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MONEY

A STEP-BY-STEP PLAN FOR  
EXPERIENCING FINANCIAL CONTENTMENT

BESTSELLING AUTHOR

Ron Blue

*with Michael Blue*



# FOUR BIBLICAL PRINCIPLES OF MONEY MANAGEMENT

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*"Money is a terrible master but an excellent servant."*

P. T. BARNUM

*"If a person gets his attitude toward money straight, it will help  
straighten out almost every other area of his life."*

BILLY GRAHAM

*"God can have our money and not have our hearts, but he  
cannot have our hearts without having our money."*

R. KENT HUGHES

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An acquaintance of mine, William Cook, wrote a book called *Success, Motivation, and the Scriptures*, in which he defined *success* as "the continued achievement of being the person God wants me to be, and the continued achievement of established goals God helps me set."<sup>1</sup> I once asked my oldest child how her friends would define success, and she gave me the best worldly definition of success I have ever heard: "To have whatever you want whenever you want it."

One perspective is eternal and long-term, while the other is worldly and short-term: "I want what I want when I want it." Some even go further and believe, "Not only do I want what I want when I want it, but I have a right to it."

Both the Christian and non-Christian are concerned with success, and in each case success is always related to goals. The difference is in the

perspective. One view sees only the here and now and self-promotion. The other sees the unseen eternity and the treasure to gain in heaven. What your perspective is (or to put it another way, what you believe) will determine attitudes and actions. That is why the Christian, in managing his or her money, is different.

Individually, God has called us to be *salt and light* (Matthew 5:13–16):

**You are the salt of the earth. But if the salt loses its saltiness, how can it be made salty again? It is no longer good for anything, except to be thrown out and trampled underfoot. You are the light of the world. A town on a hill cannot be hidden. Neither do people light a lamp and put it under a bowl. Instead they put it on its stand, and it gives light to everyone in the house. In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven.**

He's also called us to be *servants* (Mark 10:43–45) and *stewards* (Matthew 25:14–30).

The idea of being salt and light says that God wants me to be different from, not better than, others in the world. The Christian, therefore, may or may not have more than his neighbor, but that does not distinguish him. What does distinguish the Christian from the world is the absence of any anxiety, which might have come as a result of the loss of something he has managed or even God's denial of something he wants. Why? Because the Christian's treasure is not on earth. The world and its temporal toys do not possess him. He is prayerful. He plans. But he is not the least bit anxious about the uncertainty facing our national and world economy. He understands that Christ's promises of abundance do not mean financial security but peace and knowledge of Christ. He is content with all that he has been given.

Such an attitude is not "normal" but rather "different," and it comes from having an entirely different perspective. The Christian's perspective is eternal, the attitude is one of holding possessions lightly, and the lifestyle is free from worry and anxiety. Truly that is different!

Not only have we been called to be salt and light, but all Christians have been called to be servants: "For even the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many" (Mark 10:45). Money is one of the most significant resources with which Amer-

ican Christians can serve others. It is not the only resource (there are many others including time, relationships, influence, talents . . .), but it is certainly in greater abundance among American Christians than among non-American Christians.

By contrast, the world emphasizes serving yourself: "I want what I want when I want it." Advertising persuades us with "You deserve it." God says, "Command them to do good, to be rich in good deeds, and to be generous and willing to share" (1 Timothy 6:18).

Americans are known as fairly generous people. But exactly how generous are we?

- According to the IRS, 1.8 percent of adjusted gross income is the average charitable deduction taken on Form 1040, whereas the property tax and interest deduction (as indicators of the possessions that the bank and I own) is equal to 5.3 percent of adjusted gross income.
- Sam Ericsson, a champion and advocate of religious liberty and the rule of law, once did a personal study of average charitable giving. His conclusion was that all Americans gave, on the average, 25 cents a day or \$91 per year, and evangelical Christians gave an average of \$1 a day or \$365 per year. While these numbers are undoubtedly higher today, the point remains that while evangelical Christians may give more on average than most Americans, their giving is still well below even a basic tithe.
- J. Robertson McQuilkin, past president of Columbia International University, pointed out in a speech years ago that if members of the Southern Baptist denomination alone would give an average of \$100 per year to foreign missions, over \$1.4 billion per year would be given. This number is probably closer to \$1.6 billion today. Regardless of which number we use, they are nowhere near that level now. If they were, the fulfillment of the Great Commission could probably be financed rather easily in this generation by one denomination!

