

Chapter 1: Introduction

We're glad you're here! You've taken the first step toward gaining financial freedom. It's our hope that you will gain wisdom and use that wisdom not only to change your life, but to be leaders in your home, school, and even in your community. Sound like a big job? It is, but with this exciting study you will learn how to apply some of the greatest financial principles in the world, principles that come from the Bible.

So get ready! You're about to begin an incredible adventure, and by the time you're finished, you'll have a solid grasp on how to handle money. Who knows, you may even become the person others come to for help!

It's up to you! No study, no matter how great it is, will work by itself. You have to be willing to put in effort to make it work for you. We all know how tough it is to keep up with commitments, even when you've said you will. So do the work...

Memorize it! It was important when you were a kid; it's even more important now. The only way to get these biblical principles firmly rooted in your mind is to memorize them.

Put it into practice! These are practical exercises to help you put what you've learned to use.

Pray it! Everyone should pray for each other. Take prayer requests and pray daily for them. It may even seem like a hassle at first, but give it time. You'll be amazed at how exciting it will become when you can look back at all God has done through your prayers.

Memorize It!

Luke 16:11

Check It Out!

1. Read Isaiah 55:8-9.

-Based on this passage, do you think God's principles of handling money are different from the way most people handle money?

-What do you think would be the greatest difference(s)?

2. How do the following influence the way you spend:

-Comparing your spending with that of friends—

-Watching TV programs and commercials—

-Spending time on the internet—

-Studying the Bible—

-Should your relationship with Christ influence the way you spend money? If so, how?

-Do you think the Lord wants you to change the way you spend money? If so, what are some of the things you believe need changing?

3. Read Luke 16:11.

-What does this verse say about handling money and receiving true riches?

-What do you think are the "true riches" referred to in this verse?

4. Read the Notes for Chapter 1: Introduction.

-What information especially interested you?

-Why do you think the Bible says so much about money?

Chapter 1: Introduction Notes

Would it surprise you to learn that the Bible says a lot about money? From beginning to end, *Genesis* to *Revelation*, there are more than 2,350 verses on how to handle money!

Sixteen of the 38 parables in the *Gospels* deal with handling money and possessions. In *Matthew*, *Mark*, *Luke*, and *John* alone, one out of ten verses (288 total!) addresses money. Jesus talked about money than about almost anything else.

So what's the big deal? Why did Jesus spend so much time talking about money? There are two simple reasons.

Reason #1: Your Relationship with God

Check out Luke 16:11. Jesus makes some pretty amazing statements regarding the ways we handle money. He says, "Therefore if you have not been faithful in the use of worldly* wealth, who will entrust the true riches to you?" What are the true riches? A strong relationship with Jesus. So this makes it clear that how we handle our money impacts our relationship with Christ. If we follow the principles in the Scriptures, we will grow closer to God. Guaranteed. However, if we ignore those principles and handle money carelessly, our relationship with Him will suffer. Also guaranteed.

In the parable of the talents, three servants were given money to use while their master was away. Only two servants used the money wisely and were able to give the master even more money than they had been given in the first place! Obviously the master was thrilled. He congratulated the servants, telling them, "Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things; enter into the joy of your master" (Matthew 25:21).

Put quite simply, the Bible is your instruction manual for wise money management. Think about it. Suppose you go out and buy a PlayStation or Xbox. What's the first thing you do when you get home? Put it together of course! And how do you do that? By tossing the instructions and guessing which wire goes where? Yeah, right. Not unless you're some kind of electronics guru. But if you're like most of us,

the last thing you want is to end up with a mess of wires, and blinking digital displays. No, you pull out the instruction booklet, read it, and follow what it says.

The same goes for the Bible and money. When you use the Bible as your Instruction Manual, you learn to handle money properly and, like the servant, you have the opportunity to "enter into the joy" of a closer relationship with the Lord.

Reason #2: Practical Help

God realizes that money will be a huge part of our lives. And, because God cares for us, He wants to help us handle money wisely. Therefore, the Lord gave us some very practical truths in the Bible that are like a map to guide us on our financial journey. They are a gift from a loving God intended to help us.

In this study, you'll learn what God wants you to know about:

- how to earn money in your job
- how to save regularly
- how to give generously
- how to spend wisely
- how to stay out of debt
- and much, much more!

Take the Challenge!

A close friend challenged me to join him in a study of Scripture to find out what the Lord said about handling money. Believe it or not, we read the entire Bible! We discovered 2,350 verses dealing with money. Not only were we surprised at how practical the Word of God is about money, but we discovered a secret — something that helped us put money into perspective. And it's simple: The responsibility for handling money is split in two. One part is ours, the other is God's! God knew how tough this would be for us, and He knew we couldn't handle it on our own. Rather than leave the whole burden on our shoulders, He kept certain responsibilities and gave other to us.

When my friend and I realized this, we were really excited. We had found that most of the frustration in handling money is because we do not realize which responsibilities are ours and which are the Lord's.

So get ready. You're about to discover some incredible truths that will help you for the rest of your life!