealthy are those who have more than they need to live. It is not sinful to possess the blessings of wealth, but it is a sin to take that which is a blessing from God and misuse it for our own ends. The more you have the more you are in danger of misusing it.

DO'S AND DON'TS WITH OUR WEALTH:

The Accumulation of Money (Saving) vv1-3

DO save it faithfully but DON'T hoard it. Pro21:20

- How much should we save? 3-6 months expenses/retirement plan.
- Why do Americans save so little? Because we live for now (secularism).
- What do I need to do to start saving? Live on less (10/10/80 rule)/be content.
- Why save? Not for security but for stewardship, strategy, and ministry.

→ **All that we have has been given by God.** 1Cor4:7

The Appropriation of Money (Acquiring) v4

DO make it honestly but DON'T steal it. Eph4:28; Pro10:4

- How much money can I make? As much as you want if it doesn't hurt your health, family, other people, or yourself spiritually.
- What is the key to winning at work? Attitude is the #1 reason people get jobs and promotions.
- Why is excellence in the work place important? it is a witness to the world and worship to God. Col3:23

→ **All that we need is promised by God.** Phil4:19

The Allocation of Money (Spending) v5

DO spend it wisely but DON'T waste it. Pro21:5

- What are the biblical principles for wise use of wealth? Budget (Pro21:5); Record keeping (Pro27:23-24); Contentment (Pro15:16-17); Self-control (Pro25:28); Generosity (Pro3:9-10).
- Where should I establish my standard of living? Ask God. It is based on God's plan for your life.
- What is the most unwise thing we believe about spending? That debt is a lifelong friend rather than a short-term visitor. Pro22:7

→ **All that we do is accountable to God.** Rom14:12

The Application of Money (Investing) v6

DO give it generously but DON'T do it indiscriminately or grudgingly. Pro11:24-25

- What should I give? Tithes (Lev27:30, 32; Matt23:23; Num18:24)/ Offerings (Deut16:10)/Alms (Acts 3:2; Pro19:17).
- How should I give? Consistently (2 Cor. 16:2), Willingly (2 Cor. 9:7), Joyfully (2 Cor. 9:7), Sacrificially (2 Cor. 8:3), Expectantly (2 Cor. 9:6)
- Why should I give? The greatest use of my money is to invest it in getting people into heaven.

→ **All that we give is rewarded by God.** Matt6:3-4

Growing Notes

- 1) Do you think most Americans have a problem with materialism? How would you define materialism (1Tim6:6-10)? How a person thinks, feels and handles wealth is a test that reveals the spiritual state of their heart (Matt6:19-21). Explain.
- 2) Read James 5:1-6. What is the overall tone and what stands out to you from this text? Who is James addressing (v1)? If the wealthy are those who have more than they need to live, then who are the wealthy in our culture? Who should “weep and howl”? Why (vv1-6)?
- 3) Review the Do's and Don'ts with Our Wealth. Which one(s) do you struggle with the most (Saving/Acquiring/Spending/Investing)? Explain. What are some next steps you can take in becoming wiser with your wealth?
- 4) If it is true that all that we have has been given by God, all that we need is promised by God, all that we do is responsible to God, and all that we give is rewarded by God, then how will these truths keep us from being proud, anxious, careless and stingy with our wealth? Pray that we will be a church family that steward all that God has given us for His glory?