On the other hand, I personally know hundreds of Christians who

are serving others by literally giving fortunes away. They have answered the question, why am I here? One reason you are here is to serve others, and if God has entrusted you with financial resources, you must use them to serve others. As the opening line of Rick Warren's bestselling book *The Purpose Driven Life* says, "It's not about you."

Ultimately, *financial planning is the predetermined use of financial resources in order to accomplish certain goals and objectives*. The difference in financial planning between the Christian and the non-Christian is the belief as to whom the financial resources belong and the source of the goals and objectives.

John MacArthur, pastor of Grace Community Church, Sun Valley, California, in his sermon series "Mastery of Materialism" said, "[sixteen] out of Christ's thirty-eight parables deal with money; more is said in the New Testament about money than heaven and hell combined; five times more is said about money than prayer; and while there are five hundred plus verses on both prayer and faith, there are over two thousand verses dealing with money and possessions." Obviously, the Bible has much to say about money management.

#### The Four Biblical Principles of Money Management

Even though the parable of the talents found in Matthew 25:14–30 deals primarily with Christ's return, it has shown me four basic biblical principles of money management that summarize much of what the Bible has to say regarding money and money management. If we can let these principles saturate our inherently selfish hearts and become part of us, I believe we will be better prepared for accomplishing His purposes in this lifetime and better prepared for heaven.

##### 1. God Owns It All

**Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. —Matthew 25:14**

Very few Christians would argue with the principle that God owns it all, and yet if we follow that principle to its natural conclusion, there are three revolutionary implications. The first implication is that God

has the right to whatever He wants whenever He wants it. It is all His, because an owner has *rights*; I, as a steward, have only *responsibilities*. I may receive some benefits while maintaining my responsibilities, but the owner retains ownership.

When my oldest child reached driving age, she was very eager to use my car and, as her father, I entrusted my car to her. There was never any question that I could take back my car at any time for any reason. She had responsibilities. I maintained all the rights. But I, as the owner, gave her a great benefit by entrusting her with the car's use, and she returned that benefit with responsible use and care of the car. In the same way, every single possession that I have comes from someone else—God. I literally possess much but own nothing. God benefits me by sharing His property with me. I have a responsibility to Him to use it in a way that blesses and glorifies Him.

If you own your home, take a walk around your property to get a feel for the reality of this principle. Reflect on how long that dirt has been there and how long it will continue to be there; then ask yourself if you really own it or whether you merely possess it. You may have the title to it, but that title reflects your right to possess it temporarily, not forever. Only God literally owns it forever.

If I really believe that God owns it all, then when I lose any possession for whatever reason, my emotions may cry out, but my mind and spirit have not the slightest question as to God's right to take whatever He wants whenever He wants it. Really believing this also frees me to give generously of God's resources to God's purposes and His people. All that I have belongs to Him.

The second implication of God owning it all is that not only is my giving decision a spiritual decision, but *every spending decision is a spiritual decision*. There is nothing more spiritual about giving to your church than buying a car, taking a vacation, buying food, paying off debt, paying taxes, and so on. These are all responsible uses of His resources. He owns all that I have. He doesn't say I must use it all in one way, say as an offering. He doesn't say I must use it all the same way each time. He gives us resources to provide for us, benefit us, and reach the world for Christ.

Many God-glorifying responsible uses fit into these broad categories. Think about the freedom of knowing that if God owns it all—and He does—He must have some thoughts about how He wants me to use His property. The Bible reveals many specific guidelines as to how the owner wants His property used. As a steward, I have a great deal of latitude, but I am still responsible to the owner. Some day I will give an accounting of how I used His property.

