

CONTENTMENT

IS

WEALTH

A Bible Study on Contentment

by

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# Introduction

This simple Bible study on contentment is meant to help Christians understand the need for contentment in our walk with God. While contentment has much value for Christians and non-Christians alike, this Bible study is written purely from a Christian perspective and probably won't make much sense without that viewpoint. God's kind of contentment only makes sense when we've accepted Jesus Christ as our Savior. Without eternity as our reference point, contentment seems like we're setting our sights too low or we have no ambition. When Jesus enters the picture, however, we realize that contentment is really the key to keeping our sights set on Heaven and having the ambition to show all people God's love through our actions.

I pray that God will reveal His teaching on contentment to you despite any limitations I may have put on it with my words. I pray that this Bible study will help you as you seek God's contentment in your life. May God bless you and increase your knowledge as you take this time to study His Word and His ways. May you be content in the glorious gift we have from Jesus Christ!

# Lesson 1:

## The World's Message

The allure of shopping and consumerism has blinded millions of people. Many think more money or more stuff will make them happier. They always have to have the latest model, the newest car, the hottest fashions, or the biggest house they can afford. Advertisements tell us every day that we are missing out if we don't have the things they're selling. They bombard us with images of all the things we "need" to make us happy. We're told that if we'll just buy this gadget or these clothes we'll be more popular, get more friends, have an easier life, or just feel better about ourselves.

We've even been taught that our role in society is to be consumers - consumers of stuff. We're supposed to work hard so we can buy more stuff. The more stuff we have, the happier we'll be. And if we work hard enough and save up, we'll get to a point where we don't have to work any more but we can keep buying stuff. We'll be able to spend all our time buying stuff or doing things that will really make us happy. Much happier than we were when we were working so hard before...

This is just one of the many messages from The World that flies smack in the face of The Message that God has been trying to tell us for thousands of years. Jesus speaks directly to those who believe the world's message in Revelation 3:17-18.

<sup>17</sup> You say, 'I am rich; I have acquired wealth and do not need a thing.' But you do not realize that you are wretched, pitiful, poor, blind and naked. <sup>18</sup> I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see.

[Revelation 3:17-18](#) (NIV)

The World tries to tell us that if we just acquire more wealth & things, then we won't need anything else - we'll be satisfied and secure. But the truth is that the more we get the more we'll want. The World can not offer us any true satisfaction or security. It's a false hope to think that a bigger bank account will make you happier or more fulfilled. Jesus already knows The World can't satisfy us, and that we'll actually be pitiful, poor, blind, and naked if we listen to The World's message. Only God can provide us with true wealth and open our eyes so we can see the truth.

### **Something Better**

God has a higher purpose for us than riches far beyond our needs and 6,000 square foot homes. God wants more meaning in our lives than a brand new luxury car in the driveway and a shiny yacht next to the dock. God has a higher calling for our retirement years than fruitless day after fruitless day spent on the golf course, beach, or back porch.

There's a major problem with The World's message - specifically in that it contradicts God's Message. We'll talk more about why The World's message is a problem in the next lesson.

### **Reflect**

What specific messages from The World do you believe?

How have those beliefs affected your walk with Christ?

Do you think those beliefs are hindering your relationship with God? Why or why not?

# Lesson 2:

## The Problem with the World's Message

In the last lesson, we talked about The World's message - if we can just get more of what The World can offer us, we'll be happy and satisfied. God has told us The World's message is wrong and clearly shows us in the Bible that only His Message is true. Only God can bring us true happiness, satisfaction, and security.

In this lesson, we're going to look a little more at why The World's message is a problem.

### It Keeps Us from Serving God

In Luke 16:13-15, Jesus tells us:

<sup>13</sup> “No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.”

<sup>14</sup> The Pharisees, who loved money, heard all this and were sneering at Jesus. <sup>15</sup> He said to them, “You are the ones who justify yourselves in the eyes of men, but God knows your hearts. What is highly valued among men is detestable in God's sight.

[Luke 16:13-15](#) (NIV)

If we're focused on The World and the things it offers, then we're effectively serving Money. And Jesus tells us when we are serving Money, we **absolutely cannot** serve God.

God knows our hearts, and if we value the things of This World above Him then we are detestable in His sight. Putting more faith in the “wisdom” of The World than in God's Wisdom means that we have demoted God to a lesser status. And we Christians know that the greatest commandment of all is to love God with all of our heart, soul, and mind - our entire being. If we

place The World's message above God's Message, we cannot keep this greatest commandment.

### **It Cannot Provide an Eternal Reward**

In Psalm 49, David does a wonderful job of explaining why we shouldn't believe The World's message. The wealth of This World cannot save us from death; and once we die (as we all must), we cannot take any of it with us. Slowly read this passage and reflect upon it as you ask God to reveal the lies of The World and teach you His Truth.

<sup>1</sup> Listen to this, all you people!  
Pay attention, everyone in the world!  
<sup>2</sup> High and low,  
rich and poor—listen!  
<sup>3</sup> For my words are wise,  
and my thoughts are filled with insight.  
<sup>4</sup> I listen carefully to many proverbs  
and solve riddles with inspiration from a harp.  
  
<sup>5</sup> Why should I fear when trouble comes,  
when enemies surround me?  
<sup>6</sup> They trust in their wealth  
and boast of great riches.  
<sup>7</sup> Yet they cannot redeem themselves from death  
by paying a ransom to God.  
<sup>8</sup> Redemption does not come so easily,  
for no one can ever pay enough  
<sup>9</sup> to live forever  
and never see the grave.  
  
<sup>10</sup> Those who are wise must finally die,  
just like the foolish and senseless,  
leaving all their wealth behind.

<sup>11</sup> The grave is their eternal home,  
where they will stay forever.

They may name their estates after themselves,  
<sup>12</sup> but their fame will not last.

They will die, just like animals.

<sup>13</sup> This is the fate of fools,  
though they are remembered as being wise.

<sup>14</sup> Like sheep, they are led to the grave,  
where death will be their shepherd.

In the morning the godly will rule over them.

Their bodies will rot in the grave,  
far from their grand estates.

<sup>15</sup> But as for me, God will redeem my life.  
He will snatch me from the power of the grave.

<sup>16</sup> So don't be dismayed when the wicked grow rich  
and their homes become ever more splendid.

<sup>17</sup> For when they die, they take nothing with them.  
Their wealth will not follow them into the grave.

<sup>18</sup> In this life they consider themselves fortunate  
and are applauded for their success.

<sup>19</sup> But they will die like all before them  
and never again see the light of day.

<sup>20</sup> People who boast of their wealth don't understand;  
they will die, just like animals.

[Psalm 49](#) (NLT)

I especially like the last three verses. How often do we admire the wealthy for their success? Yet despite all their success, if they trust in their wealth they will die just like wild animals. God is



the only one who can save us from death, and He can only do that if we give up believing The World's message and seek His Truth.

**Reflect**

What are some ways The World's message is keeping you from fully serving God?  
Be specific about the obstacles it is creating in your relationship with God.

The World's wealth can provide no eternal reward, but it seems like we focus on in far more than heavenly treasure. Yet, as Christians, we know our reward is in heaven. Why do you think we fail to consider our heavenly treasures and instead focus on our earthly treasures as we go about our lives?

# Lesson 3:

## The Solution to the Problem

In the last lesson, we talked about the problem with The World's message. Loving money and believing The World's message keep us from serving God. Additionally, The World can offer us no eternal reward and the stuff it tells us to buy can't be taken with us when we're dead.

In this lesson, we're going to begin talking about the solution to the problem with The World's message.

