

# Is the Bible's Message About Money Contradictory?

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## Question:

I'm confused about the Bible's teaching on money. It seems contradictory. (And skeptics certainly think so.) We learn in Proverbs 21:20 that "[p]recious treasure and oil are in a wise man's dwelling, but a foolish man devours it." Psalm 112:1,3 indicates that "the man who fears the Lord, who greatly delights in His commandments...wealth and riches are in his house." Yet, Jesus once instructed a rich man, saying, "[G]o, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me" (Mark 10:21). Jesus then said, "It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God" (Mark 10:25). Jesus also famously taught in the Sermon on the Mount: "Do not lay up for yourselves treasures on earth" (Matthew 6:19, ESV). How can all of these Bible verses

(and others, e.g., 1 Timothy 6:9-10) about money be consistent with each other? Should we give away everything we own, or can we save some money (i.e., “laying up some treasures on Earth”)? Is it acceptable to earn and possess riches or not?

## **Answer:**

The Bible’s message about any and all “money matters” is entirely consistent, despite what skeptics argue.<sup>1</sup> Sadly, most of the world (and perhaps many in the Church) are unaware of (1) the Bible’s critical message about material things and humankind’s management of them as well as (2) the marvelous harmony with which Jesus and the Bible writers addressed these matters.

## **Property**

The Bible does not teach that merely possessing money, a house, a business, or a mode of transportation (whether that be a camel or a car) is inherently evil. Job was undeniably a faithful and righteous man of God (Job 1:1,8; 2:3; Ezekiel 14:14,20; James 5:10-11). He also was very wealthy. “[H]is possessions were seven thousand sheep, three thousand camels, five hundred yoke of oxen, five hundred female donkeys, and a very large household, so

that this man was the greatest of all the people of the East” (Job 1:3). What’s more, following Job’s heart-wrenching trials, the Lord gave the patriarch “twice as much as he had before” (Job 42:10). Indeed, “the Lord blessed the latter days of Job more than his beginning: for he had fourteen thousand sheep, six thousand camels, one thousand yoke of oxen, and one thousand female donkeys” (Job 42:12).

Perhaps no one in Scripture is as synonymous with “faithfulness” as is the patriarch Abraham. Although not perfect, Abraham was an obedient servant of the Lord (Hebrews 11:8-19; James 2:19-24). And, Abraham “was very rich in livestock, in silver, and in gold” (Genesis 13:2). His “possessions”<sup>2</sup> were “great” (Genesis 13:6). He also had hundreds of servants (Genesis 14:14; 15:2; 22:5).

A house (as well as the land upon which it sits) is the most expensive thing the average person will ever purchase.<sup>3</sup> Property prices around the world vary greatly. According to the popular housing website Zillow.com, the typical value of a house in the United States is over \$350,000<sup>4</sup> or \$2,485 per square meter.<sup>5</sup> In the United Kingdom, property is twice as expensive.<sup>6</sup> In South Korea, the average price of property (per square meter) is nearly \$13,000.<sup>7</sup> Though quite expensive in many countries around the world, it is not intrinsically sinful to purchase (or rent) and occupy property.

The New Testament reveals that the righteous Zacharias (Luke 1:6), the father of John the baptizer, had “his own house” (Luke 1:23,40). Peter had a house in Capernaum (Luke 4:38). The Roman centurion who exemplified “great faith” possessed his own home (Matthew 8:5-13; Luke 7:1-10). Mary, Martha, and Lazarus had a house in Bethany, which Jesus visited (Luke 11:38; John 11:20,31). Aquila and Priscilla were faithful servants of the Lord who had “their house” in (seemingly) Ephesus in which the Christians met (1 Corinthians 16:19; cf. Acts 18:2,18-20), as well as a home in Rome (Romans 16:5).<sup>8</sup> Nympha was a Christian in Laodicea who opened “her house” to the church (Colossians 4:15, NASB). And Philemon, who was Paul’s “beloved friend and fellow laborer,” had a house in which the local church met (Philemon 1-2). In fact, Philemon’s house was large enough to have a “guest room,” which Paul hoped to use in the future (Philemon 22). It seems clear that the early Church was “dependent upon the hospitality of prominent church members who furnished their own houses” in which to gather and worship.<sup>9</sup> It is also clear that saving money to pay a rent or mortgage payment is not inherently sinful.

