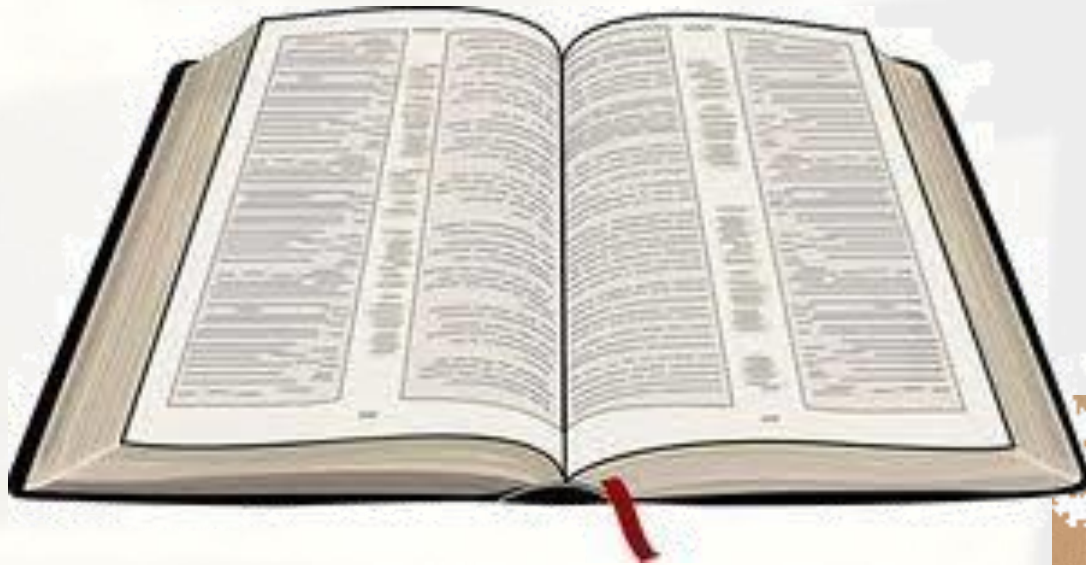


# BIBLICAL FINANCIAL PRINCIPLES

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## A survey of Scripture



**Don Wilkin**

**Colorado Springs, Colorado, USA**

**October 28-November 1, 2019**

**Trinity College and Seminary**



# **Biblical teaching about money and wealth**

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## **A survey of Scripture**

### **I. Introduction**

**II. A survey of Biblical teaching on money and wealth**

**III. 10 Biblical principles about money and wealth**

- 1. God owns everything and we are His stewards**
- 2. Worship and trust God rather than money**
- 3. Beware of the love of money**
- 4. God cares how we manage our money**
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**V. Money and the local church**

**VI. Money and business**

**VII. Money and society**

# **Introduction**

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- 1. Course overview**
- 2. Underlying message of this course**
- 3. Presuppositions**
- 4. Cultural issues**
- 5. Sources and acknowledgements**
- 6. Schedule for the week**
- 7. Class values**
- 8. Class administration**
- 9. Course grading**
- 10. Awards and prizes**
- 11. Special project**
- 12. Personal information**

# 1. Course overview

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## Objective

- **Examine Biblical teaching about money in order to align our heart with God's, enabling us to demonstrate our love for God by living righteously in the financial area of our lives**