The third implication of the truth that God owns it all is that *you can't fake stewardship*. Your checkbook reveals all that you really believe about stewardship. Your life story could be written from your checkbook. It reflects your goals, priorities, convictions, relationships, and even the use of your time. A person who has been a Christian for even a short while can fake prayer, Bible study, evangelism, and going to church, but he can't fake what his checkbook reveals. Maybe that is why so many of us are so secretive about our personal finances. Even within accountability groups where people share many intimate struggles, it is rare that anyone shares about how much (or how little) they give.

## 2. We Are in a Growth Process

**His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" —Matthew 25:21**

In reading the Scriptures, we can't escape the truths that our time on earth is temporary and is to be used to serve our Lord. The whole parable emphasizes these truths. I believe that God uses money and material possessions in our earthly lives during this growth process as *a tool, a test, and a testimony*. As Paul said in Philippians 4:11–12:

**I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.**

Money and material possessions are very effective tools that God uses to help you grow. Therefore, you need always to ask, "God, what do You want me to learn?" You should not focus on asking (really whining),

“God, why are You doing this to me?” My role as a counselor has been to help people discover what God would have them learn, either from the situation of their abundance, or from the situation of their apparent scarcity. God is not trying to frustrate us. He is trying to get our attention, and money is a great attention-getter.

Money is not only a tool but also a test.

**So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?  
—Luke 16:11–12**

I don't understand it, but I do know that somehow my eternal position and reward is determined irrevocably by my faithfulness in handling property that has been entrusted to me by God. And not only that, but this verse and others indicate that God trusts the true riches of knowing and understanding Him more to those who show their resolute commitment to Him in tangible ways, such as letting go of money or relationships.

We have already looked at the fact that in Matthew 5:13–16 we are called to be salt and light. I believe we can say that God can utilize my use of His resources as a testimony to the world. My attitude as a Christian toward wealth becomes the testimony. My attitude when He withholds a desire is also a testimony. My verbal praise when He arranges and allows financial blessings—or prevents my undoing—is also a testimony. Has He worked a financial miracle for you? Don't discount it as coincidence. Don't forget it years down the road when you have more affluence. Remember, rest and revel in His answered prayer over financial matters; just don't let resentment creep in when things don't go your way in human terms. This is teaching time. This is testimony time. Have you failed in your use of God's money? What was your response to His “No”? What is your verbal witness of His involvement in your life? Don't let your first failure keep you so defeated that you talk yourself into failing again. Confess it, receive His mercy, and move on. You'll have another chance tomorrow. Remember, growth is a process, not a once-and-for-all. Jesus wants children who rely on Him and students who listen to Him, not grown-up graduates who don't need Him anymore.



### 3. The Amount Is Not Important

**His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" —Matthew 25:23**

When you look back to verse 21 and compare it word for word with verse 23, you will see that the same words were spoken to the slave with five talents as to the one with two talents. Both were reminded that they had been faithful with a few things and both were promised something as a reward. You can draw the conclusion that the amount you have is unimportant, but how you handle what you have been entrusted with is very important.

There has been plenty of controversy over the past thirty years about whether an American Christian is more spiritual on one hand by accumulating much (God's "blessing"), or on the other hand by giving it all away (God's "martyr"). I believe that both are extremes and not reflective of what God says. He neither condemns wealth nor commends poverty, or vice versa. The principle found in Scripture is that He owns it all. Therefore, whatever He chooses to entrust you with, hold with an open hand, allowing Him to entrust you with more if He so chooses, or allowing Him to take whatever He wants. It is all His. That is the attitude He wants you to develop, and whatever you have, little or much, your attitude should remain the same.

### 4. Faith Requires Action

**Then the man who had received the one talent came. "Master," he said, "I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you." His master replied, "You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. Take the talent from him and give it to the one who has ten talents. For whoever has will be given more, and will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth." —Matthew 25:24–30**

The wicked servant knew better, *but* he did nothing. Many of us know what we ought to do, but we disobey or delay. And frankly, to delay is to disobey. We have emotional faith and/or intellectual faith, but not active faith. We know, *but* . . .

