A SHORT BIBLE STUDY

# Money, Giving and Enough

*Short Studies for the Christian Life*



*What the Bible says about work, debt, saving and giving*

Andrew Dominguez

Trinfinity Enterprises

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**Money, Giving and Enough: What the Bible Says About Work, Debt, Saving and Giving**

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Independently published.

Trinfinity Enterprises, Dayton, Nevada.

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# A Note on the Bible Translation Used in This Book

My preferred Bible for personal study, teaching, and research is the Steadfast Literal Bible (SLB). I chose it because it is a word-for-word translation in today's language, built on the ancient Scripture sources: the Hebrew and Aramaic of the Old Testament and the Greek of the New Testament. I prepared the SLB myself, and the Scripture in this book is taken from it.

Where a literal phrase would mislead an English reader, the SLB gives the writer's meaning in plain words. Words added for sense are set in bold italics so you can see what is in the original and what is not.

The complete Steadfast Literal Bible is free to read, search, download, and print at trinfinityenterprises.com/slb. If you want to check a verse in its full setting or read the translation's preface and principles, that is the place to go.

Above all, my desire is not to promote one translation over another, but to faithfully teach the Word of God, encourage careful examination of the Scriptures, and help readers grow in their knowledge, understanding, and relationship with the Lord.

May every page of this book direct attention not to the translation itself, but to the truth of God's Word and the One whom it reveals.

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# Introduction

> *for where your treasure is, there your heart will be also.*
>
> Matthew 6:21 (SLB)

Money is one of the things Jesus talked about most. He told stories about lost coins, hidden treasure, unpaid debts, hired workers, and a rich man who built bigger barns. He watched people put their gifts in the temple box and told His disciples which gift was worth the most. He did that because money is never just money. It shows what we trust, what we love, and what we are afraid of.

From 2003 to 2013, I ran my own computer repair business while raising a family. Running a small business teaches you that income is never guaranteed month to month. Those years taught my wife and me to trust God. I wrote this book to share plain Bible wisdom on handling money without letting money handle us.

Most of us don’t think about money that way. We think about it when the rent is due, when the car breaks down, or when the card statement comes in the mail. We worry about not having enough, and sometimes we worry about losing what we have. Either way, money has a way of sitting in the place God should have in our hearts.

This short book looks at what the Bible says about money in plain words. We will start with who really owns it. Then we will look at work, debt, saving, giving, and contentment. Each chapter quotes the Bible passages that matter most, explains them in their setting, and ends with questions you can answer on your own or talk

through with a small group. At the back you will find a simple plan you can use to put it into practice.

## What This Book Is Not

This is not a get-rich plan, and it is not a promise that God will make you wealthy if you give enough. The Bible does not teach that, and I will show you why in Chapter 6. It is also not professional financial advice. I am not a financial planner. When you face a big decision about debt, taxes, investments, or bankruptcy, talk with someone qualified whom you trust.

What this book is, is an honest look at what God says. His Word is clear on more of this than most people think, and it is good news. God is not trying to take something from you. He is trying to set you free.

# Chapter 1: It All Belongs to God

> *To the LORD **belongs** the earth and its fullness, the world and those who dwell in it.*
> Psalm 24:1 (SLB)

The first thing the Bible says about money is that it isn't ours. That sounds strange at first. I worked for my paycheck. I paid for my house and my truck. But Scripture starts further back than my paycheck.

> *To You, O LORD, **is** the greatness and the might and the splendor and the preeminence and the majesty, for all **that is** in the heavens and on the earth; to You, O LORD, **is** the kingdom, and the One lifting Himself up over all as head. And the riches and the glory **are** from before You, and You **are** ruling over all; and in Your hand **are** power and might, and in Your hand **it is** to make great and to strengthen all. And now, our God, we **are** giving thanks to You and praising the name of Your splendor. And indeed, who **am** I, and who **are** my people, that we should retain strength to offer willingly like this? For everything **is** from You, and from Your hand we have given to You.*
> (1 Chronicles 29:11-14)

David said this at the end of his life, when the people had just given a huge offering to build the temple. They had brought gold, silver, bronze, iron, and precious stones. And David did not stand up and praise the people for their generosity. He praised God, because everything they gave already belonged to Him. "Everything is from You," he said, "and from Your hand we have given to You" (1 Chronicles 29:14).

