

“Key Money Passages”

Take steps to gain a Godly perspective on money by reading/reflecting on these passages.

“The rich rule over the poor, and the borrower is servant to the lender.”

Proverbs 22:7 (NIV)

“The wise have wealth and luxury, but fools spend whatever they get.”

Proverbs 21:20 (NLT)

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also. ²² “The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. ²³ But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness! ²⁴ “No one can serve two masters. 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 both God and Money.”

Matthew 6:19-24 (NIV)

“All slaves should show full respect for their masters so they will not bring shame on the name of God and his teaching. ² If the masters are believers, that is no excuse for being disrespectful. Those slaves should work all the harder because their efforts are helping other believers who are well loved. Teach these things, Timothy, and encourage everyone to obey them. ³ Some people may contradict our teaching, but these are the wholesome teachings of the Lord Jesus Christ. These teachings promote a godly life. ⁴ Anyone who teaches something different is arrogant and lacks understanding. Such a person has an unhealthy desire to quibble over the meaning of words. This stirs up arguments ending in jealousy, division, slander, and evil suspicions. ⁵ These people always cause trouble. Their minds are corrupt, and they have turned their backs on the truth. To them, a show of godliness is just a way to become wealthy. ⁶ Yet true godliness with contentment is itself great wealth. ⁷ After all, we brought nothing with us when we came into the world, and we can’t take anything with us when we leave it. ⁸ So if we have enough food and clothing, let us be content. ⁹ But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. ¹⁰ For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.”

1 Timothy 6:1-10 (NLT)

“Owe nothing to anyone—except for your obligation to love one another. If you love your neighbor, you will fulfill the requirements of God’s law. ⁹ For the commandments say, “You must not commit adultery. You must not murder. You must not steal. You must not covet.” These—and other such commandments—are summed up in this one commandment:

“Love your neighbor as yourself.” ¹⁰ Love does no wrong to others, so love fulfills the requirements of God’s law.”

Romans 13:8-10 (NLT)

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“Don’t be surprised if you see a poor person being oppressed by the powerful and if justice is being miscarried throughout the land. For every official is under orders from higher up, and matters of justice get lost in red tape and bureaucracy.⁹ Even the king milks the land for his own profit!¹⁰ Those who love money will never have enough. How meaningless to think that wealth brings true happiness!¹¹ The more you have, the more people come to help you spend it. So what good is wealth—except perhaps to watch it slip through your fingers!¹² People who work hard sleep well, whether they eat little or much. But the rich seldom get a good night’s sleep.¹³ There is another serious problem I have seen under the sun. Hoarding riches harms the saver.¹⁴ Money is put into risky investments that turn sour, and everything is lost.

In the end, there is nothing left to pass on to one’s children.¹⁵ We all come to the end of our lives as naked and empty-handed as on the day we were born. We can’t take our riches with us.¹⁶ And this, too, is a very serious problem. People leave this world no better off than when they came. All their hard work is for nothing—like working for the wind.¹⁷ Throughout their lives, they live under a cloud—frustrated, discouraged, and angry.¹⁸ Even so, I have noticed one thing, at least, that is good. It is good for people to eat, drink, and enjoy their work under the sun during the short life God has given them, and to accept their lot in life.¹⁹ And it is a good thing to receive wealth from God and the good health to enjoy it. To enjoy your work and accept your lot in life—this is indeed a gift from God.²⁰ God keeps such people so busy enjoying life that they take no time to brood over the past.”

Ecclesiastes 5:8-20 (NLT)

