



PART 2: WHAT IS “FINANCIAL” DISCIPLESHIP?



CHAPTER 7



Why Financial Discipleship?



Money is, of course, the language of the world. I believe God's Word is the translation of that language that leads to true financial freedom. Jesus himself explained what the source of true freedom is. He said, ". . . *If you hold to my teaching, you are really my disciples. Then you will know the truth, and the truth will set you free*" (John 8:31-32). A financial disciple applies what the Bible has to say about handling money and possessions. The disciple will follow Jesus' teachings and His example and be set free to experience the adventure of financial discipleship.

A financial disciple looks for three outcomes. First, to know Christ more intimately. This means experientially – not just knowing the Bible in our head – but experiencing the living power of Jesus Himself as He lives in us and through us. The second outcome is being free to serve Him: free from debt, free from worries, and free from anxiety so that we can be free to serve wherever He would call us. The third outcome is to help fund the great commission: helping people grow in generosity so that they can finance the work of the church in fulfilling its mission.

The Lord's commission to us is to "*Go and make disciples . . . teaching them to obey everything I have commanded you*" (Matthew 28:19-20). If we are not teaching people how to handle their finances God's way, then we are omitting a large part of His teaching. Our commission is to make disciples (Lloydbottom n.d.). Managing money affects almost every area of our lives – areas in which we need to excel as disciples. It affects what we eat, how we dress, our recreation, and relationships. Money spent in one area affects what we can spend in another. There are significant psychological consequences, such as stress and anxiety, associated with money. It affects our well-being and our ability to contribute to the well-being of others. Money touches all aspects of how we live, how we think, how we feel, and what we dream. It can also cause relationship breakdowns and lead to lying and stealing.

People grow up learning that talking about money should be avoided at all costs – like politics, sex, and religion. Although we're discouraged from talking about money at every turn, talking about it is necessary if we want to fix our financial situation.

Forces like social taboos, the intimidation factor, and embarrassment conspire to keep us from talking about money and improving our circumstances. “There are few things that can cause joy, shame, contentment, anxiety, and stress the way money does,” said Korrena Bailie, a financial journalist. “If your finances cause you stress and anxiety, it’s natural to want to keep this to yourself because you might feel embarrassed or ashamed about the decisions you made,” she said. “When you ignore your financial situation, minor problems happening on a regular basis build up to very substantial challenges.” (Bailie 2018)

Failing to integrate biblical teaching into our financial life leads to a crucial part of our life not being influenced by the Spirit of God.

Therefore, we need to preach, teach, and model financial discipleship. Financial discipleship means:

- honoring God as the owner of everything (Lordship)
- being good stewards of His resources (Stewardship)
- sharing what we are entrusted with for His purposes (Generosity)
- passing on what we have learned to others (Discipleship)

It is a calling for believers to use God-given resources (time, money, talents, possessions, etc.) for His purposes, in His way, and for His glory. A lack of understanding about biblical stewardship is hurting Christians and churches in multiple ways. Money management is not merely a technical exercise: it is a spiritual discipline. Following Jesus in our financial life should be a major topic of learning for all believers. A healthy and bible-based financial teaching program has a huge impact on spiritual growth: it is an essential, if not critical, path of discipleship (Lloydbottom n.d.).

Man’s economy is all too ready to impose its practices of debt, materialism, and the culture of “want it now” on us all. As a consequence, ministry and service suffer, leading to a loss of spiritual vitality as people struggle financially.

The term financial discipleship refers to the impact money can have on our discipleship journey. Your relationship to money will always impact your relationship with God.

Let's look at eight strong reasons why disciples need to get a biblical perspective on their relationship to money and possessions.

1. Money is a very important topic in the Bible, and God gives us a clear perspective on how to manage our finances. In fact, God talks about money nearly 2,400 times in the Bible, which is more than double the amount of times He talks about faith and love combined. So, it is extremely important in God's eyes.
2. In addition to money being an important topic to God, Jesus talked a lot about money while on earth. Fifteen percent of everything He said, including over forty percent of His parables, mentioned money and possessions. Other than the mentions of His Father and the Kingdom, Jesus is recorded in the Gospels as talking more about money than any other topic.
3. Money is a major competitor for our devotion, seeking to divert us away from God (Lloydbottom n.d.). *"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money"* (Matthew 6:24). The Greek word for money in this passage is "mammon," a word Jesus used to unmask a power behind money. Managing money as a disciple is not merely a technical exercise: it is first and foremost a spiritual discipline.

The Archbishop of Canterbury Justin Welby wrote about the importance of this topic. "Mammon is so powerful that an attack on his authority over our lives, attitudes and thinking is as good a way of preparation for the reality of the Passion and crucifixion as I can imagine" (Welby 2017).

4. Money problems choke the Word and make it unfruitful as evidenced in the parable of the sower (Lloydbottom n.d.).

“Still others, like seed sown among thorns, hear the word; 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). If we are not following Jesus with our finances, the Bible can become ineffective in our lives.

5. The way we use our money is an outside indicator of an inside spiritual state (Lloydbottom n.d.). *“For where your treasure is, there your heart will be also”* (Matthew 6:21). Talking about money in church is a taboo in most nations around the world. Our financial affairs are very private. However, the way we manage our money is a clear indication of our heart’s devotion. If we do not teach biblical finances, then we are not touching the priorities of people’s hearts!
6. The love of money lies at the root of all kinds of evil. *“For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs”* (1 Timothy 6:10). Love of money leads to all kinds of wrong choices that can lead us into evil. Obvious examples include gambling, cheating, stealing, lying, manipulating.
7. Inability to pay back debt robs you of your freedom. *“The rich rule over the poor, and the borrower is slave to the lender”* (Proverbs 22:7). Just miss a payment, and the creditor will tell you who has first call on your money. You will experience the power wielded by creditors. God deserves first call on the money under our management.
8. Not knowing God’s ways of handling money can harm our walk with Jesus. *“My people are destroyed from lack of knowledge . . .”* (Hosea 4:6). There is very little teaching on money and possessions in our churches. As a result, people suffer from lack of knowledge and miss God’s best for their lives.