I started in the field in 1987 and worked my way up to running technical training programs. When a career goes well, it is easy to think you built it by your own strength (Deuteronomy 8:17-18). Every skill, job and opportunity came from God. Remembering who owns it all keeps success from turning into pride.

## Owner and Manager

The Bible's picture is of an owner and a manager. God is the Owner. We are managers, or stewards, of what He puts in our hands for a while. A steward in Bible times ran a household or an estate for someone else. He had real authority and real responsibility, but nothing he handled was his own. He would one day give an account.

Jesus told several stories built on that picture. In the parable of the talents (Matthew 25:14-30), a man going on a journey hands his money to three servants. Two put it to work. One buries it. When the master returns, he asks each one what he did with what he was given. The point is not that God wants a good return on investment. The point is that what I have is entrusted to me, and I will answer for how I used it.

## Who Gave You the Ability?

Moses warned Israel about a danger that would come after they settled in the land and things went well.

> *and you say in your heart, 'My strength and the might of my hand have made for me this wealth.' And you shall remember the LORD your God, for He **is** the **One** giving you strength to make wealth, in order to establish His covenant which He swore to your fathers, as **at** this day.* (Deuteronomy 8:17-18)

I recognize myself in that warning. When things go well, I start to think I did it. I worked hard, I made good choices, I earned it. Some of that may even be true. But who gave me the health to work? Who gave me a mind that could learn a trade? Who opened the door to the job? God gives the power to make wealth. That doesn't make my work worthless. It puts my work in its proper place.

## The Man Who Forgot

Jesus told a story about a man who forgot all of this.

> *And He said to them, "Watch out and guard yourselves from covetousness, because even when anyone has abundance, his life is not from his possessions." Then He spoke a parable to them, saying, "The land of a certain rich man produced abundantly. And he was reasoning within himself, saying, 'What shall I do, because I do not have* ***a place*** *where I will store my fruits?' And he said, 'This I will do: I will tear down my barns and build greater* ***ones****, and I will store there all my produce and my goods. And I will say to my soul, "Soul, you have many goods laid up for many years; rest, eat, drink, be merry."' But God said to him, 'Fool! This night they are demanding your soul from you; and the things you have prepared, whose will they be?' So* ***is*** *the one who treasures up for himself and is not rich toward God."* (Luke 12:15-21)

Notice what the rich man did. He talked to himself. He said "my" over and over: my crops, my barns, my grain, my goods, my soul. He never once mentioned God. And he never once thought of anyone else. He made a plan for the next twenty years and did not think about the next twenty-four hours.

Jesus does not say the man was wrong to have a good harvest. He does not even say barns are wrong. The man's problem was that he was "not rich toward God." He treated what God gave him as his own, to keep for himself, and he died with full barns and an empty soul.

## Why This Changes Everything

When I accept that it all belongs to God, three things change.

First, the question changes. I stop asking, "How much of my money should I give to God?" and start asking, "How much of God's money should I keep for myself?" That is a very different question.

Second, my worry gets smaller. If God owns it all, then He is responsible for His household. I am responsible to be faithful with what He has given me, but I am not responsible to hold the whole world together. We will come back to that in Chapter 6.

Third, my pride gets smaller too. If I have more than my neighbor, I didn't earn the right to look down on him. If I have less, I don't need to envy him. We are both managers of what belongs to Someone else.

## Study Questions

1. Read 1 Chronicles 29:11-14. What does David say belongs to God? What does that leave for us to own?
2. What is the difference between an owner and a steward? Which one do you usually act like?
3. Deuteronomy 8:17-18 warns about pride when things go well. Have you seen that in your own life?
4. In Luke 12:15-21, what did the rich man get wrong? What would it look like to be "rich toward God"?

5. How would your spending change this month if you really believed it all belonged to God?

# Chapter 2: Work Is Part of the Plan

> *And everything, whatever you do, work from* ***the*** *soul, as to the Lord and not to men*
>
> Colossians 3:23 (SLB)

Before there was sin, before there was a curse, before there was money, there was work.

