I. Introduction and review.

II. Be free from the love of money. v. 5a

- A. Is money itself evil?
 - 1. It is the love of money which is the root of every kind of evil. I Tim. 6:10
 - 2. Money is a test of your priorities. Luke 16:11
 - 3. You can glorify God in your finances. Co. 3:23 I Ti. 5:8 Eph. 4:28 Mt. 6:11,25-33
- B. Why is money-love so harmful? <u>I Tim. 6:9-10</u>
 - 1. Money-love can lead to apostasy. <u>I Tim. 6:9,10b</u> Mark 4:18-19
 - 2. Every one of the God's commandments has been broken because of money-love. Ex. 20:3-17 Col. 3:5 Mt. 6:24 26:15 Heb. 10:25 Lu. 12:13 20:47 Josh 7Acts 5:1ff
 - 3. There is no security in wealth. Pr. 23:5 11:25 Mt. 6:19 Luke 12:15-21 I Ti. 6:17 No amount of material things will satisfy you. Ecc. 5:10a
 - 4. Money-love comes in different forms. Luke 12:18 Prov. 21:17
- C. Those who love money are vulnerable to get-rich-quick schemes which prey upon their greed. 3:13 Pr. 28:19-20 14:23 19:15
 - 1. God's design for gaining wealth is that you offer something of value (labor, skill, a product) in exchange for money. Pr. 6:6-11 10:4-5
 - 2. Get rich quick schemes promise easy money.
 - 3. Some bring financial ruin upon their families. I Tim. 5:8
- D. Should Christians gamble?
 - 1. I cannot prove beyond any doubt that every form of gambling is always sinful.
 - 2. Only two things can happen when you gamble. Both are bad. Pr. 30:8-9
 - 3. People typically gamble because of greed. Pr. 30:15
 - 4. People gamble because they are not content with what God has given them.
 - 5. Gambling is foolish.
 - 6. Gambling is harmful to the community.
 - 7. Even if you win, you will lose. Pr. 10:2 15:27 21:6

III. Learn to be content with what God gives you. v. 5b

- A. We are not born with contentment. We have to learn it. Phil. 4:11
 - 1. Learn that the key to joy is not an improvement in your circumstances.
 - 2. Joy is founded upon the unchanging Lord. 13:8
- B. What are some symptoms of serious discontentment? Covetousness/money-love
 - 1. Are you constantly thinking, talking, or worrying about money? Mt. 6:25ff
 - 2. Do you envy others (friends, family) who have more than you? Gal. 5:21,26
 - 3. Are you constantly thinking about things you would like to own? Col. 3:2,5
 - 4. Are you using material things like a drug? Is. 55:1-2 Ecc. 2:1ff Pr. 21:17
 - 5. Are you a compulsive shopper, owning lots of stuff you don't even use? Pr. 22:3
 - 6. Are you in financial trouble (debt) because of your spending habits? Pr. 22:7 21:5
- C. How can you grow in contentment?
 - 1. The key to contentment is not raising your standard of living, but lowering your desires. I Tim. 6:6-8

- 2. Acknowledge that God has sovereignly given you whatever you have, whether much or little. Luke 3:14
- 3. Don't grumble or envy others who seem to have more. Ro. 1:29 Gal. 5:21,26
- 4. Be thankful for all that God has given you. I Th. 5:18
- 5. Don't be proud of what you have. <u>I Tim. 6:17</u> <u>Js. 1:10</u> 4:6 I Pe. 5:5
- 6. Enjoy what God has given you to his glory. I Tim. 4:3-5 6:17b Ruth 3:7
- 7. Express your faith in God by generously giving to others. Luke 12:21 I Tim. 6:18 Mt. 6:20 Mark 12:41-44 Prov. 3:9-10 11:25 19:17 I Co. 16:1-2 II Co. 8:1-3 9:5-6
- 8. Trust God to meet your needs. v. 5b-6 Mt. 6:33 Ps. 37:25
- 9. Remember that material things will not satisfy your soul. Only God can. Isa. 55:1-2 Heb. 11:1-2 Col. 3:1-2 I Tim. 6:17

IV. Trusting God frees from you covetousness and leads to contentment. v. 5c-6

- A. Again our author turns to the Old Testament.
 - 1. He sets an example of how we feed upon God's promises.
 - 2. The answer to your financial troubles is a greatly enlarged view of God.
- B. God has promised (covenanted) His ongoing presence; that He will never, never, never, never, never leave you or forsake you. Dt. 31:6-8 Josh 1:5 I Chron. 28:20 Isa. 41:10 Gen. 28:15 Mt. 6:33 28:20 Ps. 23:1ff
 - 1. There are five negatives in the original Greek text.
 - 2. Others may leave us, but God cannot.
 - 3. Even when we fail Him, He never forsakes us. II Ti. 2:13 I Pe. 1:4-5
 - 4. Covetousness and worry occur because of unbelief. Mt. 6:25-30
 - 5. By faith you can enjoy peace and contentment. Phil. 4:11-13
- C. With God on your side, you have nothing to fear. v. 6 Ps. 118:6-7
 - 1. Don't fear men and what they can do to you. Luke 12:4-5 Pr. 29:25 Jer. 17:5-8
 - 2. Don't be consumed by financial worries. Mt. 6:25ff
 - 3. Our sovereign God is the Helper of His people. 2:18 4:15-16 Mt. 6:31-33
 - 4. He will meet your needs. Ps. 37:25 Phil. 4:19
 - 5. Boldly put your hope in Him.
 - 6. Declare your trust in Him.
 - 7. What about those situations in which believers suffer imprisonment, poverty, persecution, or even death? 10:32-34 11:36-38 Ro. 8:28 Phil. 1:21ff II Co. 5:8

V. Concluding applications.

- A. You cannot be both a lover of money and a lover of God. Mt. 6:24
- B. Find your treasure in Christ who became poor to make us rich. II Co. 8:9 Mt. 11:28ff
- C. Make your life goal not to be materially wealthy, but spiritually rich. Ps. 37:16 Pr. 8:10-11 16:16 19:1 Pr. 11:4 II Pe. 3:10-13 Mt. 6:19-21 Jer. 9:23-24

Discussion questions

- 1. Is money evil? Why or why not?
- 2. In what ways does money-love manifest itself?
- 3. How has money-love led to the breaking of every one of the Ten Commandments?
- 4. What does the Bible say about get-rich-quick schemes?
- 5. Is gambling wrong? Why or why not?
- 6. What are some signs of discontentment?
- 7. How can you learn to be content?
- 8. How does God's promise, presence, and character enable you to be content?
- 9. What can you do to strengthen your faith so you can be free from worry and covetousness?