We may know deep down what God would have us do, but we are so bombarded with worldly input, which seems to be acceptable, that we are paralyzed. We take no action because of the fear of making a mistake biblically or financially. Or we are frustrated and confused. We do only what we feel good about. Living by our feelings rather than “the truth” can be very dangerous. “Jesus answered, ‘I am the way and the truth and the life. No one comes to the Father except through me’” (John 14:6).

As I have taught this parable over many years, I often pose the question to my audience: “Why did the master give the wicked servant’s talent to the one who already had ten?” Perhaps the slave who had originally been given five talents was better equipped to handle the extra one, perhaps he was more generous with the money he had been given, or perhaps the master was playing favorites. I have heard a lot of different answers over the years—some good and some not so good. What I tell my audiences is that we just don’t know the answer to this question. And the answer doesn’t matter. What matters is that the talents are the Master’s and He gets to choose who gets what and how much that person gets. It is not my job or your job to tell the Master what to do with His resources; it is only our job to be faithful to use what we have been given.

### The Practicality of Stewardship

I will be giving you principles, technical guidance, tools, and techniques for working out *by faith* the unique financial plan that God has for you and your family, so that when you stand before Him you will have confidence and expect Him to say, “Well done, good and faithful servant.” Is that hope unrealistic? Not at all. It is God’s desire and His intention. He wants to say it more than you want to hear it.

Before we go any further, let me summarize these biblical principles of money management. First, let’s establish a working definition of stewardship:

**Stewardship is the use of God-given resources  
(time, talent, treasure, truth, relationships, etc.)  
for the accomplishment of God-given goals.**

This definition is active, not theoretical. It says “use of.” Remember that faith requires action. This view of stewardship acknowledges God’s ownership over all that I have and all that I am and His direction of my use of them.

Second, on page 30, I would like for you to list anything that you now possess and anything that you use (time, relationships, influence, etc.), about which until now you would have said, “This is mine.” Then return the ownership of it to its rightful Owner by a simple prayer of commitment. Sign the deed and date it. After doing that, list all of the things that you are unwilling to give God full ownership of. Now take that list to God in prayer and ask Him to soften your heart toward those things that you do not want to give up to God. Begin to look for opportunities to use those things for God’s purposes and His glory.

When you understand that you own nothing and that it is all His, you are prepared to be a steward.

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***Ron’s Thirty Years of Reflection:*** Whenever I reread and study the parable of the talents, I am always reminded that I am an unfinished work. There is much that I have been blessed with and there is much that I have learned over these last thirty years. My journey has truly been a growth process as the Lord has continued to work on me today just as He did so many years ago when I first began to wrestle with these Scriptures and concepts. While I know that I will never live out these principles to perfection this side of heaven, I continually remind myself that faith requires action and I strive toward a life lived in complete surrender to the principle that God owns it all.

***Michael's Thirty Years of Reflection:*** I can remember hearing the phrase “God owns it all” so often as a child that I truly became numb to it. I remember thinking, “Here goes Dad again telling us about how to manage money.” It really wasn't until the last five years of my life that I began to internalize the implications of this statement. This wasn't just a nebulous concept or simple platitude that my dad was spouting; this was the foundation and bedrock upon which I was to build my faith and life. This wasn't just a statement about money and possessions; this was a statement about everything: my time, my family, my possessions, my talents, my relationships, etc. If God truly owns it all, then I was making way too many decisions without consulting Him and I was running the risk of becoming my own god. This phrase is one of total surrender, and as I have embraced it more, it is both awesome and terrifying!