> *And the LORD God took the man and settled him in the garden of Eden to work it and to keep it.*
> (Genesis 2:15)

God put Adam in the garden "to work it and to keep it." Work is not a punishment. It was part of the good world God made. After the fall, work became hard. Thorns and sweat came into it (Genesis 3:17-19). But work itself was God's idea from the start, and it is one of the main ways He provides for us and for others.

When I build or repair a guitar, much of the detailed work happens inside, where the customer will never look. It would be easy to rush the unseen parts. Doing our work for the Lord means caring about the details nobody else sees (Colossians 3:23).

## Working for the Lord

Paul wrote to believers in Colossae, many of whom were slaves or servants. Their work was often hard and unfair. And he told them this:

> *And everything, whatever you do, work from* ***the*** *soul, as to the Lord and not to men, knowing that from* ***the*** *Lord you will receive the reward of the*

> *inheritance; for you serve the Lord Christ.* (Colossians 3:23-24)

That changes how I see a Monday morning. Whatever I do, I can do it "as to the Lord and not to men." My boss may never notice. My customer may never say thank you. But I am not ultimately working for them. "You serve the Lord Christ." That means my work matters to God even when it is ordinary. Fixing a guitar, keeping a project on schedule, cleaning a floor, raising children at home, all of it can be done as service to Him.

## God's Word on Laziness

The Bible is just as clear the other way. It has hard words for people who refuse to work.

> *For even when we were with you, we were commanding you this, that if anyone is not willing to work, neither let him eat. For we hear* ***that*** *some are walking among you disorderly, not working at all, but being busybodies. Now to such we command and exhort through our Lord Jesus Christ, that working with quietness they may eat their own bread.* (2 Thessalonians 3:10-12)

Some believers in Thessalonica had stopped working. They may have thought Jesus would come back any day, so why bother? Paul told them to get back to work, quietly, and eat their own bread. The hope of Christ's return is never an excuse to stop being faithful. If anything, it is a reason to be found faithful when He comes.

Notice that Paul says "not willing to work." He is not talking about people who cannot work because of age, illness, injury, or disability, or people who are looking for work and can't find it. The Bible tells the church to care

for those people (1 Timothy 5:3-8; James 1:27). He is talking about people who can work and choose not to.

> *In all toil there is profit, and a word of lips **leads** only to poverty.* (Proverbs 14:23)

## Why We Work

The Bible gives at least three reasons to work.

- **To provide for ourselves and our families.** Paul says that a believer who will not provide for his own household "has denied the faith and is worse than an unbeliever" (1 Timothy 5:8). That is strong language, and it shows how seriously God takes it.
- **To serve God and others.** Good work done well is a service to the people who receive it, and through them to the Lord.
- **To have something to give.** This is the reason most of us forget.

> *Let the one who steals no longer steal, but rather let him labor, working with the hands what is good, so that he may have **something** to share with the one who has need.* (Ephesians 4:28)

Paul is writing to a former thief. The old way was to take. The new way is not just to stop taking. It is to work "so that he may have something to share with the one who has need." Work is not only about getting. In God's plan, it is also about giving.

## Work Is Not God

There is one more warning. Work is good, but it can become an idol. Some of us are lazy. Others of us can't stop. We work seven days a week, miss our children growing up, and find our whole worth in our job title or our paycheck. God built rest into the week from the

beginning (Exodus 20:8-11), and Jesus said the Sabbath was made for man (Mark 2:27). If I can't stop working, I may be trusting my work more than I trust God. I'll say more about rest in another mini book, *Fasting and Other Habits of Faith*.

## Study Questions

1. Read Genesis 2:15. Why does it matter that work came before the fall?
2. How would your attitude at work change if you did it "as to the Lord and not to men" (Colossians 3:23)?
3. What is the difference between someone who will not work and someone who cannot? How should the church treat each one?
4. Ephesians 4:28 gives a reason for work beyond earning a living. What is it?
5. Is your bigger struggle laziness or overwork? What is one change you could make this week?

# Chapter 3: Debt and Borrowing

> *Owe no one anything, except to love one another; for the one who loves the other has fulfilled **the** law.*
>
> Romans 13:8 (SLB)

Debt is one of the heaviest burdens many families carry. Credit cards, car loans, student loans, medical bills, payday loans. For a lot of people, the weight of what they owe is the first thing they think about in the morning and the last thing at night. So what does the Bible say?