“Jesus told this story to his disciples: “There was a certain rich man who had a manager handling his affairs. One day a report came that the manager was wasting his employer’s money.² So the employer called him in and said, ‘What’s this I hear about you? Get your report in order, because you are going to be fired.’³ “The manager thought to himself, ‘Now what? My boss has fired me. I don’t have the strength to dig ditches, and I’m too proud to beg.’⁴ Ah, I know how to ensure that I’ll have plenty of friends who will give me a home when I am fired.’⁵ “So he invited each person who owed money to his employer to come and discuss the situation. He asked the first one, ‘How much do you owe him?’⁶ The man replied, ‘I owe him 800 gallons of olive oil.’ So the manager told him, ‘Take the bill and quickly change it to 400 gallons.’⁷ “And how much do you owe my employer?’ he asked the next man. ‘I owe him 1,000 bushels of wheat,’ was the reply. ‘Here,’ the manager said, ‘take the bill and change it to 800 bushels.’⁸ “The rich man had to admire the dishonest rascal for being so shrewd. And it is true that the children of this world are more shrewd in dealing with the world around them than are the children of the light.⁹ Here’s the lesson: Use your worldly resources to benefit others and make friends. Then, when your earthly possessions are gone, they will welcome you to an eternal home.¹⁰ “If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won’t be honest with greater responsibilities.¹¹ And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?¹² And if you are not faithful with other people’s things, why should you be trusted with things of your own?¹³ “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money.”¹⁴ The Pharisees, who dearly loved their money, heard all this and scoffed at him.¹⁵ Then he said to them, “You like to appear righteous in public, but God knows your hearts. What this world honors is detestable in the sight of God.”

Luke 16:1-15 (NLT)

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Take steps to act your wage and stay out of debt by reading/reflecting on these passages.

“Some who are poor pretend to be rich; others who are rich pretend to be poor.”
Proverbs 13:7 (NLT)

“It’s not good to eat too much honey, and it’s not good to seek honors for yourself.
A person without self-control is like a city with broken-down walls.”
Proverbs 25:27-28 (NLT)

“Therefore, since we are surrounded by such a huge crowd of witnesses to the life of faith, let us strip off every weight that slows us down, especially the sin that so easily trips us up. And let us run with endurance the race God has set before us. ²We do this by keeping our eyes on Jesus, the champion who initiates and perfects our faith. Because of the joy awaiting him, he endured the cross, disregarding its shame. Now he is seated in the place of honor beside God’s throne. ³

Think of all the hostility he endured from sinful people;
then you won’t become weary and give up.”
Hebrews 12:1-3 (NLT)

“A large crowd was following Jesus. He turned around and said to them, ²⁶“If you want to be my disciple, you must hate everyone else by comparison—your father and mother, wife and children, brothers and sisters—yes, even your own life. Otherwise, you cannot be my disciple. ²⁷ And if you do not carry your own cross and follow me, you cannot be my disciple. ²⁸“But don’t begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? ²⁹ Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you. ³⁰ They would say, ‘There’s the person who started that building and couldn’t afford to finish it!’ ³¹“Or what king would go to war against another king without first sitting down with his counselors to discuss whether his army of 10,000 could defeat the 20,000 soldiers marching against him? ³² And if he can’t, he will send a delegation to discuss terms of peace while the enemy is still far away. ³³ So you cannot become my disciple without giving up everything you own. ³⁴“Salt is good for seasoning. But if it loses its flavor, how do you make it salty again? ³⁵ Flavorless salt is good neither for the soil nor for the manure pile. It is thrown away. Anyone with ears to hear should listen and understand!”

Luke 14:25-35 (NLT)

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.”
Proverbs 21:5 (NLT)

“Free yourself, like a gazelle from the hand of the hunter,
like a bird from the snare of the fowler.”
Proverbs 6:5 (NIV)

“The rich rule over the poor, and the borrower is servant to the lender.”
Proverbs 22:7 (NIV)

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Take steps to invest in your financial future and in the lives of others by reading/reflecting on these passages.

“Take a lesson from the ants, you lazybones. Learn from their ways and become wise!

⁷ Though they have no prince or governor or ruler to make them work,

⁸ they labor hard all summer, gathering food for the winter.”

Proverbs 6:6-8 (NLT)

“The wise have wealth and luxury, but fools spend whatever they get.”

Proverbs 21:20 (NLT)

“Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone. ¹⁵ He gave

five bags of silver to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip. ¹⁶ “The servant who received the five bags of silver began to invest the money and earned five more. ¹⁷ The servant with two

bags of silver also went to work and earned two more. ¹⁸ But the servant who received the one bag of silver dug a hole in the ground and hid the master’s money. ¹⁹ “After a long time their master returned from his trip and called them to give an account of how they had used his money. ²⁰ The servant to whom he had entrusted the five bags of silver came forward with five

more and said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’

²¹ “The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities.