Note:

1. William H. Cook, *Success, Motivation, and the Scriptures* (Nashville: Broadman Press, 1974), 44.

*Deed*

*On this date I/we acknowledge God's ownership and my/our  
stewardship responsibility of the following:*

ITEM	AMOUNT
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DATE	SIGNATURE
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FOLLOWING THE

Master



*A Biblical Theology  
of Discipleship*

MICHAEL J. WILKINS

### ONE'S ALL

Third, in this extended statement to the crowd, Jesus gives two parables that emphasize the necessity of a person counting the cost of what following him will entail (Lk 14:28-32). On the one hand, Jesus likens it to a person who sits down before building a tower to consider what it will cost so that he is not ridiculed for failing to have enough to finish (vv. 28-30). On the other hand, Jesus likens it to a king who must calculate the necessary strength of his army before going into battle (vv. 31-32). The lesson of the two parables is made clear in verse 33: "In the same way, any of you who does not give up everything he has cannot be my disciple." These words condemn all half-heartedness. Jesus' words play on the thought of the two parables in an intriguing manner. The parables emphasize the complete dedication of resources one must make in order to complete a task or win a battle. The discipleship saying emphasizes the complete dedication of oneself that a person must make to Jesus. There seems to be a twofold teaching. First, when looking ahead at the long path of discipleship, one must recognize that complete dedication is required for the long haul. Those who are only half-hearted will abandon the task. Second, when a person gives away the right of ownership to all one has, he or she is utterly dependent upon Jesus to supply the necessary resources to accomplish the tasks to which Jesus calls his disciples. That Jesus is not here asking the crowds to give away everything in order to become disciples is

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*Knox*, ed. Peter T. O'Brien and David G. Peterson (Homebush, Australia: Anzea, 1986), 145-48.

<sup>24</sup>Nigel Turner, *Syntax*, vol. 3 of *A Grammar of New Testament Greek* by James Hope Moulton (Edinburgh: T. & T. Clark, 1963), 76. Cf. also H. E. Dana and Julius R. Mantey, *A Manual Grammar of the Greek New Testament*, rev. ed. (New York: Macmillan, 1957), 300.



recognized by the fact that other followers continued to retain possessions (e.g., Peter and Andrew retained a house after their calling [Mk 1:29]; Joseph of Arimathea was a wealthy disciple [Mt 27:57; Lk 23:50–53]; and the women followers supported Jesus out of their own possessions [*huparontōn*, Lk 8:1–3, the same participle found here in Lk 14:33]). Walter Liefeld remarks:

Here, in contrast to the cares of the rich young ruler (18:22), Jesus does not say a disciple should sell all his possessions and give everything away. His thought probably is that of abandonment of things, yielding up the right of ownership, rather than outright disposal of them. The disciple of Jesus may be given the use of things in trust, as a stewardship, but they are no longer his own. The present tense ["give up," *apotassetai*] implies that what Jesus requires in relation to possessions is a continual attitude of abandonment.<sup>25</sup>

Possessions all too often become one's source of security, one's badge of self-worth, one's means of personal power. Jesus commands his followers to find their security, self-worth, and power in him. They must count the cost of what such a wholehearted commitment to Jesus requires.<sup>26</sup>

If a person desires to become a disciple of Jesus, it will cost much in terms of undivided allegiance to Jesus as God (Lk 14:26), in terms of denial of one's own will for the sake of taking up the will of God (v. 27) and in terms of abandonment of personal resourcefulness for the resources one obtains as a disciple of Jesus (v. 33). Nothing else must be a substitute for Jesus as the focus of allegiance: neither family (v. 26), nor wealth (12:13–21; 16:10–13, 14–15, 19–31), nor one's own life (14:26), nor anything at all (v. 33). Entrance into the way of discipleship means entering the narrow gate to salvation (13:22–30) to follow after Jesus alone (9:23; 14:27).

### Personalized Cost and Cross

How paradoxical it is that the gift of eternal life comes through counting the cost of following Jesus! Yet this is seen clearly in the incident surrounding a rich young man who came to Jesus seeking how he might inherit eternal life. Although the young man could declare confidently that he had kept the commandments from his youth, Jesus said that he lacked one thing:

<sup>25</sup>Walter L. Liefeld, "Luke," *EBC* (Grand Rapids: Zondervan, 1984), 8:980.