## What the Bible Says About Debt

The Bible never says borrowing money is a sin. The Law of Moses gave Israel rules for lending, which assumes that lending would happen (Exodus 22:25; Deuteronomy 15:7-8). Jesus even said, “do not turn away from the one wanting to borrow from you” (Matthew 5:42). But the Bible is clear that debt has a cost, and that the cost is more than the interest.

> *A rich **one** rules over poor **ones**, and a borrower **is** a servant to a man who lends.* (Proverbs 22:7)

That is the plain truth. When I owe someone, part of my future belongs to them. My paycheck is spoken for before I earn it. I can’t say yes to God’s leading as freely, because I have to say yes to the lender first. The proverb does not say debt is evil. It says debt makes you a servant. That should make us slow to borrow.

## Paying What We Owe

The Bible is also clear that when we do borrow, we pay it back.

> *The wicked borrows and does not repay, and the righteous shows favor and gives.* (Psalm 37:21)

The wicked man borrows and doesn't repay. The righteous man not only pays what he owes, he gives. A believer who walks away from his debts without trying to make it right is not living the way God's people should. Sometimes life falls apart and a person truly cannot pay. Bankruptcy laws exist for that reason, and there are times it is the right step. But the heart of a believer is to honor his word and do all he reasonably can to make things right. Get good counsel before you make that kind of decision.

Paul put it this way in Romans 13:8: "Owe no one anything, except to love one another." In context, he has just told believers to pay what they owe to everyone, whether taxes, respect, or honor (Romans 13:7). The point is not that every mortgage is a sin. The point is, don't leave debts hanging. Pay them. The only debt you should never be finished paying is the debt of love.

## Co-signing and Promises

Proverbs warns again and again about putting up security for someone else's debt.

> *Do not be among those who strike a palm, among those who stand surety **for** debts. If you have nothing to pay, why should he take your bed from under you?* (Proverbs 22:26-27)

"Striking a palm" was the handshake that made you responsible for another person's loan. Today we call it

co-signing. Proverbs says, if you can't pay it yourself, don't do it. Many families have lost friendships, and sometimes their homes, because they signed for someone else's loan with money they did not have. If you want to help someone and you can afford to, it is often wiser to give the money than to guarantee a loan.

## Counting the Cost

Jesus used a building project to make a point about following Him.

> *For which of you, wanting to build a tower, does not first, having sat down, count the cost, whether he has the* ***means*** *for completion? Otherwise, when he has laid a foundation and is not able to finish, all who see* ***it*** *may begin to mock him, saying, 'This man began to build and was not able to finish.'* (Luke 14:28-30)

His main point is about the cost of being His disciple. But the picture He uses assumes something every builder knows. You sit down and count the cost before you start. That is simple wisdom for money too. Before you buy, know what it costs, including the interest. Before you sign, know whether you can finish.

## Getting Out

If you are already in debt, don't let shame keep you stuck. Here are some steps many believers have found helpful.

1. Stop adding to it. Put the cards away until you have a plan.
2. Write down everything you owe: who, how much, the interest rate, and the monthly payment.

3. Make a simple monthly plan (there is one at the back of this book) so you know where every dollar is going.
4. Set aside a small emergency fund so the next flat tire does not go on a card.
5. Pay every minimum, then put every extra dollar toward one debt at a time until it is gone. Then roll that payment into the next one.
6. Pray about it, and ask a trusted, wise believer to help you stay accountable.

It may take months or years. That's all right. Every debt paid off is a little more freedom. And remember who you belong to. Your worth before God is not measured by your credit score.

## Study Questions

1. Read Proverbs 22:7. In what ways does debt make a person a "servant"?
2. Does the Bible say all borrowing is sin? What passages help answer that?
3. What does Psalm 37:21 say about how the righteous handle what they owe?
4. Why does Proverbs warn so strongly against co-signing?
5. If you are in debt, which of the six steps above could you take this week?

# Chapter 4: Saving and Planning Ahead

> *The plans of a diligent **one are** only to advantage, and everyone who hastens, only to poverty.*
>
> Proverbs 21:5 (SLB)

Is it right for a believer to save money? Some people think saving shows a lack of faith. If God will provide, why put anything away? Others save so much that their savings become their security. The Bible speaks to both.