### Where Does the Problem Start?

In Mark 7:21-23, Jesus clearly tells us where the problems of greed and envy start:

<sup>21</sup> For from within, out of men's hearts, come evil thoughts, sexual immorality, theft, murder, adultery, <sup>22</sup> greed, malice, deceit, lewdness, envy, slander, arrogance and folly. <sup>23</sup> All these evils come from inside and make a man 'unclean.'

[Mark 7:21-23](#) (NIV)

Greed and envy come from within—they're heart problems. These aren't the kinds of heart problems that can be fixed by taking the right kinds of medicine, getting enough exercise, or eating right. Greed and envy are reflections of our deepest motives, desires, and attitudes. Humans are inherently prone to these kinds of thoughts because Sin infects every area of our lives. The only way we can get these things out of our hearts is to let God come in and take over.

On the first Tuesday for six months at my Bible study, we had a guest speaker named Butch Marvin. One of Butch's favorite sayings is that God doesn't want your money, your good works, or

anything else you think you can offer Him. God only wants your heart—because once He’s got our hearts he’ll get everything else in our lives.

## **Renew Your Mind!**

For God to fix our hearts and get rid of all the evil things that can come from within us, we have to fully accept Jesus and let Him live in us. That means we have to give up our lives, our hearts, our selfish ambitions—**everything!** We need to ask God to change our hearts and the way we think. We need to ask Him to keep us focused on His Ways instead of The World’s ways.

<sup>2</sup> Don’t copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will learn to know God’s will for you, which is good and pleasing and perfect.

[Romans 12:2](#) (NLT)

God can rid our lives of greed and envy and teach us to be content, if we’ll just ask Him to change the way we think. Only then can we truly understand the great gain that comes from contentment and begin to see God’s perfect will for our lives.

<sup>36</sup> Turn my heart toward your statutes  
and not toward selfish gain.

[Psalm 119:32](#) (NIV)

We can start the process of renewing our minds and becoming new people by simply praying to God. David’s simple prayer here is a great way to start—simply asking God to keep us focused on Him and not on This World.

## **Reflect**

How do greed and envy show up in your life? Name some specific examples.

We see or hear thousands of advertisements every day constantly repeating The World's messages. In order to transform the way we think, we have to find ways to combat The World's message and focus on God's Ways. What are some specific steps you can take to help you focus on God's will for your life instead of The World's?

## Lesson 4:

# Getting God's View – Give Up Your Stuff

In the last lesson, we began looking at the solution to the problem of The World's message. We're continuing that discussion in this lesson and the next two. We'll look at God's View of the world, money, and our lives so we can start to focus on serving Him instead of serving Money.

### Whom Will You Serve?

In Luke 18:18-30, we see the story of the rich ruler. The ruler asks Jesus what he must do to inherit eternal life. Here is Jesus' response:

<sup>18</sup> A certain ruler asked him, "Good teacher, what must I do to inherit eternal life?"

<sup>19</sup> "Why do you call me good?" Jesus answered. "No one is good—except God alone. <sup>20</sup> You know the commandments: 'Do not commit adultery, do not murder, do not steal, do not give false testimony, honor your father and mother.'"

<sup>21</sup> "All these I have kept since I was a boy," he said.

<sup>22</sup> When Jesus heard this, he said to him, "You still lack one thing. Sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me."

<sup>23</sup> When he heard this, he became very sad, because he was a man of great wealth. <sup>24</sup> Jesus looked at him and said, "How hard it is for the rich to enter the kingdom of God! <sup>25</sup> 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."

<sup>26</sup> Those who heard this asked, "Who then can be saved?"

<sup>27</sup> Jesus replied, "What is impossible with men is possible with God."

<sup>28</sup> Peter said to him, “We have left all we had to follow you!”

<sup>29</sup> “I tell you the truth,” Jesus said to them, “no one who has left home or wife or brothers or parents or children for the sake of the kingdom of God <sup>30</sup> will fail to receive many times as much in this age and, in the age to come, eternal life.”

[Luke 18:18-30](#) (NIV)

This story is also found in [Matthew 19:21-30](#) and [Mark 10:17-27](#).

When this rich ruler approached Him, Jesus knew that his heart was still focused on his wealth even though he had kept all the commandments since he was young. We learned earlier that focusing or serving Money keeps us from serving God. When Jesus answered the ruler’s question, he quickly honed in on this fact and challenged the rich ruler to give up his wealth if he truly wanted to serve God and inherit eternal life.

But we see the rich ruler’s response. He was saddened at the thought of giving up all of his wealth. What would we do if Jesus told us to sell everything, give it to the poor, and follow Him? Would we be so attached to our material possessions and wealth that we wouldn’t give it up for Jesus?

What if Jesus asked us to sell our iPods so we could feed the hungry? Or buy a smaller home so we could give clean water to those in third-world countries? Or forgo a new car and get a used one instead so we could give medicine to the weak? These are small things in comparison to selling everything we own, but there’s a good chance we feel resistance at the very thought of those actions.

Naturally, we hold the Things of This World very dear to our hearts because we clearly and plainly see them every day. We easily understand the necessity of some things, and we enjoy the convenience and fun of others. But our focus on This World keeps us from seeing the necessity of God’s viewpoint—of realizing that love and relationships matter **much, much** more than iPods, big homes, and new cars. We can take nothing with us when we die, yet look at how we strive to

accumulate so much Stuff all our lives! This is exactly one of the reasons that Solomon said everything under the Sun is meaningless.

But if it is so natural for us to be attached to the Things of This World, how can we be saved if the salvation Jesus offers requires us to give up that very attachment to our natural world? We can try to remind ourselves that eternal happiness with God in Heaven is worth more than anything The World can offer, but we cannot completely remove the attachment to The World without God's help. **What is impossible for us on our own *is possible with God.*** Through prayer and a close relationship with God, our hearts can be changed so we focus on God's World and not ours.

The reward of contentment is very great. Our lives are made easier and much more joyful here on Earth because contentment makes the smallest things very great. A hot meal, warm clothes, or a soft bed—all are great wealth to the person who is content. We also get the eternal reward of communion with God and everlasting life in Heaven. How can any benefit of the world's wealth be greater than the benefit of God's rewards for us?

So this is the first part of God's view we must begin to take on for ourselves. Our attachment to This World keeps us from fully receiving God's gifts and fully serving Him. We must give up this attachment if we want to truly receive eternal life in Jesus. And we cannot do it on our own—we must ask God to change our hearts and teach us His ways. If it seems impossible, remember you are not alone. God can do it through you!

## **Reflect**

What are some ways you can do more for the Lord by being more content? What possessions or habits could you give up so you can give more to the poor?

# Lesson 5:

## Getting God's View – Eternal Treasure

In the last lesson, we began looking at God's View of the World, Money, and our lives so we can start to focus on serving Him instead of serving Money. We're continuing that discussion in this lesson, and we'll finish it up in the next lesson. Then we'll go on to practical applications.

### Focus on Your Heavenly Treasures

In Matthew 6:19-21, Jesus teaches us that we should focus on storing up treasures in heaven rather than on earth:

<sup>19</sup> “Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. <sup>20</sup> But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your heart will be also.

[Matthew 6:19-21](#) (NIV)

This passage is also found in [Luke 12:33-34](#).

Jesus makes two main points here:

1. **Earthly treasures are only temporary.** The wealth of this world provides no eternal security and very little security in this life. It is easily stolen, lost, or otherwise destroyed. On the other hand, heavenly treasures last *forever*.
2. **Whatever we treasure will control our heart.** If we hold the riches of the World in high regard, our hearts will be focused on serving Money. If we value God's Word more than the World's riches, we'll be able to truly serve God and experience His blessing. God will have the only thing He needs to work through us—our hearts.