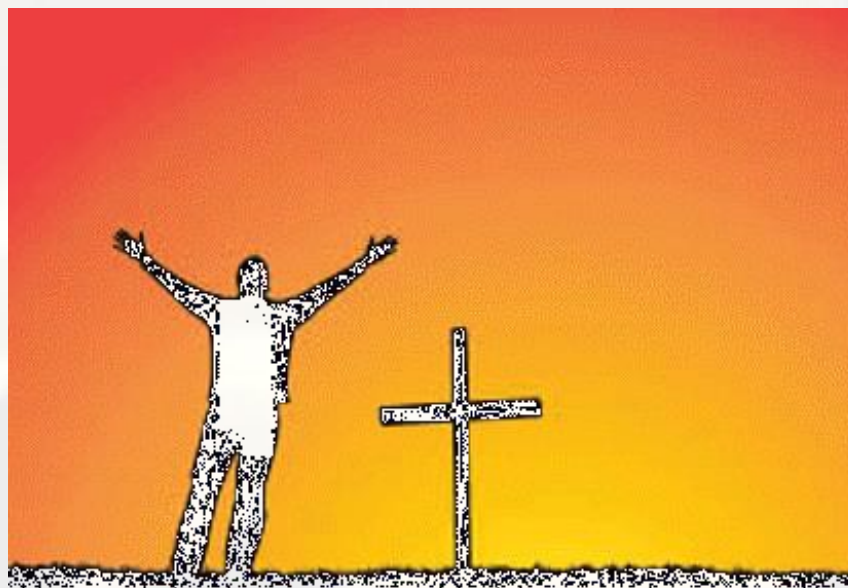


## 2. Underlying message of this seminar

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### God wants our heart

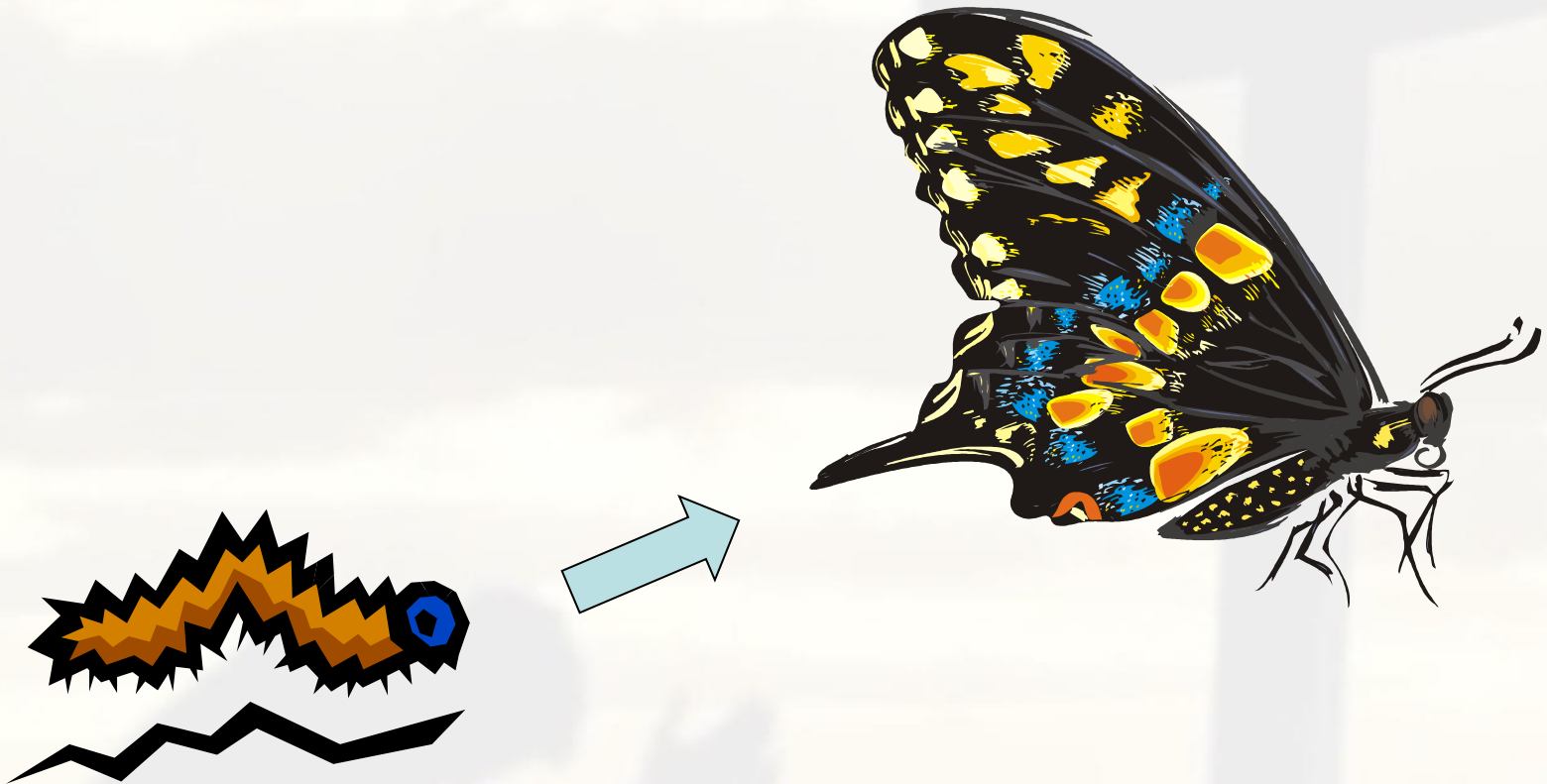
- **The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith. 1 Timothy 1:5 (NLT)**



# From mind to heart

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*Transformation of the heart begins with the renewing of the mind* (RC Sproul, *The Truth Project*, tour #1)