As a project manager, I plan for risks before they happen. Planning ahead is wise, but money makes a poor substitute for security. Saving with the right heart means preparing responsibly while trusting the Lord, not a bank balance.

## The Wisdom of the Ant

Proverbs sends the lazy man to school with a small teacher.

> *Go to the ant, sluggard; consider its ways, and be wise, which has no commander, officer, and ruler; it prepares its bread in the summer; it gathers its food at the harvest.* (Proverbs 6:6-8)

The ant does not wait until winter to look for food. Nobody has to stand over her and give orders. She works in the summer and gathers at the harvest, because she knows a lean season is coming. That is not a lack of faith. It is wisdom God built into His creation.

> *Desirable treasure and oil **are** in the dwelling of a wise **one**, and a foolish man swallows it up.* (Proverbs 21:20)

The wise person keeps something in store. The fool "swallows it up." He spends everything as soon as it comes in. Many of us live that way. We aren't wicked, just in the habit of letting every dollar go out the door as fast as it came in. Proverbs calls that foolish.

Joseph is a good example. God warned Pharaoh through dreams that seven good years would be followed by seven years of famine. Joseph's plan was to store up a fifth of the grain during the good years so there would be food in the bad ones (Genesis 41:33-36). That plan saved Egypt and his own family. Planning ahead with what God gives is good stewardship.

## Planning Without Presuming

But the Bible also warns about a kind of planning that leaves God out.

> *Come now, you who say, "Today or tomorrow we will go into such and such a city and will spend one year there and will trade and will make a profit"; you who do not know the **things** of tomorrow. For what **is** your life? For it is a vapor that appears for a little **while** and then vanishes. Instead of your saying, "If the Lord wills, we will both live and do this or that."* (James 4:13-15)

James is not against making plans. He is against making plans as if we control tomorrow. We don't. "What is your life? For it is a vapor." So I plan, but I hold my plans with an open hand and say, "If the Lord wills." That is the difference between Joseph and the rich fool in Luke 12. Both stored grain. Joseph stored it to serve others, as

God led him. The rich fool stored it for himself, as if he would live forever.

## Saving With the Right Heart

Here are some questions that help me tell the difference between wise saving and hoarding.

- **Why am I saving?** Saving to care for my family, to avoid debt, to prepare for old age, or to be ready to help someone is wise. Saving because I can't trust God without a big number in the bank is not.
- **Is my saving crowding out my giving?** If I am always saving and never giving, my savings may have become my god.
- **Would I be content if I lost it?** Paul learned to be content in plenty and in want (Philippians 4:11-12). If losing my savings would destroy my faith, I may be trusting the wrong thing.

## Providing for Family

Planning ahead is part of caring for the people God gave you. We already saw 1 Timothy 5:8, which calls the believer to provide for his household. That includes today and tomorrow. Proverbs 13:22 says a good person "leaves an inheritance to children of children," which means grandchildren. Planning for a wife or husband who may outlive you, for children's needs, and for your own old age is not worldly. It is love.

## A Simple Start

If you have never saved before, start small. Even a few dollars from each paycheck, set aside before you spend anything else, will add up. Many people start by building a small emergency fund, then work toward covering several months of expenses. The exact numbers matter

less than the habit. Pay God first, then pay your future self, then live on the rest.

## Study Questions

1. Read Proverbs 6:6-8. What can the ant teach us about money?
2. How was Joseph's saving different from the rich fool's saving in Luke 12?
3. What does it mean to say "If the Lord wills" about our financial plans (James 4:15)?
4. Which of the three questions under "Saving With the Right Heart" is hardest for you?
5. What is one small step you could take this month to start or strengthen a savings habit?

# Chapter 5: The Joy of Giving

> *In all things I showed you that by laboring thus it is necessary to help those who are weak, and to remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.'*
>
> Acts 20:35 (SLB)

Jesus said it is more blessed to give than to receive. Most of us believe that in our heads. Our checkbooks often say something different. Giving is where all of the earlier chapters come together. If it all belongs to God, if we work to have something to share, and if we plan ahead with an open hand, then giving is the natural result.

