

Is the Bible's Message About Money Contradictory?

February 1, 2023

[Eric Lyons, M.Min.](#)

From Issue: [R&R – February 2023](#)

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.¹ 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.

Are Godly Stewardship and Saving Money Inconsistent?

How can the Bible’s teaching on God blessing people with material possessions (e.g., Psalm 112:1-3; Proverbs 21:20) be consistent with “set[ting] your affection on things above, not on things on the earth” (Colossians 3:2, KJV)? How can setting aside money for any possible future days or years on Earth be acceptable if Jesus said, “Do not lay up for yourselves treasures on earth”

(Matthew 6:19)? How are these verses not contradictory to each other, as well as to the practice of many Christians?

First, more than anyone who has ever lived, Jesus was aware of the great danger materialism posed to humanity — both now and throughout history. What percentage of the world’s population is “overly concerned or preoccupied with material possessions rather than with... spiritual things” (i.e., materialistic)?¹² How many people struggle with an “excessive desire for more of something (such as money) than is needed” (i.e., greed).¹³ How many unfaithful stewards of material things will suffer the same fate as the one-talent steward of Matthew 25 and tragically be “cast...into the outer darkness” where “there will be weeping and gnashing of teeth” (Matthew 25:24-30)? Whatever the answer is about acquiring and saving money and material possessions, may we never underestimate the temptation of the “lust of the eyes” (1 John 2:16; Matthew 4:8-9).

Second, Jesus’ statement in Matthew 6:19 must be interpreted in light of the immediate and remote contexts of Scripture. The preceding 18 verses were largely targeting one’s motivations for various actions. In Matthew 6:1-4, Jesus instructed us not to do charitable deeds “as the hypocrites do” (to be seen of men). In 6:5-8, Jesus told us not to pray “like the hypocrites” (to be heard by men). In 6:16-18, Jesus taught us not to fast

“like the hypocrites” (to be seen of men). And, in Matthew 7:1-5, Jesus was teaching us that judging another is wrong when that judgment is hypocritical.

But, what if we are doing charitable deeds to be seen of God? Then by all means, “do good to all men” (Galatians 6:10)! What if our prayers are led from a pure heart and with righteous intentions? Should we pray? Most certainly (cf. 1 Thessalonians 5:17). Can we fast today if the purpose of our fasting is to be seen of God and not men? Indeed. And what about passing judgment? After condemning unrighteous judgments (7:1-4), Jesus instructed a person to “first remove the plank from your own eye, and then you will see clearly to remove the speck from your brother’s eye” (7:5). He was saying, in essence, “Get your life right first. Then, in love, address your brother’s problem.” He was saying, when you judge, judge righteously (as when we pray, fast, and do good deeds — do it without hypocrisy — John 7:24).

And what about “laying up treasures”? As with all of these other things Jesus discussed, it depends on your intentions, motivations, and priorities. Where is your “heart” in what you’re doing? Is God or money your master (Matthew 6:24)? “For where your treasure is there your heart will be also” (6:21). Jesus then immediately illustrated the importance of how we “look” at life. “If... your eye is good, your whole body will be full of light. But if your eye is bad, your whole body will be full of

darkness” (6:22-23). If we look at our one life on Earth with a godly, heavenly perspective, then we will have a godly perspective about money. We will not worry about money nor the things that money can help us attain (6:25-34), but we will be at peace as we “seek first the kingdom of God and His righteousness,” and trust Him that “all these things shall be added to you” (6:33). Yes, God “will give good things to those who ask Him” (7:11).¹⁴ Some (or many) of those good things include a measure of money that we are tasked as stewards to handle with a heavenly perspective.

Saving for Sunday

But what does a proper, heavenly stewardship mentality look like, practically speaking? May it include saving anything? Absolutely. At least it should. A hard-working “laborer is worthy of his wages” (1 Timothy 5:18; cf. Colossians 3:23). With those wages, we should first joyfully “lay something aside, storing up” for the first day of the week to be able to give when the collection is taken up at our local congregation (1 Corinthians 16:1-2; cf. Acts 2:42; 2 Corinthians 9:5). A person may sometimes get paid on Mondays. Thus, money is “saved” for six days before it is ever contributed to the church.