Property is not the problem. Working and receiving wages is not wicked. On the contrary, “The desire of the lazy man kills him, for his hands refuse to labor” (Proverbs 21:25). Recall that Jesus condemned the lazy servant in the Parable of the Talents in Matthew 25. Paul taught, “If anyone will not work, neither shall he eat” (2

Thessalonians 3:11). And, “if anyone does not provide for his own...he has denied the faith and is worse than an unbeliever” (1 Timothy 5:8).

Receiving and possessing money for our diligent efforts is not equivalent to the sin of materialism. To gain some measure of wealth (whether \$1 or \$1 million) is not innately evil. The issue is, what kind of stewards are we of all that God allows us to receive and use for the few years we are on Earth? What are our motivations when it comes to acquiring, saving, and using any money, property, and wealth that we receive? Do we have a sinful “love of money” (1 Timothy 6:10)? Do we foolishly think that material things will bring us true, lasting joy (Ecclesiastes 5:10)? What do our actions involving material things say about our love, commitment, and passion (or lack thereof) for God, eternal life, the Lord’s Church, and the lost?

Are we guilty of the sin of greed (Luke 11:39)? Are we jealous of what others have? Are we consumed with material thoughts and things (Luke 12:13-21)? Do we worry about physical things (Matthew 6:25-34)? Simply put, do we think about and handle material things righteously or unrighteously?

## **God Owns Everything**

Out of nothing, the eternal, omnipotent God created everything. He intentionally “made the heavens and the

earth, the sea, and all that is in them” (Exodus 20:11). “[A]ll things have been created by Him and for Him” (Colossians 1:16, NASB). “All things came into being by Him, and apart from Him nothing came into being that has come into being” (John 1:3, NASB). A biblical view of material things begins with (and cannot possibly be grasped without) first understanding that God created the Universe and everything in it out of nothing, and thus He logically owns everything.

God rhetorically asked the patriarch Job, “Who has been first to give to Me, that I should repay him? Whatever is under the entire heaven is Mine” (Job 41:11, NASB). “Indeed heaven and the highest heavens belong to the Lord your God, also the earth with all that is in it” (Deuteronomy 10:14). “The earth is the Lord’s, and all its fullness, the world and those who dwell therein” (Psalm 24:1). The wealthy King David praised God, saying, “For all things come from You, and of Your own we have given You” (1 Chronicles 29:14).

The covetous, arrogant, rich farmer in Jesus’ parable in Luke 12 was wrong in every which way when it came to his attitude about and actions toward wealth. First, he failed to acknowledge God as the actual owner of all that he had. Instead, this rich man spoke of “my crops,” “my barns,” and “my goods.” His life could be summed up with the selfish “me, myself, and I” attitude. Second, he failed to thank God for the material possessions in his

care. Did this rich man make “[t]he ground that yielded plentifully” (Luke 12:16)? Did he make the seeds to put in the ground, the rain that waters the seeds and soil, or the Sunlight that the plants need to grow? Did he create the Law of Biogenesis, which ensures that seeds reproduce, and do so after their own kind? Did he create his own power and energy to work the field (or to oversee the work done by others; cf. Deuteronomy 8:17-19)? An attitude and expression of thanksgiving were sorely missing in the life of this wealthy individual. Third, this rich man was not interested in doing good things for others with his great wealth (cf. Matthew 22:39; 25:31-46). He wanted to store up wealth so that he could take it easy and “eat, drink, and be merry...for many years” (Luke 12:19). His goals, affections, and actions were earthly in nature. He is the epitome of laying up treasures on Earth rather than in heaven (Matthew 6:19-20).