For five straight years I helped lead youth mission trips to Baja, Mexico. A trip like that costs time and money. Giving is not something we do to get something back. It honors what God has already given us (2 Corinthians 9:7).

## How Much Should I Give?

That is usually the first question people ask. In the Old Testament, God's people gave a tithe, which means a tenth. Abraham gave a tenth to Melchizedek (Genesis 14:20), and the Law of Moses required a tenth of the harvest and the herds for the Levites and the worship of God (Leviticus 27:30; Numbers 18:21). Malachi rebuked the people for holding it back.

> *Will a man rob God? Yet you are robbing Me. And you say, "In what have we robbed You?" **In** the tithe and the contribution. With the curse you are cursed, and Me you are robbing, the nation, all of it. Bring all the tithe into the storehouse, and let*

> ***there*** *be food in My house; and test Me, please, by this, says the LORD of armies, if I will not open for you the windows of the heavens, and pour out for you blessing until* ***there is*** *not enough* ***room****.*
> (Malachi 3:8-10)

In Malachi's day, the storehouse was a real storeroom at the temple, where the tithe fed the Levites and priests who served there (Nehemiah 13:10-12). The people had stopped bringing it, and the work of God's house was suffering. God called that robbery.

In the New Testament, Jesus mentions the tithe when He rebukes the Pharisees for tithing their garden herbs while leaving aside "the justice and the mercy and the faith" (Matthew 23:23). He says they should have done the one without leaving the other. The New Testament letters never set a percentage for believers. Instead they give a pattern, and the pattern is generous.

I think the tithe is a good place to start, not a place to stop. If the people of Israel gave a tenth under the Law, it would be strange for those of us who have received God's grace in Christ to give less. But I don't want to put a rule on you that the New Testament doesn't. What the New Testament asks is more searching than a percentage.

## The New Testament Pattern

Paul wrote about giving in 1 Corinthians 16 and 2 Corinthians 8 and 9. From those passages we see what Christian giving looks like.

- **Regular.** "On every first day of the week let each of you put aside by himself" (1 Corinthians 16:2). Giving is a habit, not a mood.

- **Proportional.** Each one gives "whatever he may be prospered" (1 Corinthians 16:2). The more God gives you, the more you can give.
- **Willing and cheerful.** Not under pressure, and not grudgingly.

  *Now this **I say**: he who sows sparingly will also reap sparingly, and he who sows with blessings will also reap with blessings. Each **one should give** just as he purposes in the heart, not out of grief or out of necessity; for God loves a cheerful giver. And God **is** able to make all grace abound to you, so that, always having all sufficiency in everything, you may abound to every good work*
  (2 Corinthians 9:6-8)

- **Sacrificial.** The churches of Macedonia were poor, and they gave beyond what they could afford. And notice the order: "they first gave themselves to the Lord."

  *Now we make known to you, brothers, the grace of God which has been given among the churches of Macedonia, that in much testing of affliction the abundance of their joy and their deep poverty abounded to the riches of their generosity. For according to **their** ability, I testify, and beyond **their** ability, **they gave** of their own accord, with much appeal begging us to receive the grace and the fellowship of the ministry to the saints. And not as we had hoped, but they first gave themselves to the Lord, and to us through **the** will of God*
  (2 Corinthians 8:1-5)

## The Widow's Two Coins

Jesus once sat across from the temple treasury and watched people give.

> *And Jesus, having sat down opposite the treasury, was watching how the crowd casts copper **money** into the treasury; and many rich **people** were casting in much. And one poor widow, having come, cast in two lepta, which is a quadrans. And having called His disciples to **Him**, He says to them, "Truly I say to you that this poor widow has cast in more than all those having cast into the treasury; for all cast in out of what is abounding to them, but she out of her poverty cast in all that she had, her whole livelihood."* (Mark 12:41-44)

The rich gave large amounts out of their extra. The widow gave two tiny coins, and it was everything she had. Jesus said she gave more than all of them. God does not measure a gift by its size. He measures it by what it costs the giver and by the heart behind it.