God's View of storing up treasure is so different from ours. Instead of worrying about the value of our 401(k) plans and savings accounts, Jesus would rather have us thinking about how many people we've shown love to in the past 24 hours—and how we can share His love with even more people tomorrow. Instead of looking at things in terms of the past few months or over our lifetimes, we need to start viewing everything in light of eternity. It's the only way we can really get God's View.

If we let the Things of this World come in and take over our lives and our hearts, Jesus tells us very plainly what will happen. In Mark 4:18-19, He explains the parable of the sower:

<sup>18</sup> Still others, like seed sown among thorns, hear the word; <sup>19</sup> but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.

[Mark 4:18-19](#) (NIV)

This passage is also found in [Matthew 13:22](#) and [Luke 8:14](#).

As Christians, we often discuss bearing the good fruit that comes from having the Spirit within us. But look at what Jesus says. If we let ***the worries of this life, the deceitfulness of wealth***, and the ***desires for other things*** come into our lives and take over our hearts, we will be ***unfruitful***.

Getting caught up in the things the world reveres—wealth and all its trappings—chokes God's power in us and keeps us from doing His Will. To fully serve God, we have to view everything in terms of eternity and reject the World's view of money and meaning. Once we do this, we can break free of the thorns in our lives and flourish in God's glory.

## Reflect

What are some specific ways that the worries of this life, the deceitfulness of wealth, and the desires for other things are making you spiritually unfruitful?

## Lesson 6:

# Getting God's View – We Are Not Our Own

In the last lesson, we continued looking at God's View of the World, Money, and our lives so we can start to focus on serving Him instead of serving Money. We're finishing that discussion in this lesson, and we'll start talking about practical applications next.

### **It All Belongs to God**

In David's prayer to God after the Israelites' freewill offering for the building of the temple, we see an excellent example of God's View of the World, Money, and our lives:

#### **David's Prayer**

<sup>10</sup> David praised the LORD in the presence of the whole assembly, saying,

“Praise be to you, O LORD,  
God of our father Israel,  
from everlasting to everlasting.

<sup>11</sup> Yours, O LORD, is the greatness and the power  
and the glory and the majesty and the splendor,  
for everything in heaven and earth is yours.

Yours, O LORD, is the kingdom;  
you are exalted as head over all.

<sup>12</sup> Wealth and honor come from you;  
you are the ruler of all things.  
In your hands are strength and power  
to exalt and give strength to all.

<sup>13</sup> Now, our God, we give you thanks,  
and praise your glorious name.

<sup>14</sup> “But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand. <sup>15</sup> We are aliens and strangers in your sight, as were all our forefathers. Our days on earth are like a shadow, without hope. <sup>16</sup> O LORD our God, as for all this abundance that we have provided for building you a temple for your Holy Name, it comes from your hand, and all of it belongs to you. <sup>17</sup> I know, my God, that you test the heart and are pleased with integrity. All these things have I given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you. <sup>18</sup> O LORD, God of our fathers Abraham, Isaac and Israel, keep this desire in the hearts of your people forever, and keep their hearts loyal to you.”

[1 Chronicles 29:10-18](#) (NIV)

David recognizes the awesome power of God. God is the ruler of all things, creator of all things, owner of all things, and giver of all things. We are truly nothing in comparison to all of God’s glory. Our very few days on Earth (when compared to God’s eternity) are but a shadow. We must remember that we have not created all we have—it all comes from God.

The second part of David’s prayer has some especially good points to keep in mind in our giving. First, everything we have comes from God, so when we give we’re really only giving what is already God’s. Second, we must give willingly and honestly to truly bring joy to God. He doesn’t want our Money for the sake of having our money. A willing offering is a sign of complete loyalty to God—it shows that our heart belongs to God and not Money.

If a willing and honest desire to give back to God in thanks for His goodness, mercy, and glory is not in your heart, pray that God will help change your heart and focus your mind on His ways. If you already have a willing and honest desire to give, pray that God will keep that desire in your heart forever and that He will keep your heart loyal to Him.

## God's Reward Outweighs All Else

To view everything as belonging to God, to view contentment as the ultimate path to wealth, and to give God all praise and glory are ideas that go against our human nature and the ways of society. It may be difficult to take on God's View and live it out because it will seem like foolishness to many people. But consider what Jesus said in Matthew 16:26:

<sup>26</sup> What good will it be for a man if he gains the whole world, yet forfeits his soul? Or what can a man give in exchange for his soul?

[Matthew 16:26](#) (NIV)

This passage is also found in [Luke 9:25](#).

What good will millions of dollars do for you if you lose your soul in the process? How much will you care about having a nice car and a nice home if it means you have severed your relationship with Christ? Is there anything in this world that's really worth eternal separation from God?

It's so easy to let Things creep into our lives and put up a barrier between us and Jesus. Sometimes it happens without our realizing it. But we have to remember that nothing is worth more than our life in Christ. When the Things of this World seem to start taking precedence over your faith, step back for a moment and consider: **Is it worth it?**

### Reflect

Do you struggle with giving generously? What beliefs are keeping you from realizing that everything belongs to God?

Are there any worldly things or desires that you hold higher than your faith? What are they, and why are you so attached to them? Ask God to teach you His ways and make His thoughts yours.

## Lesson 7:

# Practical Applications – How Should We Live?

In the last lesson, we finished looking at God's View of the World, Money, and our lives so we can start to focus on serving Him instead of serving Money. In this lesson, we're going to start talking about practical applications. How should we act and what should we do when we take on God's View and live out His will?

We'll be looking at Luke 6:20-38 in three parts. The first part we'll look at is Luke 6:20-26:

### The Beatitudes

<sup>20</sup> Looking at his disciples, he said:

“Blessed are you who are poor,  
for yours is the kingdom of God.

<sup>21</sup> Blessed are you who hunger now,  
for you will be satisfied.

Blessed are you who weep now,  
for you will laugh.

<sup>22</sup> Blessed are you when men hate you,  
when they exclude you and insult you  
and reject your name as evil, because of the Son of Man.

<sup>23</sup> “Rejoice in that day and leap for joy, because great is your reward in heaven. For that is how their fathers treated the prophets.

<sup>24</sup> “But woe to you who are rich,  
for you have already received your comfort.

<sup>25</sup> Woe to you who are well fed now,  
for you will go hungry.

Woe to you who laugh now,

for you will mourn and weep.

<sup>26</sup> Woe to you when all men speak well of you,  
for that is how their fathers treated the false prophets.

[Luke 6:20-26](#) (NIV)

God doesn't want us worried about our situation in this life. Even if we're poor, hungry, and hated by men, we have an eternal reward in Heaven. Once we start keeping that in the front of our minds, we can see that we really are blessed, apart from our outward condition, and we are to be envied among men. Wealth and happiness in this life are only temporary rewards. If we focus on having those things in this life instead of being true to God, then we'll have already received our reward.

So what's the practical application here? Stop worrying about your wealth, pantry, and reputation as men view those things, and instead focus on being rich in good works, full of God's Word, and true to God's will.

The next part we'll look at is from Luke 6:27-36:

### Love for Enemies

<sup>27</sup> "But I tell you who hear me: Love your enemies, do good to those who hate you, <sup>28</sup> bless those who curse you, pray for those who mistreat you. <sup>29</sup> If someone strikes you on one cheek, turn to him the other also. If someone takes your cloak, do not stop him from taking your tunic. <sup>30</sup> Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back. <sup>31</sup> Do to others as you would have them do to you.

<sup>32</sup> "If you love those who love you, what credit is that to you? Even 'sinners' love those who love them. <sup>33</sup> And if you do good to those who are good to you, what credit is that to you? Even 'sinners' do that. <sup>34</sup> And if you lend to those from whom you expect repayment, what credit is that to you? Even 'sinners' lend to 'sinners,' expecting to be repaid in full. <sup>35</sup> But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be

great, and you will be sons of the Most High, because he is kind to the ungrateful and wicked. <sup>36</sup> Be merciful, just as your Father is merciful.