Saving for Special Gifts

Sometimes we should save for specialized gifts—such as when we save money to support a mission work or to help with a disaster relief effort. Luke records how there were “many” women who were followers of Jesus “who were contributing...out of their private means” (Luke 8:3, NASB) to the work of Jesus and the apostles. These women had means or “possessions” which they were continually sharing with the disciples. Was it wrong for these women to possess anything? Did they have to give up every possession they owned at one time and never acquire and save anything else? Or did they have the freedom to keep some things and continually buy and sell for the main purpose of supporting the ministry of Jesus? Surely, to ask is to answer.

When the early Christians in Antioch learned of a coming famine, “the disciples, each according to his ability, determined to send relief to the brethren dwelling in Judea” (Acts 11:20). These good-hearted, gracious Christians either gave of that which they had already saved or began to store up savings from their current earnings. Obviously, saving money to give it away is a great thing to do. In fact, Paul wrote in Ephesians 4:28: “Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.” What is our first and main motivation to work? To give. After all, Jesus taught: “It is more blessed to give than to receive” (Acts 20:35).

Saving for Taxes

Many U.S. citizens labor nearly one-third of every year for the government. That is, depending upon one's income, number of dependents, tax breaks, etc., many working Americans may be required by the government, with the threat of fines and imprisonment, to pay over 100 days' wages to local, state, and federal governments every year. We pay income taxes, sales taxes, property taxes, etc. Many Americans hand over more money to the government each year than they spend on food, clothing, and shelter combined.¹⁵

Is it a God-approved, wise action to save money for the purpose of being able to pay government-mandated taxes? Absolutely. When asked about whether it was "lawful to pay taxes to Caesar, or not," Jesus taught: "Render therefore to Caesar the things that are Caesar's, and to God the things that are God's" (Matthew 22:17,21). To the Christians living in the heart of the Roman Empire, Paul taught: "Let every soul be subject to the governing authorities.... Render therefore to all their due: taxes to whom taxes are due, customs to whom customs, fear to whom fear, honor to whom honor" (Romans 13:1,7).

It may be that you are accustomed to the government automatically taking income taxes out of your paycheck, but with many occupations (e.g., self-employed individuals) in the U.S. and elsewhere, there is no

automatic removal of taxes from wages. In those cases, individuals are expected to continually save a sizeable portion of their income (perhaps tens of thousands of dollars or more) for the sole purpose of paying taxes.

Saving for Family

Whether living under the Law of Moses or the Law of Christ, obedient children (of all ages) have been expected, yes commanded, to honor their parents (Exodus 20:12; Ephesians 6:2). Such honor and respect are not mere lip service. On the contrary, it may very well involve helping them financially (perhaps due to poor health or simply old age). On one occasion, Jesus sharply rebuked the hypocritical Pharisees because one of their many heartless, made-up laws and traditions was interfering with their obedience to the Fifth Commandment and helping their parents who were in financial need (Mark 7:1-23).

Paul clearly taught in 1 Timothy 5 that prior to destitute individuals (e.g., needy widows) seeking help from their local church, they should be financially (and otherwise) helped by their family members, if they have any (5:16). The “children or grandchildren” of widows should “first learn to show piety at home and to repay their parents; for this is good and acceptable before God.... [I]f anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than

an unbeliever”
(1 Timothy 5:4,8).

What might be appropriate for honest, hard-working Christian sons and daughters to do when working throughout the year? Perhaps to save some money or set aside some possessions with the intention of using such wealth to help and honor their aging parents.

Conversely, it might be appropriate for parents to save a portion of their money, possessions, and property for the purpose of passing it on to their children. According to Proverbs 13:22, “A good man leaves an inheritance to his children’s children.” Perhaps in some countries where property is so expensive, parents leave their children a house in which to live (a house which otherwise the children may not be able to afford). Perhaps parents leave their children farmland so that their children and grandchildren will be able to work and provide for their families, as well as possibly to provide jobs for people in the community.

Parents may be righteously motivated to leave something for their children’s or grandchildren’s education. In many countries, free primary and secondary public education is non-existent.¹⁶ Could it be a God-honoring, loving act for a grandfather to save some of his pay check every week for the purpose of one day helping to pay for a teacher to teach his grandchildren to read and write? (According to the Institute for Statistics, there are 773 million illiterate

adults in the world.¹⁷ What a blessing it would be for these souls to learn to read the Bible, as well as many other soul-nurturing and educational books and articles.)