## Where Should I Give?

The New Testament shows believers giving to support their local church and those who teach God's Word (1 Corinthians 9:13-14; Galatians 6:6), to care for the poor, widows, and orphans (Galatians 2:10; James 1:27), and to send the gospel to other places (Philippians 4:15-18). A good place to start is with your own church, then give to others as God leads you. Give to ministries that are honest, that teach God's Word faithfully, and that are open about how they use money.

## What Giving Does Not Do

I want to be careful here. Some preachers say that if you give, God is bound to make you rich. That is not what the Bible teaches. God does promise to supply what we need, and Paul says those who sow generously will reap generously (2 Corinthians 9:6). But in the very next verses he explains what the harvest is: God makes "all

grace abound to you” so that you have enough “to every good work” (2 Corinthians 9:8). God blesses us so we can keep giving, not so we can live in luxury. The widow went home with nothing in her hands, and Jesus called her gift the greatest of the day.

We don’t give to get. We give because God gave first. “For you know the grace of our Lord Jesus Christ, that for your sake He became poor, being rich, so that you by His poverty might become rich” (2 Corinthians 8:9).

## Study Questions

1. What was the tithe in the Old Testament, and what was it used for?
2. What four marks of giving do you see in 1 Corinthians 16:2 and 2 Corinthians 8 and 9?
3. Why did Jesus say the widow gave more than the rich (Mark 12:41-44)?
4. According to 2 Corinthians 9:8, why does God supply us with “all sufficiency”?
5. Is your giving regular, proportional, and cheerful? What would it take to make it so?

# Chapter 6: Learning to Be Content

> ***Let your*** *way of life* ***be*** *without love of money, being content with the things present; for He Himself has said, "I will certainly not leave you, nor will I ever forsake you,"*
>
> Hebrews 13:5 (SLB)

The last lesson may be the hardest one. Contentment means being at peace with what God has given me right now, whether that is a lot or a little. It doesn't come naturally. Our whole culture runs on making us want more. Every ad is designed to make us unhappy with what we have.

## The Love of Money

Paul wrote to Timothy about people in the church who thought godliness was a way to get rich.

> *But godliness with contentment is great gain. For we brought nothing into the world,* ***and it is*** *evident that neither are we able to carry anything out. But having sustenance and coverings, with these we will be content. But those who desire to be rich fall into temptation and a snare and many foolish and harmful desires, which plunge men into ruin and destruction. For the love of money is a root of all the evils, which some, stretching after* ***it****, have been led astray from the faith and have pierced themselves with many pains.*
> (1 Timothy 6:6-10)

Notice what Paul says and does not say. He doesn't say money is the root of all evils. He says "the love of money is a root of all the evils." Money itself is a tool. Loving it

is a trap. And the trap is not just for the rich. A poor man can love money as much as a rich one. The desire to be rich is what plunges people “into ruin and destruction.”

Solomon, who had more money than almost anyone in history, said the same thing from experience.

> ***He who*** *loves silver will not be satisfied with silver, and whoever loves abundance* ***will*** *not* ***be satisfied with*** *income. This also* ***is*** *futility.*
> (Ecclesiastes 5:10)

More is never enough. If I am not content with what I have now, I will not be content with more.

## Two Masters

Jesus put it as plainly as anyone could.

> *Do not store up for yourselves treasures on the earth, where moth and rust destroy, and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in nor steal; for where your treasure is, there your heart will be also. The lamp of the body is the eye. Therefore if your eye is single, your whole body will be full of light; but if your eye is evil, your whole body will be full of darkness. Therefore if the light that* ***is*** *in you is darkness, how great* ***is*** *the darkness! No one is able to serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the other. You are not able to serve God and wealth.*
> (Matthew 6:19-24)

I can’t serve God and wealth. One of them will be my master. And where my treasure is, my heart will follow. If I want my heart to be with God, I need to keep putting

my treasure where He is: into His work, His people, and His kingdom.

## The Secret of Contentment

Paul wrote from prison to the church at Philippi, thanking them for a gift. And he told them a secret.

> *Not that I speak according to lack; for I have learned to be content in whatever **circumstances** I am. I also know **how** to be humbled; I also know **how** to abound; in everything and in all things I have been initiated, both to be filled and to hunger, both to abound and to be in lack. I have strength **for** all things in the **One** who strengthens me, Christ.* (Philippians 4:11-13)

Paul had been rich in his opportunities and poor in his circumstances. He had been fed and hungry. He had learned contentment in both, and the secret was not in his circumstances. It was in Christ. “I have strength for all things in the One who strengthens me.” People often quote that verse about sports or business. In its setting, it is about having enough strength to be content when you have nothing, and to stay faithful when you have plenty.