[Luke 6:27-36](#) (NIV)

While this section has very little to do with personal finance (apart from giving), it does show us just how different our lives will be if we take on God's View of the World, Money, and our lives. Jesus is telling us here that instead of being focused on wealth and plenty in this life we should live out these few instructions. I think Jesus is showing us that contentment acted out in life ends up focused more on doing good and showing love than earning money and gaining wealth. I'll let you contemplate how this applies to your own life, but it's a good example of what actions and thoughts should replace our desire and efforts for wealth.

Finally, we'll look at Luke 6:37-38:

### Judging Others

<sup>37</sup> "Do not judge, and you will not be judged. Do not condemn, and you will not be condemned. Forgive, and you will be forgiven. <sup>38</sup> Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

[Luke 6:37-38](#) (NIV)

Jesus tells us we'll be greatly rewarded if we follow His teaching. Many take this to mean material rewards (a.k.a. the Prosperity Gospel), but I'm fairly certain Jesus is speaking in terms of spiritual and eternal rewards. If we are truly content and focused on God's ways, are we going to care about being greatly rewarded in this life? Not at all—we'll realize we already have a great reward in Heaven with Jesus. But think of the great reward we *could* have in this life if everyone took Jesus' teaching to heart and lived it out. Can you imagine the peace, calm, and happiness we would all have if this happened? Now *that* would be a great blessing indeed!

## **Reflect**

What aspect of your current situation in life is occupying your mind? Why is it keeping you from focusing on your eternal reward in Heaven?

What are some specific actions and thoughts that should replace your efforts and desire for wealth? How can you reflect God's contentment and views?

Imagine all Christians did not judge, did not condemn, freely forgave others, and generously gave to the needy. How would that change the world? How would it be better than the World's ways? What impact would it have on Jesus' ministry to save the lost?



## Lesson 8:

# Practical Applications – Stop Worrying

In the last lesson, we started talking about practical applications when we take on God's View of the World, Money, and our lives. How should we act and what should we do when we take on God's View and live out His will? We're continuing that discussion in this lesson.

### **Fully Rely on God**

Without God's View, we tend to worry—*a lot*. Even after we begin to fully follow Him, we still worry. Why do we worry? Because we haven't begun to rely on God and trust in His goodness. But in Luke 12:22-31, Jesus tells us not to worry about worldly cares:

#### **Do Not Worry**

<sup>22</sup> Then Jesus said to his disciples: "Therefore I tell you, do not worry about your life, what you will eat; or about your body, what you will wear. <sup>23</sup> Life is more than food, and the body more than clothes. <sup>24</sup> Consider the ravens: They do not sow or reap, they have no storeroom or barn; yet God feeds them. And how much more valuable you are than birds! <sup>25</sup> Who of you by worrying can add a single hour to his life? <sup>26</sup> Since you cannot do this very little thing, why do you worry about the rest?"

<sup>27</sup> "Consider how the lilies grow. They do not labor or spin. Yet I tell you, not even Solomon in all his splendor was dressed like one of these. <sup>28</sup> If that is how God clothes the grass of the field, which is here today, and tomorrow is thrown into the fire, how much more will he clothe you, O you of little faith! <sup>29</sup> And do not set your heart on what you will eat or drink; do not worry about it. <sup>30</sup> For the pagan world runs after all such things, and your Father knows that you need them. <sup>31</sup> But seek his kingdom, and these things will be given to you as well.

[Luke 12:22-31](#) (NIV)

This passage is also found in [Matthew 6:25-34](#).

We can spend a lot of time worrying about the what-ifs in our life. What if I lose my job? What if I get a terminal illness? What if I can't retire? What if I die? But do we help anything by fretting over these things that may never happen? Even if they do happen, is there anything we can do to stop them from happening? In truth, there's little good that can come from worrying, so why do it?

Instead of worrying about all possible future disasters, we should be focused on only one thing: seeking God's kingdom. God knows what our needs are, and He will take care of us. Once we begin to rely on God and trust in His goodness, we can allow Him to provide the things we need. But until we let God change our hearts so we can fully trust Him, we will be so preoccupied with worry that we won't be able to seek His kingdom and see His blessings in our lives.

Does this mean we shouldn't plan ahead for anything, or that we shouldn't save for emergencies? Not at all. But it does mean that we shouldn't be so worried about the cares of this life that we're prevented from fully pursuing God's kingdom. We should be so intently focused on serving God and serving others that our worldly needs rarely cross our minds.

Once we fully trust in God's providence, we can begin to see that we have nothing to fear in this life. There are no worries to concern ourselves with when we're fully resting in the Father's arms.

<sup>5</sup> Keep your lives free from the love of money and be content with what you have, because God has said,  
“Never will I leave you;  
never will I forsake you.” <sup>6</sup> So we say with confidence,  
“The Lord is my helper; I will not be afraid.  
What can man do to me?”

[Hebrews 13:5-6](#) (NIV)

God has promised that He will *never* leave or forsake us. He is always there to help us, and He always will be. We may not always understand how He's working in our lives, and we may not see Him when He's by our side. But He has promised that He will always take care of us. With a

promise like that from the Creator of the entire universe, what do we *really* have to fear? What can we possibly worry about? God is in charge, and He's taking care of everything for us.

So how do we use this practically? Realize that once you fully submit yourself to God and His will for your life, He will take care of all your needs. Plan for what you *know* (like retirement and random emergencies). Take control of the things you can *actually* control (like your spending and attitude, not the economy or the government). And *leave the rest to God*. If you belong to God, what can happen to you in this life that can ruin you forever? Even death has no power, because once you die you'll be with God for eternity. The presence of God is the only thing we need ever concern ourselves with in this life.

## **Reflect**

What are you most worried about right now?

What do you know for certain about this concern?

What can you plan for or control?

What parts of this concern are you reluctant to submit to God?

Use the next week to pray that God will help you have faith in His promises to you. Ask Him to remind you that He will never leave or forsake you. Pray that you will learn to submit your concerns and worries to the Lord and stop worrying. Spend time focusing on how you can work to further God's Kingdom instead of thinking about your worries.

# Lesson 9:

## Practical Applications – Our Daily Bread

In the last lesson, we continued talking about practical applications when we take on God's View of the World, Money, and our lives. How should we act and what should we do when we take on God's View and live out His will? We're still continuing that discussion in this lesson.

### The Christian Approach for Any Circumstance

How does God want us to deal with our circumstances? Paul provides us with some insight in 1 Thessalonians 5:16-18:

<sup>16</sup> Be joyful always; <sup>17</sup> pray continually; <sup>18</sup> give thanks in all circumstances, for this is God's will for you in Christ Jesus.

[1 Thessalonians 5:16-18](#) (NIV)

We can easily break this passage up into four main points:

1. We should *always* be **joyful** - even in the very worst of times. And we have a very good reason to be joyful. God gave His only Son to cover our sins so we can join Him in Heaven. That fact should overshadow any adversity in our life if we really take it to heart.

2. We should *always* be **praying**. This is how we communicate with God. Continual prayer means our minds are always focused on God. Whatever we focus our minds on will have a profound impact on our actions and attitude, so keeping God foremost in our minds is the best thing we can do in any situation.

3. We should *always* be **thankful** - and not just in the good times. God has blessed us so much more than we realize. We get caught up in looking for material blessings, but the greatest

blessing we have is Jesus. He has taken away our sins and brings us into communion with God. Even if we're naked and starving, we still have the blessing of Jesus' gift.