What if a grandmother saved up enough money to send one or more of her grandchildren to preaching school, to medical school, or to college to learn how to become a school teacher? Perhaps one day those grandchildren return to help people physically, mentally, emotionally, and especially spiritually in their local communities (thus, making their grandparents' savings and gifts an exponential blessing), potentially serving the needs of hundreds or thousands of people.

Saving for Housing

Many people may have “much more house” than they need and much more than the Lord may be pleased with. (Are gaudy houses really God-honoring? Some Christians may need to downsize and use the profits in one or more God-honoring ways.) Good stewards will carefully evaluate the percentage of their income they save for housing. As we observed earlier, providing adequate shelter and living quarters for one's family (as well as for

guests)¹⁸ can be an honorable way to utilize some of the monies that God has entrusted into our hands.

Practically speaking, the renting and purchasing of living space is often quite expensive. Given that the inspired wise man wrote, “the borrower is the slave of the lender” (Proverbs 22:7, ESV), it might be appropriate for a family to save thousands or even tens of thousands of dollars over time before purchasing some type of property—which might “free up” many thousands of dollars saved on interest that could then be used to further the Lord’s work. In essence, saving more money and borrowing less money (on houses, cars, education, etc.) might be a great way to do more good for the Lord in the long run.

If a faithful steward borrows money for various necessary purchases, the Bible is clear that such monies should be repaid. “Better not to vow than to vow and not pay” (Ecclesiastes 5:5). “The wicked borrows and does not repay” (Psalm 37:21). “Pay to all what is owed to them.... Owe no one anything” (Romans 13:7-8).

Saving for Some Physical Pleasures?

God could have created a physical realm where few, if any, physical pleasures existed. Yet, He made a beautiful Universe (cf. Ecclesiastes 3:11; 11:7), which testifies to His “eternal power” and magnificence (Romans 1:20). Even after God’s global Flood, in which “the world that

then existed perished, being flooded with water” (2 Peter 3:6), God still left us a beautiful world to admire and study —not to worship, but to appreciate as a gift from God. The Psalmist wrote: “The works of the Lord are great, studied by all who have pleasure in them” (111:2).

Is it wrong to save some money to occasionally enjoy a view of a beautiful beach, a majestic mountain, or a raging river?¹⁹ Is it inappropriate to save and spend some money to see zebras at the zoo or warthogs in the wild (and to, among other things, remind our children of their Maker)? Even when Paul seriously warned of the dangers of materialism and a love of money, commanding Timothy to “[i]nstruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches” —even then, the apostle remarked that “God... richly supplies us with all things to enjoy” (1 Timothy 6:17, NASB).

When the Maker (and not money) is our Master, and when “we seek first the kingdom of God and His righteousness” (Matthew 6:33), then we are laying up treasures in heaven and not on Earth (Matthew 6:19-21). The wise man of Ecclesiastes learned that from a purely earthly perspective, everything is empty and meaningless (1:2,9). However, once a person’s perspective and priorities are in line with Heaven’s, it can be “good and fitting...to eat and drink and find enjoyment in all the toil with which one toils under the sun the few days of his life that God has given

him.... [T]his is the gift of God” (Ecclesiastes 5:18-19, ESV).²⁰

When we have a heavenly perspective about earthly things and our priorities are in line with the Prince of Peace, then it certainly seems that God has given authorization for His stewards to enjoy some of the fruits of their labors. Enjoy these fruits as gifts from God. Enjoy them as “a foretaste of glory divine.”²¹ Enjoy them responsibly—with moderation and self-control (Galatians 5:23; 2 Peter 1:6; 1 Corinthians 9:27). Enjoy and share them with others (cf. Matthew 22:39; Luke 10:25-37).

Saving in General

As is evident by a fair and balanced treatment of Scripture, saving and having a measure of wealth is not inherently sinful. God has always expected people to (1) work hard and (2) use their income wisely (Proverbs 6:6-11; 14:23; 20:4). Generally speaking, just as children who obey and honor their parents will often be blessed with a long life (Exodus 20:12; Ephesians 6:1-3),²² honest, wise, hard-working individuals will be the most likely to receive larger incomes.²³ “The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty” (Proverbs 21:5). “He who has a slack hand becomes poor, but the hand of the diligent makes rich” (Proverbs 10:4).

