

I Believe in God...But I Trust in Money

Welcome/Prayer

Foreword

Although the words, “In God We Trust,” are found on all U.S. currency, it doesn’t seem that Americans necessarily trust in Him; rather, it appears that their (our) hope and trust is in the very thing on which those words are stamped—money. If that is true for us as followers of Christ, then we might be considered Christian atheists; we believe in God, but we trust in money. Not only is our trust misplaced, but we also go about our lives as if God doesn’t exist.

Introduction

If we aren’t careful, money can easily become a substitute for God. It can become an idol and replace the Lord as the primary object of our attention, affection, and admiration. Jesus stated very clearly in His Sermon on the Mount that we must choose one or the other. While we understand the temptation of riches, the majority of us would argue that we don’t put our hope and trust in money alone; however, when we take a closer look at the holds that money has on our lives, we might discover that we’re actually serving a god, not our God.

Preparation

Read aloud the key scripture related to today’s message.

Matthew 6:24 (NIV 1984)

No one can serve two masters...You cannot serve both God and Money.

Break it Down

We need to get our actions in line with our beliefs so that we can not only believe in God, but really trust Him, as well. However, the god of money (or, “Money”) is a sly, deceitful one, and its tactics are subtle, yet effective, in obscuring our focus from our relationship with God. Take the adage, “Money can’t buy happiness.” Even though we know that to have merit, we still reflect often on how much “happier” we’d be if we had more of it. Those *reflections* lead right into another one of Money’s bait and switch tactics—trusting in money to bring us security. Whether it’s a healthy bank account, a stocked pantry, or a fat retirement savings account, we find a sense of security from some *sum* of money.

1. Consider the phrase, “Money can’t buy happiness.” Share your thoughts on that. (e.g., what amount of money—if any—would bring you happiness?)
2. What is it about money that makes you feel secure? Insecure?

In this age of consumerism, our greatest challenge is to resist the temptation of serving the god of money. Let’s look at a few techniques to insure that we put our hope and trust where it belongs...in the God of our Salvation.

We trust in God when we...

1) Use the proper compass to guide our lives.

It’s hard to find a newer model car that doesn’t have some sort of optional GPS feature, usually with subscription required. When it comes to money, we would be wise to use the free GPS, or *God’s Positioning System*, before making a purchase. It’s easy to lose our way in this culture of materialism, and we need the proper compass—God’s Word—to guide our lives.

1. What are some of the messages the world sends us about money and its use?
2. What are some things God's Word tells us about money and how to use it? (see Ecclesiastes 7:12)
3. Describe a time when you've looked to Scripture to guide you in the management of your finances.

2) Learn to be content with what we have.

No matter how much we have, we could always have more. This is never more obvious than when we begin to compare what we have with what others have. The writer of Hebrews reminds us, "...be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.'" (Hebrews 13:5 NIV) Contentment is an acquired skill; it does not come naturally or easily. When we put our trust and confidence in Money to make us content, aren't we essentially accusing God of being incompetent of providing for our basic needs? When we trust in Him—and in His promises—we discover that **He** is enough, and everything else is extra.

1. When has the quest for "more" had a detrimental effect on your life?
2. What are some ways in which we compare ourselves and our lot in life with others?
3. What might happen if we compared ourselves with those who have less than we do?

3) Simplify and cut out some things.

Declutter. We all could probably stand to declutter some space in our lives. In fact, we would probably have more room for God if we weren't spending so much time and energy maintaining the clutter in our lives.

1. Consider something you purchased that you originally considered a blessing. How has that purchase now become a burden? (e.g., great deal on a purchase backfired)
2. How has the abundance of things had an adverse effect on you?
3. What are some ways in which you could simplify your life?

4) Resist the temptation to hoard, and cultivate instead.

Cultivation always precedes harvesting. If you're going to reap, you have to sow. In the spiritual life, cultivation or sowing is called *giving*. Paul explains it this way in his second letter to the Corinthians, "...the one who sows a small number of seeds will also reap a small crop, and the one who sows a generous amount of seeds will also reap a generous crop. You will be made rich in every way so that you can be generous in every way. Such generosity produces thanksgiving to God through us." (2 Corinthians 9:6, 11 CEB). While it may seem counter-intuitive, the truth is that the more we give, the more we get in return.

1. Describe how generosity has had a positive effect on your life. (either your own generosity or someone else's)
2. Are you familiar with the biblical concept of tithing? (giving 10% back to the Lord) What do you think about it?

Conclusion

God did not design us to trust in money; we were created in *His* image. We demonstrate genuine faith in Him when we trust in His Word and use our money to honor Him and to bless others.

1. What are some things our church could do for Christ's sake if everyone tithed and if we had considerably more financial resources available for mission and ministry?
2. What is ONE thing you can do to demonstrate that you trust God rather than Money?

Close in Prayer