<sup>26</sup>Norval Geldenhuys, *Commentary on the Gospel of Luke*, NICNT (Grand Rapids: Eerdmans, 1951), 398–99.

"Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me."

When he heard this, he became very sad, because he was a man of great wealth. Jesus looked at him and said, "How hard it is for the rich to enter the kingdom of God! Indeed, 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" (Lk 18:22-25).

Mark adds the additional, tragic detail that this rich young man "went away sad" (10:22). This young man was not being told to go earn his salvation or to buy it by almsgiving. Rather, his heart was being tested by Jesus, for Jesus knew his priorities. Although he had a form of religious motivation, his wealth was a higher priority than following Jesus. Jesus was trying to help this young man overcome his wealth centeredness.<sup>27</sup>

The temptation to substitute wealth for trust in God is also demonstrated in the parable of the rich fool (Lk 12:13-21). Wealth, with the accompanying power and prestige, can easily become one's god, one's source of security, hope, and self-esteem. Jesus put this young man to the test, trying to get him to see that his wealth was what was keeping him from God. But as was sadly revealed, this young man could not let go of the central place wealth had in his life. Hence, he could not find true treasure, the treasure of eternal life by following Jesus in discipleship. His faith was in wealth, not in Jesus.

Undivided loyalty to Jesus, which can be defined as love for God, is at the center of faith.<sup>28</sup> A lawyer who came to Jesus rightly understood that to obtain eternal life one's heart, soul, mind, and strength must be focused on loving God, and that the practical demonstration of love for God is loving one's neighbor as oneself (Cf. Lk 10:25-37). Love for God and neighbor is the evidence that one has made unqualified commitment to Jesus and his Way.

These "cost and cross" passages are some of the most difficult in Scripture to understand rightly. They have given rise to polarized theological positions that are somewhat artificial. Many of the difficulties would be resolved if we would see that the call by Jesus to count the cost and bear the cross are calls for allegiance to him as one's God. He is not at that moment calling people to clean up every area of their lives before making a decision to follow him. The cost of each person's cross was personalized in keeping with the inclinations

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<sup>27</sup>Cf. Guthrie, *New Testament Theology*, 422; contra Zane C. Hodges, *Absolutely Free: A Biblical Reply to Lordship Salvation* (Grand Rapids/Dallas: Zondervan/Redención Viva, 1989), 181-90. Hodges' theological agenda causes him to overlook completely the point of the interaction with the ruler and the ensuing interaction with the disciples and Peter.

<sup>28</sup>Cf. Marshall, *Gospel of Luke*, 443.

of the heart of the individual and the will of the Father. Although the rich young ruler was called to give up his riches, Nicodemus and Joseph of Arimathea, who became disciples of Jesus sometime during his earthly ministry (cf. Jn 3:1-14; 19:38-42), remained within the religious establishment and retained their wealth. When demonstration of their faith and allegiance to Jesus was required, they came forward to claim the body of Jesus (Mt 27:57-60). Although they were wealthy individuals, apparently wealth was not the same kind of personal "god" that it was for the rich young ruler.<sup>29</sup> Joseph of Arimathea and Nicodemus used their wealth and influence to supply a new tomb for the crucified Jesus to occupy until his resurrection.

Each person must count the cost of allegiance to Jesus, but that cost is personalized by Jesus to each individual. "The call to give up everything for the sake of the one precious pearl is addressed to all (Mt 13:45-46), but the either/or and the break with familiar and customary rules of conduct, indeed the nature of adherence and cause of Jesus and thus the presence of the kingdom of God, obviously takes on different forms for different people."<sup>30</sup> Jesus knows the heart of each one whom he calls, but the cost remains for each. The "cost" of discipleship is one's life. As the apostle Paul would say later, "I have been crucified with Christ; and it is no longer I who live, but Christ lives in me; and the life which I now live in the flesh I live by faith in the Son of God, who loved me, and delivered Himself up for me" (Gal 2:20 NASB).

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