## **3. Presuppositions**

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- **As followers of Christ and students of the Word of God, you are practicing many, if not all, of the principles contained in this seminar and, therefore, you may already be familiar with them**
- **Though these principles are developed from an inductive “survey” of Scripture and are intended to be faithful to its teaching, the included Bible references permit further in-depth investigation, criticism, discussion, and content improvement in order to be increasingly more faithful to the Word of God**
- **By assembling them into one comprehensive framework, my hope is that these principles will be a useful body of knowledge for your personal application as well as a resource for teaching others**

## **4. Cultural issues**

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**We recognize that social, economic, political and religious customs vary from culture to culture.**

**Therefore, it is not our purpose to dogmatically assert a biased Western perspective of financial principles on the student, but rather to work together to:**

- a) examine basic Biblical teaching about money**
- b) extract basic principles from this teaching using the inductive study method, then**
- c) develop practical life applications of those principles which are culturally independent and universally true >**



## **5. Sources and acknowledgements**

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- **The Bible: NIV, NLT, KJV, NAS, ESV, RSV, others; all quotes are from the NIV unless noted otherwise**
- **40 Day Journey to a more Generous Life by Brian Kluth, pastor of Generosity, 1st Evangelical Free Church, Colorado Springs, Colorado, USA; ([kluth.org](http://kluth.org))**
- **“7 Keys to Open-Handed Living in a Tight-Fisted World” by Brian Kluth; ([kluth.org](http://kluth.org))**
- **Ron Blue, “Master your Money” ([ronblue.com](http://ronblue.com); [kingdomadvisors.org](http://kingdomadvisors.org))**
- **Larry Burkett, Dave Ramsey, and other Christian financial counselors**
- **Rob Caminiti, Sr. Pastor, First EFC Colorado Springs**
- **Matthew Henry’s Concise Commentary**
- **Various other resources from commentaries, books, pamphlets, seminars and the internet**

# Ron Blue

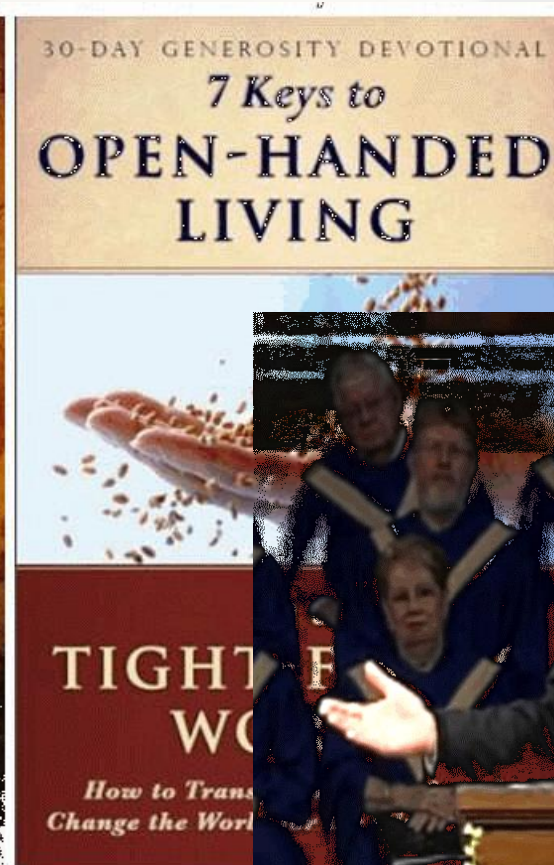
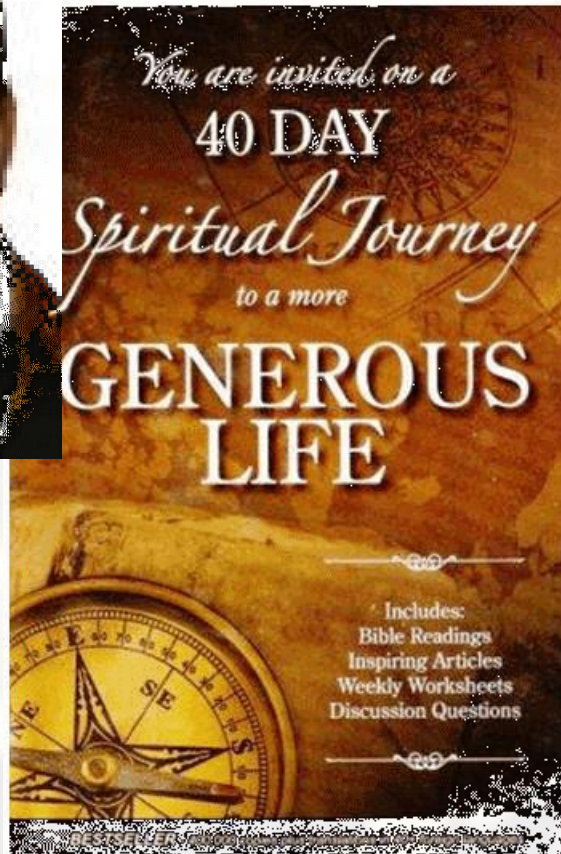
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## Christian Biblical Financial Counselor and Teacher