I think most Christians in the U.S. can agree we're also *very* blessed materially. Nearly all of us have a home, clothes, food, and much more. There are billions of people worldwide who would be ecstatic to have a home the size of the average American living room, much less all the amenities and abundance of food we find in our homes. So even in what seem like "hard" times, remember that you are very blessed and be thankful.

4. This is God's will for us. This is what God wants us to do all of our lives. He wants us to be joyful and happy, to be very close to Him and always in prayer, and to be thankful at all times. Our lives would be so much more fulfilling if we pursued these three things with relentless passion.

This passage clearly sets out God's expectations for how we should live, regardless of our circumstances. We are to **always be joyful, pray continually, and give thanks no matter what**. God wants our lives focused on the Gift He has given us, becoming closer to Him, and enjoying the good things He has blessed us with. There's no room for greed or materialism when our hearts are focused on those things. That is God's will for us—that we're focused on Him instead of this world.

### **Give Us This Day**

So we know by now we shouldn't be focused on material things or amassing great wealth, but we still have needs while we're living on Earth. What should we ask God for, and how much of it should we request? Agur gives us some good guidelines in Proverbs 30:8-9.

<sup>8</sup> Keep falsehood and lies far from me;  
give me neither poverty nor riches,  
but give me only my daily bread.

<sup>9</sup> Otherwise, I may have too much and disown you  
and say, 'Who is the LORD '

Or I may become poor and steal,  
and so dishonor the name of my God.

[Proverbs 30:8-9](#) (NIV)

Agur asks God for his daily bread—just enough. If we have too much, we become inclined to believe we did it all ourselves and begin to deny even the existence of God. It is very easy to start relying on our wealth more than we rely on God. We get too focused on our material well-being and no longer see the need for God in our lives, so we disown Him and pretend He doesn't exist. On the other hand, if we have too little we may become inclined to steal. This would dishonor God because it is sin—against God for not trusting in Him and against our neighbors for not loving them.

This idea of our daily bread should be quite familiar to most Christians. It's part of the Lord's Prayer—Jesus' example of how we ought to pray and where our hearts should be focused when we pray. Jesus wanted us to realize that this request for our daily bread is important. Asking God for just enough, being modest and content, and not letting materialism rule our lives—these are the things that allow us to honor God sincerely in our lives. It is such an important concept that Jesus included it in His example for prayer (not to mention all the time He spent telling parables and teaching about contentment and a focus on heavenly treasures).

We see two main practical applications here. First, we should be content with our circumstances because it is God's will for our lives. If we're focused on the gift of eternal salvation, we don't have to be as worried about the things of this world. We're free to be joyful always, pray continually, and give thanks in all circumstances. Second, we should be asking God for just enough to get by each day—not for millions of dollars, or a huge house, or a BMW—just our daily bread. We bring nothing into this world, and we won't take anything out when we leave it. This is why Paul says we should be content if we have food and clothing (1 Timothy 6:8). That's all we really need to get by (though a warm shelter is nice as well, it's not completely necessary). When we start worrying about getting more than that, we take our focus off God and put it back on the World. And that's a sure way to keep ourselves from fully serving God.

*Note: I do not mean that we should completely neglect our material needs, but it's all about where our hearts are focused. Wherever your treasure is, that's where your heart will be also. So if you're consumed with thinking about material things and wealth, your heart can't really belong to God. That's the only true sin, because once God gets your heart He'll get everything else with it. That sacrifice of your heart and the desires it harbors are what it means to fully accept Jesus. It's all He really needs from us—and that's why it's so vitally important that we don't give our hearts to materialism.*

## **Reflect**

Is there anything about your current circumstances that is keeping you from being joyful, praying continually, and giving thanks to God at all times? If there is, what is it?

What can you do to remind yourself why you should be joyful and thankful in the Lord no matter what the circumstances may be? How can you maintain constant prayer?

Do you desire more than your daily bread? What are those things?

How are those desires affecting your ability to fully serve God? Do you think about them more than you think about God? Do you spend more time pursuing your desires than you spend with God?

# Lesson 10:

## Practical Applications – Life Beyond Money

In the last lesson, we continued talking about practical applications when we take on God's View of the World, Money, and our lives. How should we act and what should we do when we take on God's View and live out His will? We'll finish that discussion in this lesson, and in the next lesson we'll start talking about the results of following God's teaching on contentment.

### **Don't Be a Workaholic**

Proverbs has tons of great personal finance advice, but Proverbs 23:4-5 has a very practical application for our lives—especially today.

<sup>4</sup> Don't wear yourself out trying to get rich.

Be wise enough to know when to quit.

<sup>5</sup> In the blink of an eye wealth disappears,

for it will sprout wings

and fly away like an eagle.

[Proverbs 23:4-5](#) (NLT)

When we look at the world around us, we can see people everywhere wearing themselves out trying to get rich. And how many families have been torn apart because of an obsession with work? How many people have committed suicide because they lost their wealth? We have to be wise enough to know when to quit—when enough is enough.

Worldly wealth can be quite fickle. It's temporary (even if it lasts your entire life), faulty, and can disappear very quickly. I'm sure we all know of cases where money has come and gone quite easily. That's the problem with worldly wealth. While we think we'll get security if we have enough



of it, the truth is that it's built on a weak foundation and can't provide the things we really need. Even if it gets us through our old age, we can't do much with it once we're dead.

This is why Jesus tells us to focus on heavenly treasure and God's kingdom. Unlike worldly wealth, these things are permanent. They're built on a foundation stronger than any we've ever known. The lasting treasure we pile up in heaven *will always* provide for us during this life. And when we've passed on, we'll still have all of it. No matter what happens to us, we can never lose the treasure of God's love living in us. We might not be rich and famous, but will always have the invaluable gift of eternal life.

### **Advice for the Rich**

Paul mirrors the wisdom of this proverb in his instructions to Timothy for the rich:

<sup>17</sup> 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. <sup>18</sup> 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. <sup>19</sup> By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.

[1 Timothy 6:17-19](#) (NLT)

Wealth makes it easy for us to become arrogant and stop trusting in God. We gain a false sense of security, but the truth is that worldly wealth is very uncertain. When we place our trust wholly in God, He provides everything we need. God can give us joy that we can't get from anything else on Earth. His joy lets us see the true value of things in our life, and His love working through us makes our lives much more valuable than any amount of money ever will.

Paul's very practical advice is that we should use money to do good—not to store it up and trust in it. We should focus on doing good things for other people in the service of God. We should be generous and always ready to share. This is the essence of God's view on contentment—that we should not be obsessed with things or wealth or status, but that we should always be ready

to do good, to love others, to share what we have, and to always trust that He will provide everything we need.

Contentment means that we stop being obsessed with buying that new gadget, but instead we give that money to the hungry.



It means that we drive our old car a little longer, so that we may be able to give clean water to the thirsty.



It means we live in a smaller home, so that we can provide shelter for those that have no place to stay warm or out of the rain.



It means that we stop spending so much time working and pursuing wealth, so that we can spend time building relationships with our family, our friends, our neighbors, complete strangers, and even our enemies.



Fully pursuing contentment means that we totally trust in God for His providence, and we stop worrying about what's going to happen in the economy.

And what do we get for all of this? A good foundation of heavenly treasure that lasts for eternity, and the ability to experience *true life* rather than that illusion of the “good life” that’s fed to us every day. Contentment allows us to live out a true life in Jesus and to fully experience His love, mercy, grace, and forgiveness.

## Reflect

Are you wearing yourself out trying to get rich? Do you neglect your relationships (with others or with God) in your pursuit for money?

When will enough be enough? Does your answer reflect God's will?

What are some ways you can use your money to do good?

How can you put your trust in God so you can actually do those good things instead of thinking you need to save all the money you can for yourself?

