

How much margin do you have with your money?  
Take a look at this little **margin meter**. Where are you right now?

Are you **struggling**? Not able to make ends meet?

Or are you **surviving**? You can make ends meet but you're essentially living paycheck to paycheck.

Are you **stable**? Your bills are paid with a little leftover for emergencies?

Are you **secure**? Saving for long-term goals?

Or are you living in **surplus**? With more than you need, able to save *and* give away?

**How much margin do you have with your money, and are you happy with where you are?**

My guess is that many, if not most, of us would say we still have some room to grow.

Well, what if I told you that our spiritual ancestors, the original readers of the Bible, were in the exact same boat? Stress about survival, worry about wealth, the ever-present temptations of greed and materialism...

Life in 21<sup>st</sup> century America is *very* different than life in the ancient world, but **the challenges and blessings and pitfalls of money haven't changed one bit.**

Which is why the biblical authors still have a lot to say to us today about what it looks like to live with **financial wisdom**.

And that is what this new series is all about. It's called "Making Change." We're going to spend four weeks exploring some **core biblical principles about our relationship with money**.

And what we're going to see is that the Bible can give us guidance on how to make better decisions with our money, how to be more content with what we

have, and how to grow our financial margin so we can live with a spirit of abundance and generosity.

No matter where you are on your financial journey, I think this will be an important series. We all have **lots still to learn from those who have come before.**

## STEWARDSHIP

Alright, so let's dive in to our first topic for this series. Our first bit of biblical financial wisdom. And it's kind of **the most fundamental one of all** because it has to do with what our relationship to money even is.

We'll start with this. All throughout the Bible there is a consistent theme of **God being the creator of everything**. He is not limited by the physical universe. He made it.

Galaxies, squirrels, dryer lint... everything you can think of... he created all of it. Because of this, to the biblical authors there's a pretty straightforward implication here. **If God created it, then it belongs to him.**

Or to put it another way, **God owns it all.** Including what we think of as *ours*. We see this idea in the Psalms, for example:

### **Psalm 24:1**

*The earth is the LORD's, and everything in it.  
The world and all its people belong to him.*

### **Psalm 50:10**

*All the animals of the forest are mine, and I own the cattle on a thousand hills.*

Remember, in the ancient world cattle was a form of wealth, so cattle on a thousand hills is basically like saying **God has unlimited money.**

Now, God's not *bragging* when he says this. It's just a statement of fact.

Whether you're a peasant farmer with one cow or a king with thousands of cows, at the end of the day, **all of your cattle - your wealth - is**

**ultimately God's.** He created it. God owns it all.

That's the first big idea about money that the biblical authors want us to understand.

Ok... so if the money and wealth and stuff we have isn't really ours - if it belongs to God - then what does that make us?

Well, it makes us caretakers. **We are stewards of what belongs to God.**

**The things we think of as ours have actually been entrusted to us.** It's our job to look after and use God's creation in ways that reflect his heart and desires. We're just the stewards.

In my 20's I used to house-sit a lot. I'd stay over at people's homes while they were traveling. Collect the mail, take care of their pets, keep the place clean... And they paid me to do it. I loved it.

And living on my own, it was my first taste of adulthood. And it was a sweet gig. While I was house-sitting I had a comfortable bed to sleep in, a big TV to watch, a roof over my head...

But at no point during those jobs did I think the house was *mine*. **I couldn't do whatever I wanted.** I couldn't *redecorate*. Because I was a caretaker of someone *else's* home. I was a steward.

I could enjoy having a house to myself. They'd inevitably tell me to help myself to whatever was in the pantry. But ultimately my responsibility was to take good care of what had been entrusted to me.

And this is the job we've all been given by God. It started all the way back in Genesis.

**Genesis 2:15**

*The LORD God placed the man in the Garden of Eden to tend and watch over it.*

Creation is God's garden. Humans are just the caretakers. That's always been our job. We're not house-sitters, **we're creation-sitters.**

God wants us to enjoy the good things he's created. He's stocked the pantry. But our responsibility is to steward well what he has entrusted to us. To "tend and watch over" *his* wealth. And do with it what *he* would want us to do.

So... how well has humanity been doing with this job?

Well, not great. As the biblical story makes clear again and again, **humans routinely squander** the wealth God entrusts to us.

It's all throughout the Bible. God gives us money to care for the poor, and we hoard it for ourselves. He entrusts wealth to kings so they can rule with wisdom and justice, and they use it to build armies and giant statues of themselves.

Landowners cheat their workers. Farmers steal from their neighbors. Tax collectors line their pockets. Humans - from the wealthy to the poor - grind ourselves into dust in their pursuit of *more*.

We're like house-sitters who've chosen to throw a rager, forget to feed the dogs, and leave the place littered with broken glass and beer cans.

We have not, generally speaking, been good stewards of what belongs to God. Especially when it comes to our money.

## MAMMON

This is a theme that Jesus talks about a lot. And I want to show you one example today. Grab a Bible and turn with me to **Luke 16:10**.

Now, the chapter begins with Jesus telling **a parable** - a story - about a shrewd manager who uses his master's wealth kind of in an irresponsible way, but then the manager praises him for it.

We don't have time to get into the parable too deeply right now, but I'll post a video on our social media later to explain what that's all about.

The bigger point that Jesus is trying to make though, is all about this idea of stewardship. And in verse 10, he explains the principle like this:

**Luke 16:10-13**

*If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities. And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? And if you are not faithful with other people's things, why should you be trusted with things of your own? No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.*

A few things to draw your attention to. First, look at verse 11. "If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?"