Author,  
“Master your Money”

# Brian Kluth



## **6. Daily schedule**

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- **9:30 am: Morning class begins**
- **10:00 am: Exercise break (7 minutes, led by your Olympic Training Coach)**
- **11:00 am: Exercise break**
- **12:00 noon: Lunch/tea break**
- **12:30 pm: Afternoon class begins**
- **1:30 pm: Exercise break**
- **2:30 pm: Exercise break**
- **3:30 pm: Class adjourns >**

# Optional homework

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## Monday-Thursday

- **Homework: read 10 lessons of “40 DAY SPIRITUAL JOURNEY TO A MORE GENEROUS LIFE” by Brian Kluth**
- **Kluth.org**
- **For each of the 10 lessons,**
  - ▶ **Write a brief statement of what you learned from the lesson.**
  - ▶ **Write out your favorite verse >**

## 8. Class values

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- **Complete honesty is required. You will be on the honor system to do your own grading of class quizzes**
- **Class participation--points are awarded for asking questions and sharing your knowledge**
- **Attentiveness will be helpful to the student**
- **Challenge me on anything you disagree with**
- **Verbalize any areas of confusion you may have**
- **Let's have fun learning >**

## 9. Class administration

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## Name tag

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- Please fold a sheet of paper into three sections.
- Write you first name in large caps in the middle section.
- Fold it so that it forms a triangle, and tape the ends together.





## **Class administration** (cont'd)

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- **Please elect a class chairman who will**
  - ▶ **Keep track of our time and notify me of recesses**
  - ▶ **Conduct other administrative tasks**
- **Appoint a banker for the Christian lottery (Banker gets a free ticket)**
- **Appoint an Olympic Training Coach to lead us in our daily physical exercises and games.**
- **Just as Moses needed an assistant, I will need an “Aaron” who will assist me as required and do interpretation as needed. >**

## **Class administration** (cont'd)

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### **Officers**

- **Chairman: John**
- **Olympic Training Coach, OTC (leads class exercises during breaks): James**
- **Banker (keeper of class money): Eunice**
- **“Aaron” the interpreter (helps with the instructor/student communication process): Jasper**

## **Class administration**

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- **This is a Bible study. Please bring your Bible to class every day. However, almost all texts will be displayed so that we can read from a common version**
- **We will use the NIV and other translations which may be helpful in understanding the text**
- **Also bring a spiral notebook or a pad of paper for taking notes. There is not enough room on your syllabus, so use a system for cross referencing your notes with your syllabus**
- **Class participation is very important, and will be a major factor in your grade >**

## **Class administration** (cont'd)

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- **Please put your name on your syllabus and notebook**
- **Please print your name at the top of every page you turn in.**
- **If my presentation is slightly different from your outline. If you get lost, please let me know >**

## 10. Course grading

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**Your overall grade will be composed of the following:**

- **30% in-class quizzes, assignments and classroom participation**
- **35% final exam, objective portion (true-false and multiple choice)**
- **35% final exam, essay portion**
- **Although homework is optional, by doing it you will gain additional perspective on course content and thus may improve your performance**

# Grading scale

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## Keep track of your points during the day

- **Points counting towards class participation are awarded for every verbal question, verbal answer, verbal statement, confusion clarification, helping someone, reading scripture, comment during class discussions, etc**
- **Points awarded for every correct true/false answer on quizzes**
- **Points awarded for every correct multiple choice answer**
- **Variable points for essay questions answered**
- **The professor may spontaneously award other points at his discretion for extra effort, logistical support, relating experiences, special insight, and interesting contributions.**