## He Will Never Leave You

Look back at the verse at the top of this chapter. Hebrews tells us to be free from the love of money and content with what we have. And the reason it gives is not “because you have enough.” The reason is that God has said, “I will certainly not leave you, nor will I ever forsake you.” Contentment rests on His presence, not on my bank balance. If I have Him, I have enough.

## A Prayer Worth Praying

There is a prayer in Proverbs that I come back to often.

> *Emptiness and a word of lies put far from me; poverty and wealth do not give to me; feed me the food of my portion, lest I be satisfied and deny **You** and say, "Who **is** the LORD?" and lest I be poor and steal, and seize the name of my God.*
> (Proverbs 30:8-9)

The writer asks God for enough. Not so much that he forgets God, and not so little that he is tempted to steal. Just "the food of my portion." That is the heart of contentment. Lord, give me what You know I need, and help me trust You with the rest.

## Study Questions

1. What is the difference between money and "the love of money" (1 Timothy 6:10)?
2. Why is more never enough for someone who loves money (Ecclesiastes 5:10)?
3. What does Jesus mean when He says we cannot serve God and wealth?
4. What was Paul's secret of contentment in Philippians 4:11-13? How is that verse often misused?
5. Pray the prayer of Proverbs 30:8-9 this week. What would "enough" look like for you?

# A Closing Word

> *Now thanks **be** to God for His indescribable free gift!*
>
> 2 Corinthians 9:15 (SLB)

We started with a simple truth. It all belongs to God. Everything else in this book grows out of that. We work because God made us to work and to have something to share. We stay out of debt where we can, and pay what we owe, because a servant of God shouldn't be a servant to a lender. We save with open hands. We give cheerfully, because God gave first. And we learn to be content, because if we have Him, we have enough.

The greatest gift ever given wasn't money. "Now thanks ***be*** to God for His indescribable free gift!" Paul wrote, at the end of his two chapters on giving. He meant Jesus Christ. God gave His only Son to die for our sins and rise again so that we could be forgiven and made His children. You can't buy that, and you can't earn it. You can only receive it as a gift.

If you have never trusted Jesus Christ as your Lord and Savior, that is where to start. Money will not follow you past the grave. He will. My book *The Road Home* walks through what it means to turn to Him, and it is free on my website.

If you already belong to Him, then look at your bank statement this month and ask Him what it says about your heart. Then take one step, whatever it is. He is a good Master, and He is generous with His servants.

# A Simple Monthly Plan

A budget is not a cage. It is simply telling your money where to go before it goes somewhere on its own. Fill in this plan at the start of each month. Write what you expect, then check it at the end of the month against what really happened.

| Line | Planned | Actual |
|---|---|---|
| Income after taxes | | |
| Giving (church and others) | | |
| Saving (emergency fund, then long term) | | |
| Housing (rent or mortgage, insurance) | | |
| Utilities and phone | | |
| Food and household | | |
| Transportation (payment, fuel, insurance) | | |
| Medical | | |
| Debt payments beyond minimums | | |
| Children and school | | |
| Clothing and personal | | |
| Everything else | | |
| Total going out | | |

If “total going out” is more than your income, something has to change. Start with the lines you can control. Pray over the plan with your spouse if you are married, and

agree on it together. Money fights in a marriage often come from never having made a plan together.

# About This Book

*Money, Giving and Enough* is a short Bible study about one of the things Jesus talked about most.

It begins with the truth that everything belongs to God and that we are managers of what He puts in our hands. From there it looks at work as part of God’s good plan, at debt and how to get out of it, at saving and planning ahead without leaving God out, at the joy of giving, and at the secret of contentment Paul learned in prison.

Each chapter quotes the key Bible passages in full, explains them in their setting, and ends with study questions for personal reading or a small group. A simple monthly plan at the back helps you put it into practice.

All Scripture quotations come from the Steadfast Literal Bible, which is free to read at trinfinityenterprises.com/slb.