Let’s celebrate together!’ ²² “The servant who had received the two bags of silver came forward and said, ‘Master, you gave me two bags of silver to invest, and I have earned two more.’

²³ “The master said, ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’ ²⁴ “Then the servant with the one bag of silver came and said, ‘Master, I knew you

were a harsh man, harvesting crops you didn’t plant and gathering crops you didn’t cultivate.

²⁵ I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.’

²⁶ “But the master replied, ‘You wicked and lazy servant! If you knew I harvested crops I didn’t plant and gathered crops I didn’t cultivate, ²⁷ why didn’t you deposit my money in the bank?

At least I could have gotten some interest on it.’ ²⁸ “Then he ordered, ‘Take the money from this servant, and give it to the one with the ten bags of silver. ²⁹ To those who use well what they are

given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. ³⁰ Now throw this useless servant into

outer darkness, where there will be weeping and gnashing of teeth.’

Matthew 25:14-30 (NLT)

“A house is built by wisdom and becomes strong through good sense.

Through knowledge its rooms are filled with all sorts of precious riches and valuables.”

Proverbs 24:3-4 (NLT)

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⁴¹ Pharaoh said to Joseph, “I hereby put you in charge of the entire land of Egypt.” ⁴² Then Pharaoh removed his signet ring from his hand and placed it on Joseph’s finger. He dressed him in fine linen clothing and hung a gold chain around his neck. ⁴³ Then he had Joseph ride in the chariot reserved for his second-in-command. And wherever Joseph went, the command was shouted, “Kneel down!” So Pharaoh put Joseph in charge of all Egypt. ⁴⁴ And Pharaoh said to him, “I am Pharaoh, but no one will lift a hand or foot in the entire land of Egypt without your approval.” ⁴⁵ Then Pharaoh gave Joseph a new Egyptian name, Zaphenath-paneah. He also gave him a wife, whose name was Asenath. She was the daughter of Potiphera, the priest of On. So Joseph took charge of the entire land of Egypt. ⁴⁶ He was thirty years old when he began serving in the court of Pharaoh, the king of Egypt. And when Joseph left Pharaoh’s presence, he inspected the entire land of Egypt. ⁴⁷ As predicted, for seven years the land produced bumper crops. ⁴⁸ During those years, Joseph gathered all the crops grown in Egypt and stored the grain from the surrounding fields in the cities. ⁴⁹ He piled up huge amounts of grain like sand on the seashore. Finally, he stopped keeping records because there was too much to measure. ⁵⁰ During this time, before the first of the famine years, two sons were born to Joseph and his wife, Asenath, the daughter of Potiphera, the priest of On. ⁵¹ Joseph named his older son Manasseh, for he said, “God has made me forget all my troubles and everyone in my father’s family.” ⁵² Joseph named his second son Ephraim, for he said, “God has made me fruitful in this land of my grief.” ⁵³ At last the seven years of bumper crops throughout the land of Egypt came to an end. ⁵⁴ Then the seven years of famine began, just as Joseph had predicted. The famine also struck all the surrounding countries, but throughout Egypt there was plenty of food. ⁵⁵ Eventually, however, the famine spread throughout the land of Egypt as well. And when the people cried out to Pharaoh for food, he told them, “Go to Joseph, and do whatever he tells you.” ⁵⁶ So with severe famine everywhere, Joseph opened up the storehouses and distributed grain to the Egyptians, for the famine was severe throughout the land of Egypt. ⁵⁷ And people from all around came to Egypt to buy grain from Joseph because the famine was severe throughout the world.

Genesis 41:41-57 (NLT)

“And now, dear brothers and sisters, we give you this command in the name of our Lord Jesus Christ: Stay away from all believers who live idle lives and don’t follow the tradition they received from us. ⁷ For you know that you ought to imitate us. We were not idle when we were with you. ⁸ We never accepted food from anyone without paying for it. We worked hard day and night so we would not be a burden to any of you. ⁹ We certainly had the right to ask you to feed us, but we wanted to give you an example to follow. ¹⁰ Even while we were with you, we gave you this command: “Those unwilling to work will not get to eat.” ¹¹ Yet we hear that some of you are living idle lives, refusing to work and meddling in other people’s business. ¹² We command such people and urge them in the name of the Lord Jesus Christ to settle down and work to earn their own living. ¹³ As for the rest of you, dear brothers and sisters, never get tired of doing good.”