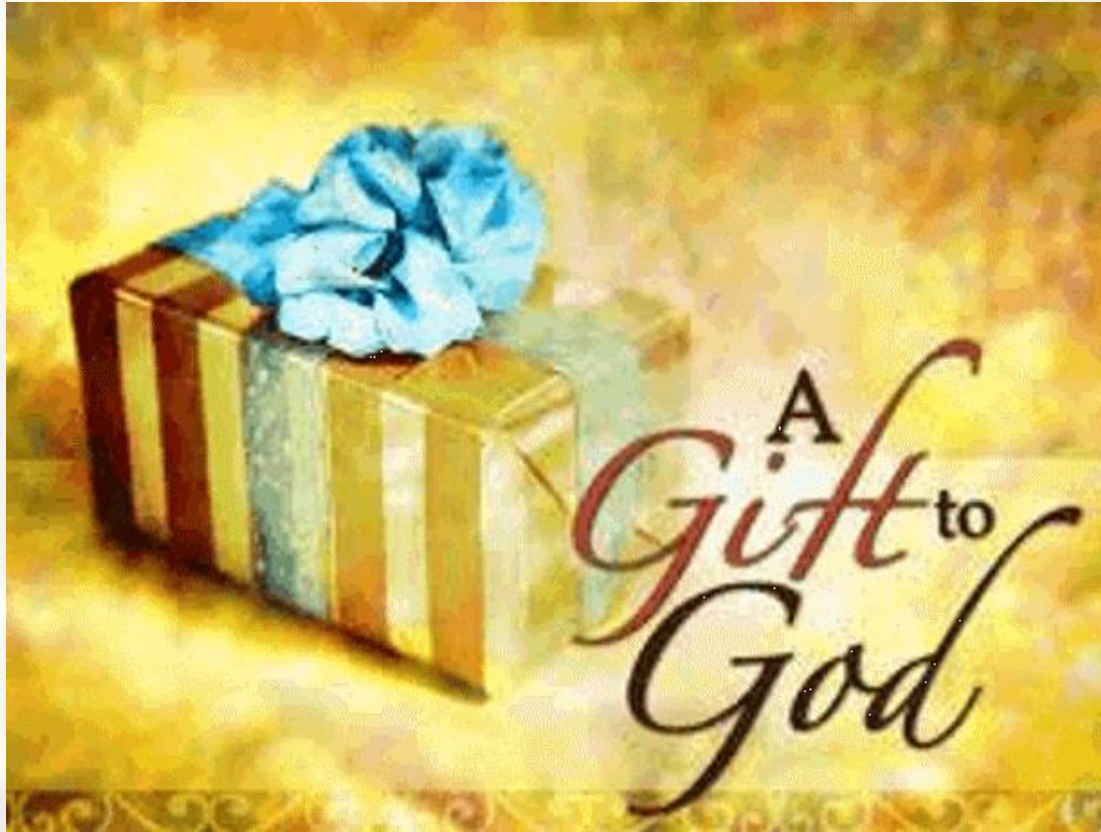
## **11. Awards and prizes**

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- **The top 5 academic performers will receive special prizes**
- **The class will elect a “students choice” winner**
- **There are practical awards for everyone regardless of their academic performance**
- **Other surprise awards and special events >**

## 12. Special project

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## 7. Personal information

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- **My formal education is electrical engineering (BSEE) and business (MBA). I do not have formal Biblical training, so I expect to learn much from you theologians! Your comments and questions during this seminar are invited.**
- **I worked for Hewlett-Packard Co from 1967-91, practiced as an entrepreneur and business owner for since 1979, and participated in a few home remodeling and construction projects as an avocation. There was considerable overlap between these three acre careers, resulting in a lot of synergy between them.**
- **I felt a call from the Lord to missions when I was at the University. I had no idea God would eventually lead me to India in 1998 and many times since then for a running total of 17 trips.**

## **Personal information (cont'd)**

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- **I received the Lord Jesus Christ as my Savior when I was 7 years old under the counsel of my father**
- **My dad taught me basic Biblical principles of stewardship and money management as I grew up**
- **I married a Christian woman, my soul-mate, who shares my commitment to Biblical stewardship.**
- **As God blessed our marriage, I searched the Scriptures to better understand God's desire for the resources He entrusted to us. This seminar is a result of 60 years of continuous learning and practicing Biblical principles of stewardship.**

## **Class exercise**

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### **Essay-15 minutes**

- 1. What is your attitude or philosophy about money?**
- 2. What do you want God to show you during this course**
- 3. What questions about money would you like answered during this course?**

**Be sure to put your name, tribe/state, major, and year of graduation at the top of your paper**

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# Let's take a closer look at Scriptural teaching about money and wealth

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# **SURVEY OF STUDENT KNOWLEDGE**

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**Scale of 1 to 10 (1=little or no knowledge; 10=expert knowledge)**

- **Poverty and God's special relationship with the poor**
- **Monetary riches**
- **Stewardship and generosity**
- **Acquiring money**
- **Spending money**
- **Budgeting money and how to achieve margin**
- **The benefits of margin**
- **Saving**
- **Investing**
- **True riches**
- **Family money management**
- **Church money management**
- **Christian business principles**
- **Society and monetary policy**