This is a pretty provocative question. He's essentially saying, "Look. If you're not a good steward of the money God has entrusted to you - this earthly tool for buying stuff you need and caring for others (that's what money does)...

"If you're squandering that, then why would God trust you with the things that really matter? Spiritual gifts, joyful abundance, the life of heaven... If you're a bad steward of money, why would God trust you with *true* riches?"

Yikes, right? According to Jesus, our stewardship of money - or lack thereof - is somehow **connected to the health of our soul**. To the blessings of God.

In verse 13, Jesus explains why.

"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money."

Now this is interesting. In the original Greek, the word for "money" here is actually an Aramaic word, ***mammon* - wealth, riches**.

There is a Greek word for wealth: ***ploutos***. That's usually the word for "riches" in the New Testament. So why not just use that?

Well, I think it's because the root of the word *mammon* has an implication that *ploutos* does not. ***Mammon has to do with self-sufficiency***. You could literally translate it as "the thing in which you

trust.”

I think Jesus used this word intentionally. Because that’s what money so often is, isn’t it? The thing in which we trust. We build it up. We hustle and work and scrimp and save to amass it. And then **we put in our trust in it.**

We think to ourselves, “If I can just get enough money, I won’t have to worry anymore.” Money becomes the thing in which we trust. *Mammon.*

There’s just one problem with that. Do you know **how much money you need** to be completely secure? To be totally happy and satisfied? I know the amount. I’ll tell you exactly what it is. **More.**

More. That’s how much money you need. Which is another way of saying that you’ll *never* have enough. The goalpost is always moving. This is why, when we put our trust in money/wealth/*mammon*, **it has a way of putting us in chains.**

You’ve seen this happen before, right? Maybe it’s happened to you.

Your **career advancement** becomes so all-consuming that you forget to watch your children grow up. It’s an endless pursuit of *more*, but you don’t know how to break free and actually live your life.

You can’t make ends meet so you **grind yourself into dust hustling** for that next paycheck and you see no way out. You’ve just got to keep working with no end in sight.

You get **so deep into debt** buying cars and clothes trying to *look* successful that suddenly you can’t even breathe. And the only way forward is to get another credit card.

When these types of things happen, money - **the thing we were created to steward now calls the shots in our life.** When we put our trust in it, *mammon* gains mastery over us and we do what *it* demands.

It is a story literally as old as time. The biblical authors knew it as well as we do.

So, bottom line, here's what Jesus is saying: There are **two options** for how we can interact with the money God has entrusted to us.

**Option one, we can be stewards.** We can serve God as caretakers of *his* resources. Handling our money with biblical wisdom. Doing things with our resources that matter to God and trusting him to take care of us in the process.

We can be stewards. That's option one. What's the opposite of that? *Not* being a good steward? No. According to Jesus, **the opposite of being a steward is being a slave.**

"You cannot serve God (as his steward) and be enslaved to money (the thing you're *called* to steward)."

Your options are caring for *his* wealth, or hoarding your own. Trusting in God's abundance, or running on the rat race of self-sufficiency.

**You can be God's steward or a slave to *mammon*. The choice is yours.**

TRY IT!

Now, I realize that perhaps this sounds a little bit bleak. Especially if you *are* in a place of struggling or debt or hardship with your money. It may even sound like I'm trying to make things harder for you.

But here's what I don't want you to miss. According to Scripture (and this has proven true in my own life), **trusting God as his steward is the path to true contentment and wholeness.**

This is not about holding a white knuckled grip as you wait desperately for God to come through for you.

It's about **relaxing into the grace and generosity** of a Creator who loves to see his children come alive. Who loves to pour out his abundance on those who put their trust in him.

Let me give you a few examples of what I mean. Listen to what happens when we give generously to the causes God cares about:

**Isaiah 58:7-8**

*Share your food with the hungry,  
and give shelter to the homeless.  
Give clothes to those who need them,  
and do not hide from relatives who need your help.*

**Then your salvation will come like the dawn,  
and your wounds will quickly heal.**

*Your godliness will lead you forward,  
and the glory of the LORD will protect you from behind.*

Or listen to this. God's promise if we trust him with our tithes:

**Malachi 3:10**

*Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do," says the LORD of Heaven's Armies, "**I will open the windows of heaven for you.** I will pour out a blessing so great you won't have enough room to take it in! Try it! Put me to the test!*

Or how about this passage, where the Apostle Paul basically reiterates what we've been talking about this whole time:

**1 Timothy 6:17-18**

*Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, **who richly gives us all we need for our enjoyment.** Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future **so that they may experience true life.***

God has given us care of his house - his Creation. And it's a big responsibility. But this stewardship of God's wealth is not meant to be a burden. It's meant to be a delight. **God owns it all, and he has stocked the pantry for us.**

He's given us a beautiful place to live. He's entrusted each of us with a small share of what's his. To tend and watch over it, and find life in the process.

We're going to get super practical in this series. And again, we've got



workshops, and Bible studies, and financial coaching for you to put these ideas to the test. [gracechurch.us/makingchange](https://gracechurch.us/makingchange)

For now, though, I want to bring your mind back to where we started. How do you feel about where you are financially right now? **How much margin do you have?**

With that in mind, as you think about the money you have (or *don't* have), I want to give you one final question to ponder.

As you think about your wealth, **are you putting your trust in *mammon*?** In the hope that maybe just a little bit more money will finally make you satisfied or safe or happy? Is money “the thing in which you trust?”

Or are you putting your trust in God, the Creator, who loves to give his stewards good things? With all the money you have, **do you really believe that God owns it all?**