Many might not consider themselves “rich,” but if we have clean water to drink, food in our stomachs, clothing on our bodies, and a roof over our heads, we are quite well off. Still, many of us have more—much more (cf. Luke 12:48; Matthew 25:15). What do we do with “more”? The Proverbs writer instructed his son to “[h]onor the Lord with your possessions” (Proverbs 3:9). Implied in this statement is that the son would have possessions (and thus owning various things is not inherently sinful). More important, whatever possessions we have (whether a house, a vehicle, a computer, a savings account, or 1,000 acres of land) should be utilized for God-honoring reasons in wise, God-honoring ways.

Conclusion

Can we “seek those things which are above” (Colossians 3:1), while owning a \$100,000+ house? If the faithful first-century Christians could own and utilize property, then surely, we can, too. (But, again, we need to evaluate our circumstances. Are we being unwise, tight-fisted, and materialistically minded with our dwelling places, or are they being used to the glory of God in wise, loving ways, as faithful early Christians used them?)

Can we obey Jesus and “not lay up for [our]selves treasures on earth” (Matthew 6:19) while simultaneously having one or more savings accounts? It certainly seems so. Yet, it is paramount that we do exactly what Jesus

was teaching in the Sermon on the Mount and evaluate our motivations and actions. God knows our hearts. He sees our good works or lack thereof. He knows what kind of stewards we are of His things. He knows whether we “are choked with cares, riches,²⁴ and pleasures of life, and bring no fruit to maturity,” or whether we are “the good ground” that “bear[s] fruit with patience” (Luke 8:14-15; cf. John 15:1-8). Are we like the unfaithful rich farmer of Luke 12 or like faithful Abraham who, though very rich, set his sights on heaven, “wait[ing] for the city which has foundations, whose builder and maker is God” (Hebrews 11:10).

Whether managers of money, houses, businesses, or any number of possessions, are we being “good and faithful servant[s]” of God (Matthew 25:21)? One day, we will give an account. Until then, let us have our minds on our Maker, our hearts set on heaven, and our wealth used, and perhaps even saved for a time, for God-honoring things in God-honoring ways.

Endnotes

¹⁰ 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].

¹² “Greed” (2023), *Merriam-Webster*, <https://www.merriam-webster.com/dictionary/greed>.

¹³ For a thorough article on what the Bible teaches about acceptable prayers, see Kyle Butt (2010), “Defending the Bible’s Position on Prayer,” *Reason & Revelation*, May, 30[5]:33-36,37-39, <https://apologeticspress.org/defending-the-bibles-position-on-prayer-3483/>.

¹⁴ Frederick Danker (2000), *Greek-English Lexicon of the New Testament* (Chicago, IL: University of Chicago Press), p. 1029.

¹⁵ Scott Greenberg (no date), *Tax Foundation*, <https://taxfoundation.org/tax-freedom-day-2016-april-24/>.

¹⁶ Grace Lu (2019), “Education as a Human Right,” One Track International, July 24, <https://onetrackinternational.org/education-as-a-human-right/>.

¹⁷ “Literacy” (2023), Institute for Statistics, <https://uis.unesco.org/en/topic/literacy>.

¹⁸ Let’s use our houses for hospitality!

¹⁹ E.g., the Colorado River that runs through the Grand Canyon.

²⁰ Cf. Ecclesiastes 3:12,13; 8:15; 9:7.

²¹ Oh, how much better heaven will be!

²² Children who do not get involved in drugs, alcohol, fornication, and all manner of sinful and riotous living that their parents forbid (for their own good), will generally be children who live into adulthood and (if they continue to listen to and obey the wise counsel of the Lord) will “live long on the Earth” (Ephesians 6:3).

²³ Again, generally speaking.

²⁴ “[T]he deceitfulness of riches...” (Mark 4:19).

REPRODUCTION & DISCLAIMERS: We are happy to grant permission for this article to be reproduced in part or in its entirety, as long as our stipulations are observed.

[Reproduction Stipulations→](#)