## **Humans Are Simply Stewards of God’s Stuff**

Whenever the Bible writers addressed people being an “owner” of anything (e.g., having “your house”), the concept is meant in a limited, accommodative sense. After all, God made the land and sea and everything in them. He created gold, silver, bronze, copper, and every

other precious metal in the Universe. He made the plants and trees out of which paper money is made. Rest assured, any other material thing we think we “own” ultimately was created by and is still owned by God.

Long before we were born, all material things were God’s. Long after we’re gone (if this world is still here), all material things will continue to be His. For the relatively brief period of time that we are here, we are using His things. We have been given the serious task of managing the Maker’s materials.

Like the servants in the Parable of the Talents, we have been entrusted with God’s money<sup>10</sup> and are expected to manage it in a manner that pleases the Master (Matthew 25:14-30). Whether an individual has a lot or a little (\$500,000, \$50,000, or \$500; cf. Matthew 25:15), God requires good stewardship. Whether you are the “owner” of a large company that employs 1,000 people or you are one of those 1,000 people who receives a modest income, God expects and deserves good stewardship of His things. But neither being the employer nor employee is inherently good or evil.

## **Good Stewardship Has Always Involved Giving Back to God**

First and foremost, good stewardship has always involved giving. Before anything else we think or do, our first



reaction (and not our second, third...or last) must be to joyfully give a generous percentage of our income and material blessings back to God. Good stewards are not tight-fisted misers who worry and are fixated on material things, but are hard-working, cheerful, wise, and generous givers (Acts 20:35; 2 Corinthians 9:7).

Giving, and giving “off the top” or “of our firstfruits,” has been a timeless, unchanging principle with God. It’s what He has always expected from His creation. Going all the way back to Genesis 4, Adam and Eve’s son, Abel, “brought of the firstborn of his flock and of their fat. And the Lord respected Abel and his offering” (Genesis 4:4). This offering was an acceptable, faithful “gift” from Abel to God (Hebrews 11:4).

The patriarch Job “offer[ed] burnt offerings...regularly” (Job 1:5). Abraham gave a tenth of his goods to Melchizedek, “the priest of God Most High” (Genesis 14:18-20; cf. Hebrews 7:1-4). We also find that Abraham’s grandson, Jacob, made a vow to God, saying, “of all that You give me I will surely give a tenth to you” (Genesis 28:22).

Under the Law of Moses, the firstfruits were the earliest gathered grains, fruits, and vegetables that the Israelites dedicated to God in recognition of His faithfulness for providing the necessities of life. The Israelites offered to God a sheaf (a large bundle) of the first grain that was

harvested on the day after the Sabbath following the Passover feast (Leviticus 23:9-14). God commanded the Israelites, saying, “The first of the firstfruits of your land you shall bring into the house of the Lord your God” (Exodus 23:19). The wise man wrote: “Honor the Lord with your possessions, and with the firstfruits of all your increase” (Proverbs 3:9).

The Israelites were expected to be generous stewards of all God had given them. Moses wrote: “You shall truly tithe all the increase of your grain that the field produces year by year” (Deuteronomy 14:22). Furthermore, rather than “every man doing whatever is right in his own eyes,” God instructed the Israelites to “bring all that I command you: your burnt offerings, your sacrifices, your tithes, the heave offerings of your hand, and all your choice offerings which you vow to the Lord” (Deuteronomy 12:8,11). The Israelites were also instructed to “not wholly reap the corners of your field, nor shall you gather the gleanings of your harvest. And you shall not glean your vineyard, nor shall you gather every grape of your vineyard; you shall leave them for the poor and the stranger” (Leviticus 19:10-11). Indeed, in addition to their firstfruits and their tithes, there were a number of sacrifices, offerings, and gracious gifts (e.g., Deuteronomy 16:10) that faithful Israelites made throughout the year.