2 Thessalonians 3:6-13 (NLT)

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“Some people may contradict our teaching, but these are the wholesome teachings of the Lord Jesus Christ. These teachings promote a godly life. ⁴ Anyone who teaches something different is arrogant and lacks understanding. Such a person has an unhealthy desire to quibble over the meaning of words. This stirs up arguments ending in jealousy, division, slander, and evil suspicions. ⁵ These people always cause trouble. Their minds are corrupt, and they have turned their backs on the truth. To them, a show of godliness is just a way to become wealthy. ⁶ Yet true godliness with contentment is itself great wealth. ⁷ After all, we brought nothing with us when we came into the world, and we can’t take anything with us when we leave it. ⁸ So if we have enough food and clothing, let us be content. ⁹ But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. ¹⁰ For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.”

1 Timothy 6:3-10 (NLT)

“I am the LORD, and I do not change. That is why you descendants of Jacob are not already destroyed. ⁷ Ever since the days of your ancestors, you have scorned my decrees and failed to obey them. Now return to me, and I will return to you,” says the LORD of Heaven’s Armies. “But you ask, ‘How can we return when we have never gone away?’” ⁸ “Should people cheat God? Yet you have cheated me! “But you ask, ‘What do you mean? When did we ever cheat you?’ “You have cheated me of the tithes and offerings due to me. ⁹ You are under a curse, for your whole nation has been cheating me. ¹⁰ Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test! ¹¹ Your crops will be abundant, for I will guard them from insects and disease. Your grapes will not fall from the vine before they are ripe,” says the LORD of Heaven’s Armies. ¹² “Then all nations will call you blessed, for your land will be such a delight,” says the LORD of Heaven’s Armies.”

Malachi 3:6-12 (NLT)

“One tenth of the produce of the land, whether grain from the fields or fruit from the trees, belongs to the LORD and must be set apart to him as holy. ³¹ If you want to buy back the LORD’s tenth of the grain or fruit, you must pay its value, plus 20 percent. ³² Count off every tenth animal from your herds and flocks and set them apart for the LORD as holy. ³³ You may not pick and choose between good and bad animals, and you may not substitute one for another. But if you do exchange one animal for another, then both the original animal and its substitute will be considered holy and cannot be bought back.”

Leviticus 27:30-33 (NLT)

“Honor the LORD with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine.”

Proverbs 3:9-10 (NLT)

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“You must set aside a tithe of your crops—one-tenth of all the crops you harvest each year.²³ Bring this tithe to the designated place of worship—the place the LORD your God chooses for his name to be honored—and eat it there in his presence. This applies to your tithes of grain, new wine, olive oil, and the firstborn males of your flocks and herds. Doing this will teach you always to fear the LORD your God.²⁴ “Now when the LORD your God blesses you with a good harvest, the place of worship he chooses for his name to be honored might be too far for you to bring the tithe.²⁵ If so, you may sell the tithe portion of your crops and herds, put the money in a pouch, and go to the place the LORD your God has chosen.²⁶ When you arrive, you may use the money to buy any kind of food you want—cattle, sheep, goats, wine, or other alcoholic drink. Then feast there in the presence of the LORD your God and celebrate with your household.²⁷ And do not neglect the Levites in your town, for they will receive no allotment of land among you.²⁸ “At the end of every third year, bring the entire tithe of that year’s harvest and store it in the nearest town.²⁹ Give it to the Levites, who will receive no allotment of land among you, as well as to the foreigners living among you, the orphans, and the widows in your towns, so they can eat and be satisfied. Then the LORD your God will bless you in all your work.

Deuteronomy 14:22-29 (NLT)

“Remember this—a farmer who plants only a few seeds will get a small crop. But the one who plants generously will get a generous crop.⁷ You must each decide in your heart how much to give. And don’t give reluctantly or in response to pressure. “For God loves a person who gives cheerfully.”⁸ And God will generously provide all you need. Then you will always have everything you need and plenty left over to share with others.⁹ As the Scriptures say, “They share freely and give generously to the poor. Their good deeds will be remembered forever.”¹⁰ For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you.¹¹ Yes, you will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God.¹² So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God.¹³ As a result of your ministry, they will give glory to God. For your generosity to them and to all believers will prove that you are obedient to the Good News of Christ.¹⁴ And they will pray for you with deep affection because of the overflowing grace God has given to you.¹⁵ Thank God for this gift too wonderful for words!”