*Credit for the excellent photos goes to these contributors on Flickr, in the order of their appearance: Mr. Kris, hdptcar, Henrique Vicente, and Smile My Day.*

## Lesson 11:

# The Results – Delighting God & Enjoying Life

In the last lesson, we finished talking about practical applications when we take on God's View of the World, Money, and our lives. We looked at how we should act and what we should do when we take on God's View and live out His will. In this lesson, we'll start looking at the results of following God's teaching on contentment. How will contentment benefit you, and what kind of effects will it have on your life?

### **Delighting God**

When our focus is no longer on wealth and material things but fully centered on God, we can begin to please Him. It's amazing to think that despite our weaknesses and shortcomings we can still manage to please the Creator of the entire universe by simply learning to be content and center our lives around Him.

<sup>23</sup> This is what the LORD says:

“Let not the wise man boast of his wisdom  
or the strong man boast of his strength  
or the rich man boast of his riches,

<sup>24</sup> but let him who boasts boast about this:  
that he understands and knows me,  
that I am the LORD, who exercises kindness,  
justice and righteousness on earth,  
for in these I delight,”  
declares the LORD.

[Jeremiah 9:23-24](#) (NIV)

It's nearly unthinkable that we can *delight* God, but we really can delight Him when we talk more about His goodness and our relationship with Him than our wealth or accomplishments.

## Enjoying Life

In Ecclesiastes, Solomon experiences all the things the world tells us will make us happy—power, wealth, and pleasure. He reflects on his experience and realizes all the things the world recommends are quite meaningless. He also reflects on what he sees in the world, and most of his learning about the best things in life is summed up by Ecclesiastes 8:15.

<sup>15</sup> So I commend the enjoyment of life, because nothing is better for a man under the sun than to eat and drink and be glad. Then joy will accompany him in his work all the days of the life God has given him under the sun.

[Ecclesiastes 8:15](#) (NIV)

Now, Solomon is not recommending that we all “eat, drink, and be merry” as the world understands it. He’s commending the enjoyment of life, which is really what contentment boils down to. When we’re content in any situation and learn to value God and His ways above all else, we can find true joy in life that will stay with us always.

The joy of contentment in God can keep us happy and optimistic no matter what happens to us because it’s founded on Him. The eternal power and truth of God can overcome any situation, allowing us to fully enjoy life and realize our blessings even in the worst circumstances. And learning to be content in every situation can give us joy that lasts throughout our entire lives—unlike wealth, which is so uncertain and may not last through tomorrow.

## A Strong Tower

Throughout the Bible, we see a continual reference to God as a strong tower and mighty fortress. He protects those who trust in Him, and His strength overcomes all obstacles. When we are content with God’s provision, blessing, and His gift of eternal life through Jesus Christ, we have

the ultimate protection from any worldly disaster. Poverty, sickness, economic depressions, death, stock market crashes, natural disasters, job loss—none of them can hurt us because we will always have eternal life in Jesus. Despite what the world says, it just doesn't matter what happens to us in this life. Nothing can ever separate us from the love of Jesus.

Do I mean that God will protect us from all these things? Not at all. Terrible things happen to Christians all the time and they really test our faith. But if we weigh the worst tragedy against the fact that we have been saved by Christ, we'll always see that we are truly blessed. God keeps us safe through all things because He has given us eternal security through Jesus. Wealth can never do that.

<sup>10</sup> The name of the LORD is a strong tower;  
the righteous run to it and are safe.

<sup>11</sup> The wealth of the rich is their fortified city;  
they imagine it an unscalable wall.

[Proverbs 18:10-11](#) (NIV)

We like to imagine wealth will protect us from all the bad things in life and give us access to all the good things in life. What we don't realize is that we are just *imagining* that it can do all those things. Wealth can only protect you so much, and it can only give you the things that the world says are good. But there's no guarantee that your wealth will be there when you really need it.

There is only one guarantee, and there's only one way we can find true safety in life. Trusting in God and finding contentment in what He's blessed us with—whether little or much—will provide us with a strong tower capable of withstanding anything that might come our way. Contentment in God gives us joy that lasts as long as we live rather than a little pleasure for a fleeting moment.

The truth is that money and things can never give us the happiness and security we're seeking. God has already given us all the happiness and joy we could ever need—we just need to look at our lives through His eyes. Once we start doing that, we'll see how truly rich we already are.

## **Reflect**

How do you think contentment can allow you to enjoy life? How can the joy that comes from contentment be present in good times and bad times?

What things do you think wealth or worldly defenses will protect you from? How can you begin to trust God for protection from those things instead?



# Lesson 12:

## The Results – Contentment Is Wealth

In the last lesson, we started talking about the results of following God’s teaching on contentment. How will contentment benefit you, and what kind of effects will it have on your life? We’ll finish that discussion in our final lesson.

Paul speaks about contentment in two specific ways that clearly show the results of being content. First, he talks of facing every situation with contentment. Second, he discusses how contentment brings great gain and saves us from many sorrows.

### **The Secret to Happiness**

In Philippians 4:10-14, Paul thanks the church at Philippi for the gifts they gave him. He explains that he’s not trying to get them to give more, since he has never been in need because he’s learned to be content in any situation through God’s strength. But he thanks them just the same.

<sup>10</sup> How I praise the Lord that you are concerned about me again. I know you have always been concerned for me, but you didn’t have the chance to help me. <sup>11</sup> Not that I was ever in need, for I have learned how to be content with whatever I have. <sup>12</sup> I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. <sup>13</sup> For I can do everything through Christ, who gives me strength. <sup>14</sup> Even so, you have done well to share with me in my present difficulty.

[Philippians 4:10-14](#) (NLT)

These verses highlight the striking difference between God’s kind of contentment and the world’s kind of contentment. We generally view contentment and happiness as something we get after some certain requirements are met.

When I get that new car, I'll be happy.

When I get promoted and start making more money, I'll be set.

When I can move to a nicer neighborhood, then I'll be content.

When I retire, life will really start to get better.

From the world's perspective, contentment is almost always something that comes in the future. ***But the contentment God wants to give us is for the past, present, and future.*** It's not for just the good times but the bad also. God's contentment brings us happiness and peace in ***any situation.*** The world's contentment only happens when everything's turning up roses.

How is it possible that we can learn to be content in any and every situation that comes our way? How can we possibly be content if we have to drive a beat up, old car to a dead-end job just so we can pay the rent on our drafty apartment? And that's where we make our first mistake. We don't have to do anything. God has already handled it all for us.

All we really have to do is realize two simple things. First, there is nothing worthwhile that the world can offer us when compared to the blessings God has already given us. We have eternal life in Christ. What does it matter if we're not wearing Armani suits and driving BMWs while we're here on Earth? Second, Christ will give us the strength we need to make it through any situation we encounter—we are not alone in our struggles. We can be happy in every circumstance because God is with us and our standing in *this life* does not matter in our **eternal life.**

### **Contentment Is Wealth**

The next passage I want to look at is 1 Timothy 6:3-16. Paul is speaking to Timothy here, giving him instructions on how to lead a godly life and teach others the way as well.

<sup>3</sup> Some people may contradict our teaching, but these are the wholesome teachings of the Lord Jesus Christ. These teachings promote a godly life. <sup>4</sup> Anyone who teaches something different is arrogant and lacks understanding. Such a person has an unhealthy desire to quibble over the

meaning of words. This stirs up arguments ending in jealousy, division, slander, and evil suspicions.  
<sup>5</sup> These people always cause trouble. Their minds are corrupt, and they have turned their backs on the truth. To them, a show of godliness is just a way to become wealthy.

<sup>6</sup> Yet true godliness with contentment is itself great wealth. <sup>7</sup> After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. <sup>8</sup> So if we have enough food and clothing, let us be content.