Given how much emphasis is given to stewardship matters in the Old Testament, Bible students should not

be surprised by the prominence of this subject matter in the New Testament.<sup>11</sup> Though no specific percentage is mandated under the Law of Christ, the prevailing principle for giving and overall stewardship is for saved-by-the-grace-of-God, heaven-bound believers to think about material things from an eternal, heavenly perspective. If our overall purpose in life is to (1) love God, and (2) love our neighbor as ourselves (Matthew 22:36-40), then such values and priorities should be reflected in every area of life, including our handling of money and material possessions. If we “seek first the kingdom of God and His righteousness” (Matthew 6:33), if our dreams and passions are for Christ, His Church, the lost, and eternal life (Luke 19:10; Philippians 1:19-24; Colossians 3:1-4), then our spiritual goals should be reflected in our stewardship of physical things.

If there is anything that gets in the way of following Jesus, then we must cut it loose (cf. Matthew 5:27-30): for the adulterer, it is adultery; for the homosexual, it is homosexuality; for the drunkard, it is alcohol; for the rich young ruler of Mark 10, it was his material possessions to which he had an unhealthy attachment. The Creator of the Universe and Savior of humankind could see this young man’s physical possessions were interfering with his heavenly pursuits. Jesus told him exactly what he needed to hear—in truth, the most loving thing that He could say to this apparently covetous man: give everything away and follow Me (Mark 10:21). What better cure for an

unhealthy fixation on material things than to give everything away? Yet, rather than react with the willingness and excitement of Peter the fisherman and Matthew the tax collector, who chose to follow Jesus at any and all costs (Matthew 4:18-20; 9:9; Mark 10:28), the rich young ruler was disappointed to hear what Jesus said “and went away sorrowful, for he had great possessions” (Mark 10:22).

Sadly, many people and, seemingly, especially most rich people, have the same unhealthy attachment to physical things as did the rich young ruler of Jesus’ day—thus Jesus’ statement: “It is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God” (Mark 10:25). Paul instructed Timothy to “[c]ommand those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God” (1 Timothy 6:17). Indeed, a mental, emotional, and physical fixation on money and material things is a recipe for spiritual destruction. It seems there is no better cure for such a sinful way of thinking and living than to perform a “drastic surgery” (cf. Matthew 5:29-30), i.e., give it all away, start over from scratch, and allow God to be our guide every step of the way.

## Endnotes

<sup>1</sup> Steve Wells (2013), *The Skeptic’s Annotated Bible* (SAB Books), pp. 1617,1618; See also Dennis McKinsey (1995),

*The Encyclopedia of Biblical Errancy* (Amherst, NY: Prometheus), pp. 282-285,419-421.

<sup>2</sup> Liz Knueven (2019), “The 7 Most Expensive Things You’ll Ever Pay For, According to Financial Planners,” *Insider*, August 15, <https://www.businessinsider.com/personal-finance/most-expensive-things-americans-will-pay-for-2019-8>.

<sup>3</sup> <https://www.zillow.com/home-values/102001/united-states/>. According to the insurance comparison site, The Zebra, “The average home price in the U.S.” in 2022 was “\$348,079” (<https://www.thezebra.com/resources/home/average-home-price-in-us-2022/>).

<sup>4</sup> “Global Cost of Property” (2022), Compare the Market, <https://www.comparethemarket.com.au/home-contents-insurance/features/global-cost-of-property/>.

<sup>5</sup> Ibid.

<sup>6</sup> Ibid.

<sup>7</sup> Which they may have owned at two different times.

<sup>8</sup> Marvin R. Vincent (1997), *Word Studies in the New Testament* (Electronic Database: Biblesoft), Romans 16:5.

<sup>9</sup> Among other things (e.g., possessions, property, time, abilities, our bodies, etc.).

<sup>10</sup> According to V.P. Black, “The Bible talks more about money than it does about faith, repentance, confession, baptism, church organization and qualifications about elders and deacons all combined” [V.P. Black (1968), *Lord Teach Us How to Give* (Belmont, MS: KeMa Publishers), p. 51]. What’s more, “There are 89 chapters in Matthew, Mark, Luke, and John combined, and the subject of giving is discussed 123 times in these four books” [V.P. Black (1968), *Rust as a Witness* (Chickasaw, AL), p. 15].

<sup>11</sup> “Materialistic” (2023), *Merriam-Webster*, <https://www.merriam-webster.com/dictionary/materialistic>.

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