2 Corinthians 9:6-15 (NLT)

“While Jesus was in the Temple, he watched the rich people dropping their gifts in the collection box.² Then a poor widow came by and dropped in two small coins.³ “I tell you the truth,” Jesus said, “this poor widow has given more than all the rest of them.⁴ For they have given a tiny part of their surplus, but she, poor as she is, has given everything she has.”

Luke 21:1-4 (NLT)

“Key Money Passages”

“About this time war broke out in the region. King Amraphel of Babylonia, King Arioch of Ellasar, King Kedorlaomer of Elam, and King Tidal of Goiim² fought against King Bera of Sodom, King Birsha of Gomorrah, King Shinab of Admah, King Shemeber of Zeboiim, and the king of Bela (also called Zoar).³ This second group of kings joined forces in Siddim Valley (that is, the valley of the Dead Sea).⁴ For twelve years they had been subject to King Kedorlaomer, but in the thirteenth year they rebelled against him.⁵ One year later Kedorlaomer and his allies arrived and defeated the Rephaites at Ashteroth-karnaim, the Zuzites at Ham, the Emites at Shaveh-kiriathaim,⁶ and the Horites at Mount Seir, as far as El-paran at the edge of the wilderness.⁷ Then they turned back and came to En-mishpat (now called Kadesh) and conquered all the territory of the Amalekites, and also the Amorites living in Hazazon-tamar.⁸ Then the rebel kings of Sodom, Gomorrah, Admah, Zeboiim, and Bela (also called Zoar) prepared for battle in the valley of the Dead Sea.⁹ They fought against King Kedorlaomer of Elam, King Tidal of Goiim, King Amraphel of Babylonia, and King Arioch of Ellasar—four kings against five.¹⁰ As it happened, the valley of the Dead Sea was filled with tar pits. And as the army of the kings of Sodom and Gomorrah fled, some fell into the tar pits, while the rest escaped into the mountains.¹¹ The victorious invaders then plundered Sodom and Gomorrah and headed for home, taking with them all the spoils of war and the food supplies.¹² They also captured Lot—Abram’s nephew who lived in Sodom—and carried off everything he owned.¹³ But one of Lot’s men escaped and reported everything to Abram the Hebrew, who was living near the oak grove belonging to Mamre the Amorite. Mamre and his relatives, Eshcol and Aner, were Abram’s allies.¹⁴ When Abram heard that his nephew Lot had been captured, he mobilized the 318 trained men who had been born into his household. Then he pursued Kedorlaomer’s army until he caught up with them at Dan.¹⁵ There he divided his men and attacked during the night. Kedorlaomer’s army fled, but Abram chased them as far as Hobah, north of Damascus.¹⁶ Abram recovered all the goods that had been taken, and he brought back his nephew Lot with his possessions and all the women and other captives.¹⁷ After Abram returned from his victory over Kedorlaomer and all his allies, the king of Sodom went out to meet him in the valley of Shaveh (that is, the King’s Valley).¹⁸ And Melchizedek, the king of Salem and a priest of God Most High, brought Abram some bread and wine.¹⁹ Melchizedek blessed Abram with this blessing: “Blessed be Abram by God Most High, Creator of heaven and earth.²⁰ And blessed be God Most High, who has defeated your enemies for you.” Then Abram gave Melchizedek a tenth of all the goods he had recovered.²¹ The king of Sodom said to Abram, “Give back my people who were captured. But you may keep for yourself all the goods you have recovered.”²² Abram replied to the king of Sodom, “I solemnly swear to the LORD, God Most High, Creator of heaven and earth,²³ that I will not take so much as a single thread or sandal thong from what belongs to you. Otherwise you might say, ‘I am the one who made Abram rich.’²⁴ I will accept only what my young warriors have already eaten, and I request that you give a fair share of the goods to my allies—Aner, Eshcol, and Mamre.”

Genesis 14:1-24 (NLT)