<sup>9</sup> But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. <sup>10</sup> For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

<sup>11</sup> But you, Timothy, are a man of God; so run from all these evil things. Pursue righteousness and a godly life, along with faith, love, perseverance, and gentleness. <sup>12</sup> Fight the good fight for the true faith. Hold tightly to the eternal life to which God has called you, which you have confessed so well before many witnesses. <sup>13</sup> And I charge you before God, who gives life to all, and before Christ Jesus, who gave a good testimony before Pontius Pilate, <sup>14</sup> that you obey this command without wavering. Then no one can find fault with you from now until our Lord Jesus Christ comes again. <sup>15</sup> For at just the right time Christ will be revealed from heaven by the blessed and only almighty God, the King of all kings and Lord of all lords. <sup>16</sup> He alone can never die, and he lives in light so brilliant that no human can approach him. No human eye has ever seen him, nor ever will. All honor and power to him forever! Amen.

[1 Timothy 6:3-16](#) (NLT)

This is a clear message against the “Prosperity Gospel” that’s so prevalent today and was apparently widespread in the time of the early Church as well. So many people see God as a means to get rich in this life by preying on others, and they preach that God will bless us with material wealth if we’ll just call in right now and give them some money for “God’s work”. Others preach that God will bless us abundantly if we give more money to our church, or that we can’t really receive God’s full blessing unless we’re giving a full tithe (ten percent) to our church.

But you see, God is not so much concerned about whether we're blessed in our earthly life. He wants to see us blessed in our eternal life. God has already blessed us abundantly by giving us His Son so that we can live with Him in Heaven. How much money we have or how comfortable we are here on Earth matters very little when we bring eternity into the picture.

And God has abolished these rules of "you do this, and I'll give you that". For those who are living in Jesus Christ, there is no law saying we must give 10% of our income to the church. We try to impose rules and laws for God and end up missing the entire point. When Christ came and taught the Jews, he spoke with authority about the laws of Moses. What did He teach? That God doesn't just want us to meet some minimums and go home from church thinking we're good to go for the next week. No, when Jesus taught about the laws he told us to do ***much more*** than the laws tell us to do. We should go above and beyond the expectations we think we're supposed to meet. So while I'm in no way against giving generously to your church or the needy, I am 100% against teaching Christians that the tithe is a requirement they must all meet.

We also see here the famously misquoted scripture about money being the root of all kinds of evil. People often leave out the "love of" part, thus changing the meaning dramatically. Money in and of itself is not evil—it is just a thing, a tool to be used. But the ***love of money*** takes our focus off God and leads us into all kinds of evil things. Again, it comes back to whether or not our hearts belong to God. If our hearts belong to God, we will serve and glorify Him in all things. If they belong to money, we will never be able to please God and will always be led astray. Paul tells Timothy, and all Christians, to run from all these evil things and not let the love of money take over our lives.

I've gotten sidetracked a bit, but those were important points. What this passage means for the results of contentment lies in verses six through ten. Godliness is not a means to financial gain, but true godliness with God's contentment provides us with ***great wealth***. First, we receive spiritual wealth because contentment allows us to remain focused on God and ignore worldly materialism.

Second, we receive great material wealth through contentment because we'll "need" less. When we are content and need less "stuff", we don't need to be as rich or make as much money to be happy. That is to say, we don't have to be *as focused* on making money or building wealth if we

can be happy living on \$25,000/year versus \$50,000 or \$75,000/year. Once we learn to be content in any situation through God's strength, what used to seem like so little becomes great wealth because we just don't need as much. Despite what numerous websites and scammers may claim, ***the best way to get rich quick is to be content.***

The point is this: contentment and godliness together give us great gain because we will be blessed spiritually by being more focused on God and materially because we'll just "need" less of the world's "stuff". Though it's strange to hear and difficult to believe (from a worldly perspective), learning to be content with whatever situation you're in by relying on God can ***make you far richer than the wealthiest people in the world.***

### **Reflect**

Do you have requirements for when you'll be content? What are the things you need to have or do before you'll feel content? How is God's kind of contentment different from your ideas?

Have you even seen anyone pierced by many sorrows due to a love of money? What happened? How did it happen, and why do you think it ended badly?

How can contentment provide you with great wealth?

# Conclusion

I pray that God has shown you the value of Christian contentment through these twelve lessons. Learning to be content in God provides Christians with a powerful mindset to fully pursue God's Kingdom and serve Him. Contentment allows us to take our focus off ourselves and put it wholly on God and others – making it a little easier to show God's love to all people.

If you found any part of this Bible study to be incorrect in any way, please contact me as soon as possible. I have tried to stay completely true to God's teaching on contentment without adding the influence of my own thoughts. I have prayed for God to give me His wisdom and knowledge so that I may help other Christians see the need for contentment in their lives. If I have failed in any way, please let me know via email at [paul@providentplan.com](mailto:paul@providentplan.com). Thank you for reading, and may God bless you!

# Bible Verses About Contentment

In my personal study of contentment in the Bible, I found 278 verses (in 81 Scripture references) that speak about contentment. I'm sure this isn't an exhaustive list, and there may be some who question my Scripture selections. But I chose these specific verses because they clearly teach God's view of contentment. To avoid any copyright infringement, I am not listing the text of the verses here. I have, however, added a short summary of the selected verses to aid in your study.

## Contentment (in general)

- [Exo 20:17](#) & [Deu 5:21](#) - God commands us not to covet anything belonging to our neighbors.
- [Psa 16:5-6](#) - If you choose the Lord as your portion, you have a beautiful inheritance.
- [Psa 37:16](#) - It is better to have little and be righteous than have abundance gained through wickedness.
- [Psa 119:36](#) - David asks God to keep him focused on God's testimonies and not on selfish gain.
- [\\*Pro 13:7\\*](#) - Not all who look rich are rich, and not all who look poor are poor.
- [Pro 15:16](#) - It is better to have little and fear the Lord than to have much and be without God.
- [Pro 16:8](#) - It is better to have little with righteousness than to make great gains through injustice.
- [Pro 17:1](#) - It is better to have little food with God than great feasting with trouble.
- [Pro 21:17](#) - A warning that those who love pleasure and luxury will not be rich.
- [Pro 22:2](#) & [Pro 29:13](#) - Being rich or poor does not matter in God's eyes because He has made us all.

- [Pro 28:6](#) - It is better to be poor and have integrity than to be rich and crooked.
- [\\*Pro 30:8-9\\*](#) - Agur's plea for God to give him neither riches nor poverty so that he will not deny God or profane God's name.
- [Ecc 2:22-26](#) - Solomon observes that it is vain for man to toil after great wealth in this life and notes that being content and enjoying what God has given us is a blessing from God.
- [Ecc 3:9-14](#) - Solomon again observes that being content is a gift from God. Being joyful in God's work provides us with something that lasts forever, unlike the things in this life.
- [Ecc 5:15-20](#) - Solomon teaches that we should find enjoyment in our lot and toil because we will not remember the days of our life when God keeps our hearts filled with joy (in this life or the next).
- [Ecc 8:15](#) - Solomon notes learning to be content and joyful will stay with a person throughout his entire life.
- [\\*Jer 9:23-24\\*](#) - God delights when we boast that we understand and know Him and proclaim his love, justice and righteousness. We are not to boast in our wisdom, power, or wealth.
- [Jer 17:7-8](#) - Those who trust in the Lord are blessed. Hard times do not bother them because God sustains them.
- [Mat 6:25-34](#) & [Luk 12:22-31](#) - Jesus commands us not to worry and be anxious about material things. We are to seek God's kingdom first, rely on God, and be content. God will take care of us.
- [Mar 7:21-23](#) - Coveting and greed are a problem of the heart.
- [Eph 5:18-21](#) - Paul exhorts continual thanksgiving to God for all things.
- [Php 4:6](#) - Paul teaches us not to worry but to pray with thanksgiving and rely on God.
- [\\*Php 4:11-13\\*](#) - Paul notes that because of God he can be content in times of plenty or poverty.
- [Col 3:1-5](#) - Paul explains we should focus on the things of heaven because that is where Christ is and He has raised us into a new life (not of this world).
- [\\*1Th 5:16-18\\*](#) - Paul teaches us to rejoice and pray always and to give thanks in all circumstances because this is God's will for us.



- [\\*1Ti 6:3-16\\*](#) - Paul teaches that godliness is not a means to gain, but godliness with contentment provides great gain. We are to be content with what we need and not desire for riches (love money).
- [Tit 2:11-12](#) - God's grace gives us salvation and trains us to renounce ungodliness and worldly passions.
- [Heb 13:5-6](#) - Paul teaches us to keep our lives free from the love of money and to be content with what we have because God is always with us and protects us.
- [1Jn 2:15-17](#) - John warns against love of this world because such is not from God.

### Worldliness / The Folly of Trusting in Riches

- [Deu 8:17-18](#) - A warning to beware that we do not become proud because of the wealth we may have and begin to think we got it through our own power. We must remember that it is God who gives us the power to gain wealth.
- [1Sa 2:7](#) - The Lord has made both the poor and the rich. The rich are not rich because of their own power.
- [1Ch 29:10-18](#) - David's blessing of God recognizing that all is His and everything we give is already His.
- [\\*Job 31:24-28\\*](#) - Job recognizes that trusting or rejoicing in our wealth is being false to God.
- [Psa 39:4-7](#) - David notes how our lives on earth are fleeting and the vanity of amassing wealth. Our only hope is in God.
- [\\*Psa 49:1-20\\*](#) - A Psalm about the vanity of the world and its inability to make us happy when we set our hearts upon the things of this world.
- [\\*Psa 62:5-12\\*](#) - David states God is his rock, salvation, and glory. He asks us to trust in God at all times. He notes that whether we are rich or poor, we are but a breath on the scales. We should not set our hopes on riches or what we can do in this world, but on God alone.
- [Psa 127:2](#) - Solomon points out the vanity of becoming consumed with our work.
- [Pro 10:15](#) - The mistakes of the poor and rich often lie in tying their personal value to their wealth or lack thereof. It could also be taken to mean that we should work diligently so we may avoid the burden of poverty.

- [Pro 10:22](#) - The blessing of the Lord makes rich (true riches) without sorrow. Often, the wealth of this world can bring many sorrows with it or it is sought at the cost of a sorrowful life.
- [Pro 11:4](#) - Wealth does not protect us from death, but righteousness will deliver us from eternal death.
- [Pro 18:10-11](#) - The Lord is the strong tower of the righteous. The rich often trust in their wealth as their security, but it will fail them when they truly need eternal security.
- [Pro 23:4-5](#) - Do not toil for or desire after wealth for its own sake. Worldly wealth does not last and can disappear quickly.
- [Pro 27:1](#) - We cannot boast about tomorrow (our plans or goals), for we don't even know what will happen today.
- [Ecc 4:4-6](#) - It is better to work for that which will give us just enough than to work very hard for abundance that will make our neighbors envy us.
- [Ecc 4:7-8](#) - Solomon notes the vanity of those who toil endlessly to amass wealth when they have no family to share it with (thus pointing out the problem with greed).
- [Mat 6:19-21](#) & [Luk 12:33-34](#) - Jesus teaches us that we should focus on laying up treasures in heaven rather than on earth. Heavenly treasures last forever but earthly treasures do not. Our hearts are tied to our treasures - either heaven or earth (eventually, hell).
- [Mat 13:22](#), [Mar 4:18-19](#), & [Luk 8:14](#) - Jesus tells us that worldly care and the deceitfulness of riches choke the Word in us and cause us to be unfruitful.
- [\\*Mat 16:26\\*](#) & [\\*Luk 9:25\\*](#) - Jesus warns us to consider the foolishness of gaining the whole world at the cost of our souls.
- [Mat 19:21-30](#), [Mar 10:17-27](#), & [Luk 18:18-30](#) - Jesus teaches that it is difficult for the rich to enter heaven because their hearts are too focused on their wealth.
- [\\*Luk 6:20-38\\*](#) - In the beatitudes, Jesus warns the rich they have had their reward already and goes on to explain that instead of being focused on wealth and this world we should love each other.
- [Luk 12:15-21](#) - Jesus warns us not to get caught up in our wealth. We must be rich toward God because worldly wealth is worthless when we have passed on.
- [Luk 14:15-24](#) - Jesus tells a parable where those concerned with worldly things refused the invitation to the banquet. Instead, the poor and needy are invited and those concerned with the world will not be allowed to taste the banquet.

- [Luk 16:13-15](#) - Jesus warns that we cannot serve both God and money. He also tells us that what is exalted and admired among men (worldly wealth, power, prestige, etc.) is an abomination to God.
- [Luk 21:34](#) - Jesus' warning to watch that we do not become weighed down with cares of this life or the day of His second coming will surprise us.
- [\\*Rom 12:2\\*](#) - Paul tells us not to conform to this world but to be transformed by the renewal of our minds through Jesus. The transformation that occurs in us through Jesus will show us what is good and right and help us discern the will of God. If we want to have God's view of money, we have to get rid of the world's views.
- [Php 3:18-19](#) - Paul speaks of enemies of the Cross as having their minds set on worldly things.
- [\\*1Ti 6:17-19\\*](#) - Paul asks Timothy to teach the rich not to be haughty or trust in their wealth but instead trust in God who has given them everything they have. The rich should be generous and full of good works so they build a firm foundation for the future and take hold of the true life (in God).
- [Jas 1:9-11](#) - James admonishes the poor to boast in the exaltation and the rich in their humiliation, for the rich and their wealth will fade away like the grass.
- [Jas 2:5](#) - James notes that the poor of the world are the ones promised to be rich in faith and heirs of the kingdom, so we should not discriminate between rich and poor.
- [Rev 3:17-18](#) - Through John's vision, Jesus counsels us to buy refined gold from him so that we may be truly rich. The rich say they have prospered and need nothing, but they don't realize they are wretched, pitiable, poor, blind, and naked.

### **The Love of Money Causes All Kinds of Sin and Sorrow**

- [Psa 10:3](#) - The wicked boasts about his desires and the greedy curse and renounce God.
- [Pro 1:19](#) - Greed and unjust gain take away the life of their owner.
- [Pro 11:28](#) - Those who trust in their wealth will fall but the righteous flourish.
- [\\*Pro 13:11\\*](#) - Wealth that is acquired quickly will diminish, but those who acquire little by little will increase their wealth.
- [Pro 15:27](#) - The greedy bring troubles on their household.

- [Pro 22:16](#) - Showing injustice to the poor in order to gain wealth will only lead to poverty (material or spiritual) in the end.
- [Pro 28:8](#) - Ill-gotten gains will not last long and often end up going to those who will be generous to the poor.
- [Pro 28:20](#) - Those who try to get rich quick will not go unpunished.
- [Ecc 5:10-11](#) - Those who love money will never be satisfied with enough, and having more than you need is useless.
- [Ecc 5:13-14](#) - Solomon observes that it is a great evil when a man loses his riches in a bad venture and has nothing to leave to his children, pointing out a devastating risk of greed.
- [Amo 5:11-12](#) - Those who afflict the righteous, poor, or needy will be cursed by God.
- [Jas 5:1-6](#) - James warns the unjust rich of the miseries that will come upon them.